

JAPAN — PART II.

SUNSHINE

Vol. VIII
No. 5

MONTREAL

MAY,
1903



IRIS FLOWER GARDEN AT HORIKIRI, TOKYO.



Prince Konoye.

One of the most popular and best known of Japan's noblemen is Prince Konoye, first of the five foremost and principal families of Fujiwara. Although still a young man of thirty-five, he has, by his ability, cordiality of manner and simplicity of life, won such universal popularity for himself, from all classes of his countrymen, that, even apart from his princely lineage, he is to-day one of the leaders, both politically and socially, of the Japanese people.

On more than one occasion Prince Konoye was sought to be Japan's prime minister, but declined the high honor. He has been elected, for the last two sessions, President of the House of Peers, which is similar to the Speaker of the House of Lords in England. He is also one of the founders of the College of

Peers, under the distinguished patronage of the Emperor, and is at present the president of the institution. The object of the college is the education of the boys of the nobles.

The house of Konoye dates back some thirteen hundred years, in an unbroken line to the first founder, Kamatari Fujiwara, who served three emperors as prime minister of the realm from 645, A. D. until his death in 669, A. D. Later, one of his descendants had five sons, and the house of Konoye was the first of the five families and, therefore, claims superiority.

The Prince pursued his studies in Germany. He is well versed in political questions, both national and international, and is more and more coming into world-wide prominence.

We are pleased to state that the Sun Life of Canada has the honor of numbering Prince Konoye amongst its policyholders and warm friends in Japan.



What a Life Assurance Policy Does.

It constrains the policyholder to save a part of his income each year.

It puts his savings where they are subject to no risk.

It helps to lighten the burden of care in his business life.

It affords him something to lean on in a time of financial trouble.

It furnishes ready cash in the event of his death, and so protects his estate from waste.

It furnishes in his old age, or his family in case of his death, just what they want in the time of their greatest need. It gives him more benefits at less expense and in greater variety than any other safe investment.—Exchange.



(1) A Tea Plantation in Kyoto.

(2) Kyoto Hotel.

(3) Kinkakeiji or Golden Pavillion, a monastery of the Zeu Sect. built by Ashikaga Yoshimitsu in 1397. The pavillion was originally coated with gold, and although many centuries old, traces of gold are still discernible.

(4) Junk Tree, Kinkakeiji, in the garden of the Kinkakeiji Monastery. The tree is trained in the shape of a boat in full sail.

(5) Higashi, Hong-wau-ji, the largest and one of the most beautiful temples in Japan. It was founded in 1602 by Shinean Shonin, destroyed by fire in 1864 and rebuilt in 1865. Cost yen seven million.

(6) Sanjo bashi (bridge). One of the famous old bridges of Kyoto, first constructed in 1590. During the summer the bridge is used by excursion parties; in the lower part luncheon is served, as seen in the illustration.



THE HONORABLE TATSZ GORO NOSSÉ,
Consul-General of Japan for Canada.

The Honorable Tatsz goro Nossé, His Imperial Japanese Majesty's Consul-General for the Dominion of Canada, with headquarters in Montreal, has had official connection with this country for over eight years. Mr. Nossé received his education in the United States, having been sent to Washington by his Government when he was quite young. He entered the diplomatic service in 1885, having received his first appointment as a consular assistant at the port of Fu-san, Corea. In 1888 he was promoted to be vice-consul at Chefoo, China, with the port of Newshuwang in his charge. He was transferred to Chemulpo, Corea, in 1892, as a consul, on promotion. He rendered to his government, during the war between Japan and China, such valuable services that he was awarded a Companionship of the Order of the Sacred

Mirror, also a war medal and an Imperial Red Cross medal. Early in 1895 he was appointed to be consul at Vancouver, B. C., with the whole of the Dominion under his charge. He stayed there until 1897, when he was transferred, with promotion, to Chicago, where he was entrusted by his government with the task of establishing a new consulate. His knowledge of Canadian affairs made his government place a large portion of Canada, the whole section east of Winnipeg to the Atlantic coast, under his charge. Thus Mr. Nossé kept on visiting both Montreal and Ottawa quite frequently on diplomatic business, until he was transferred, in 1899, to Fusan, on promotion, to full Consul-General. His services, however, could not be spared to Canada very long, and he returned again early in 1902 to establish a Consulate-General in Montreal, taking charge of the whole Dominion from Vancouver Island in the west to Nova Scotia in the east, including Newfoundland. He has established his headquarters at No. 5 Beaver Hall Square, Montreal, the interior of the house being elegantly furnished with Japanese *objets d'art*, with a "Rising Sun" flag flying high on the roof, and with a glittering black-lacquered sign-board with gold Imperial crest of chrysanthemums and the Japanese words, "Nihon Soriyoji Kan," in the Kana letters. The Japanese government deserves the hearty thanks of all Canadians in giving to this country so intelligent and worthy a gentleman as Mr. Nossé, one who is indefatigable in his efforts to encourage trade between the two countries. Japan is better known in Canada to-day, and, we are sure, Canada is better known in Japan, as a result of his splendid work.

Hon. Madame Nossé is the only Japanese lady in the city, and is quite popular in society circles. The Japanese

ladies are very ably represented by her at all public functions both in Montreal and in Ottawa. Madame Nossé is the only daughter of Viscount Kusumoto, a great statesman, who is too well known in Japan to make any comments upon him necessary from this side of the Pacific.



Japanese Railways.

Railways now connect all the principal cities in Japan, and there are more than three thousand miles in operation, with many branch lines in course of construction, under both state and private ownership. The first lines were built, equipped and managed by English engineers, but all the railway employees are now Japanese. Sleeping cars and dining cars are used on the main lines.



Japanese Proverbs.

Below are given only a few of the most familiar Japanese proverbs. "Lest some think the Japanese plagiarize from us, or lest some 'resemblance-monger' should catch a few to put in his 'Index Rerum,' or familiar quotations, I would remark," writes Dr. Griffis, in his book, "The Mikado's Empire," "that apparently, many of these proverbs were current in Japan before Cæsar was born or America discovered."

For what is impossible, the following expressions are used :

To build a bridge to the clouds.

To throw a stone at the sun.

To dry up the ocean with the hand.

Like our "No rose without a thorn," is their

There 's a thorn on the rose.

The universal reverence of youth for age is enjoined in this :

Regard an old man as thy father.

(Continued on page 73)



IMPERIAL PALACE BRIDGE, TOKYO.



DR. TOYOSAKEE INOUE (AND FAMILY), SHIZUOKA, JAPAN,
Medical Examiner, Sun Life of Canada.

The City of Tokyo.

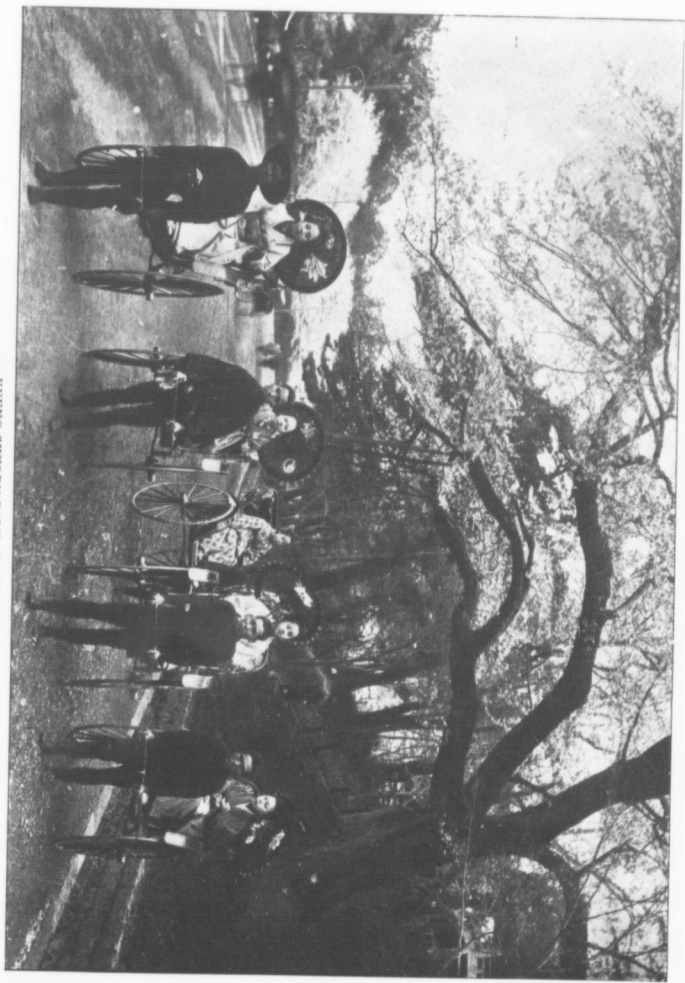
Tokyo, which means "Eastern Capital," is the chief city of the Japanese Empire. In 1868 the Emperor removed his court from Kyoto to Tokyo. Previous to this the city was called Yedo, meaning "Estuary Gate." Yedo was originally the site of a small castle, and was chosen by Tokogawa Iyeyasu, in 1590, as the seat of his power, and 80,000 of his warriors settled here. Tokyo is exceptionally well fitted to be a national capital by reason of its position at the mouth of the rivers which drain Musaslu, the largest of the plains of Japan.

The palace, built in 1889, is a fine structure in Japanese style, and furnished à l'Européenne and lit with electricity. Its double ring of high walls and broad moats is finely picturesque. In spring-time the city is gay with plum and cherry blossoms, the river-side avenue of Muko-

jima, five miles long, presenting a unique spectacle.

The city is divided into fifteen districts. The northern—Honga and Kanda—are mostly educational divisions, and contain the buildings of the Imperial University and lesser schools. The student population of Tokyo is astonishingly large, on account of so many young men from all quarters of the empire being drawn to the Imperial University. The seaward districts of Nihoubashi, Kyobashi and Asakusa are industrial and commercial. The Government offices are located in Kajimachi.

There is anchorage at Shinagawa, the southernmost suburb of the city, but Yokohama, seventeen miles distant, is the port of entry. Tokyo has excellent railway connections with outlying cities. The population is over a million and a half.



UYENO CHERRY PARK, TOKYO.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, *Editor.*

SUNSHINE							MAY							1903	
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	



HEAD-OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

DIRECTORS :

R. MACAULAY, ESQ.
President and Managing-Director.

S. H. EWING, ESQ.
Vice-President.

J. P. CLEGHORN, ESQ.
J. R. DOUGALL, ESQ., M.A.
ABNER KINGMAN, ESQ.
T. B. MACAULAY, ESQ.
MURDOCH MCKENZIE, ESQ.
ALEX. MACPHERSON, ESQ.
JAMES TASKER, ESQ.

SECRETARY AND ACTUARY :

T. B. MACAULAY, F. I. A.

CHIEF MEDICAL OFFICER :

GEO. WILKINS, M.D., M.R.C.S. ENG.

ASSISTANT ACTUARY :

ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

A New Record.

The Sun Life of Canada so often breaks its own best records in the matter of business-getting that a new victory does not create much surprise. The latest record-breaker is chalked down for the week ending March 31st. On that date the board of directors had laid before them the largest amount in applications ever received by the Company in any week in its successful history. This excellent week's work was not the result of any special "boom," but came to the Company in the ordinary way. The Sun Life of Canada is not spasmodic in its work. The "boom" element is never allowed to enter into its plans. The management would rather trust their growth to popular and equitable policy contracts, careful management, an efficient and trustworthy agency staff, thorough organization and a keeping-everlastingly-at-it policy than to an intermittent push now and then, knowing that the growth of a company, to be steady and permanent, must have that which is conducive to growth—then success is natural. The first three months of 1903 show gains over former years, and augurs well for a splendid advance throughout the year, to its close.

A Moral Benefit of Life Assurance.

While life assurance is doing a great work in aiding men to save money for future contingencies ; it also does a great deal for men in the matter of character-building that cannot be computed

in cold cash. The man who carries a goodly sum of life assurance is, other things being equal, a much better man to society than the man who carries none, and worries about the future welfare of himself and family. Worry and anxiety are not conducive to enlargement of character, but rather the opposite, and the man who is the victim is not doing his duty to his fellow-men and society in general. One who carries a large amount of life assurance told us, a short time ago, that since he placed his assurance he has been a much better man. His life, he declared, is larger, and the mental energy he used to waste regarding the financial future of himself and his family is now turned to other channels and to better uses. He also stated that, as a matter of fact, he now gives more money to philanthropic purposes, because he knows exactly how much to give without impairing his future store. In this too brief life a man wants to throw off all the encumbrances that are possible, and when he decides to give life assurance a place, he frees himself, to a very large extent, of a great burden. Sometimes, of course, we meet men who have no life assurance, or provision made for their own future welfare or that of their dependent ones, and are still unconcerned. But these are not the men whom the world counts great, nor are they men who think deeply, for we believe it is impossible for a man who is at all thoughtful to neglect these things.

A Land of Flowers.

The lover of flowers finds Japan his paradise. The chrysanthemum show, held in the Dangozaka quarter at Tokyo in October of each year, is the greatest show in the world. It is not an uncommon sight, we are told, to see single stalks of chrysanthemums from six to

ten feet high, with from four hundred to one thousand flowers springing from a single stem, and with exquisite varieties of color. On the front page of this issue is an engraving of a garden of the beautiful iris, which has its home in Japan. It is in Japan also that the wisteria is in its element. Japan is truly called the "Flowery Kingdom," for it is a veritable summer garden of flowers.



(Japanese Proverbs, continued.)

The fortune-teller cannot tell his own fortune.

A narrow-minded man or bigot looks at the heavens through a reed, or a needle's eye.

Our "Cat in a strange garret" is metamorphosed into the more dignified figure of

A hermit in the market-place.

GENERAL PROVERBS.

The fly seeks out the diseased spot, as people do in their neighbor's character.

By losing, gain.

Give opportunity to genius.

To give an iron club to a devil is to give riches to a bad man.

Every one suffers either from his pride or sinfulness.

Birds flock to the thick branches.

The fox borrowed the tiger's power.

Give wings to a tiger.

Having inquired seven times, believe the common report.

Talk of a person and his shadow appears.

The mouth is the door of disease.

The decree of the mikado is like perspiration; it can never go back.

If in a hurry, go round.

The spawn of frogs will become but frogs.

By saving one cash (one one-hundredth of a cent), lose a hundred (one tempo). Cash wise, tempo foolish. (Our "Penny wise, pound foolish.")

The walls have ears. Pitchers have spouts.

Deaf men speak loudly.

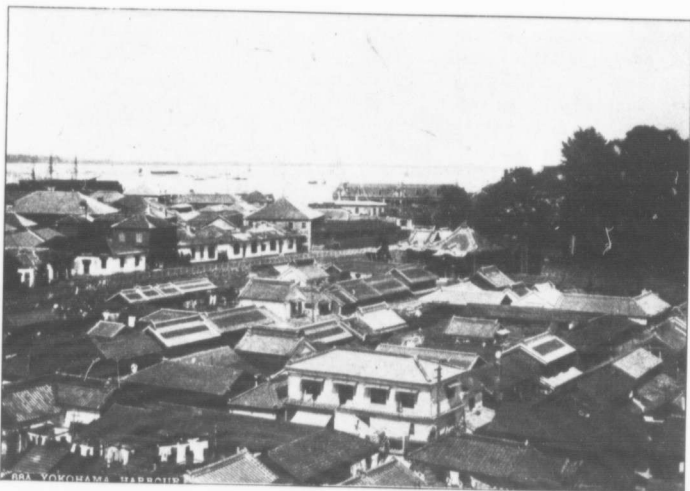
You cannot rivet a nail in potato custard.

The rat-catching cat hides her claws.

If you keep a tiger, you will have nothing but trouble.

An ugly woman shuns the looking-glass.

Who steals money, is killed; who steals a country, is a king.



PART OF YOKOHAMA, SHOWING HARBOUR.

Real Estate and Life Assurance.

In the Illinois Agents' Exchange, Mr. Bokum gives the following reasons why he values the \$10,000 policy in his safe more highly than the deed to his \$10,000 property :

1. It cost me less to obtain the policy. I had to pay down only one-twentieth of its face value. But to get the deed I had to pay the full value of the property.
2. It costs less to maintain the policy. My annual deposit doesn't amount to as large a sum as the taxes, fire insurance, repairs, assessments, etc., on my property.
3. The value of my policy must appreciate year after year, while the value of my property is as likely to depreciate as it is to appreciate.
4. There can be no flaw in my policy ; it is absolutely incontestable. There may be a flaw in my title-deed.
5. All the payments I make on account of my policy will be returned to

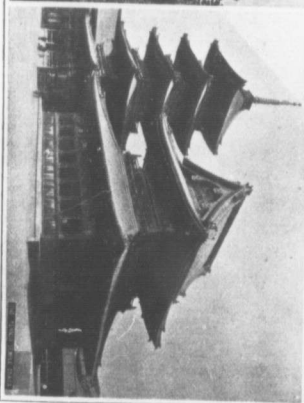
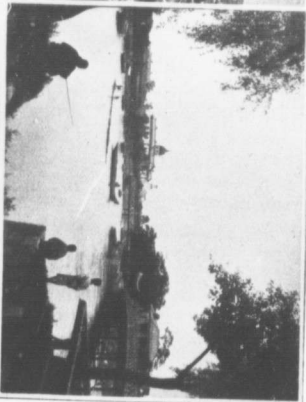
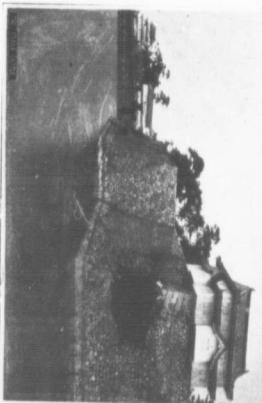
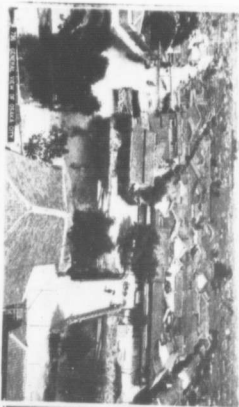
me with interest at a stated time. I shall never have anything to show except receipted bills for the payments I make for taxes, fire insurance, assessments, repairs, etc., on account of my property.

6. If I should die, my policy will provide my family with food, clothing, shelter and educate my children. On the other hand, the expense of maintaining my property might deprive my family of even its shelter.

7. If I should die, the policy would bring my family at once \$10,000 cash, without a dollar of expense to them. My property might have to be sacrificed if ready cash were needed, and a commission paid besides.



The Sun Life of Canada is
 "Prosperous and Progressive."



GENERAL VIEW OF OSAKA.
OSAKA CASTLE.

VIEW IN OSAKA, showing the OSAKA "FUTCHO"
(Municipal Buildings) in the distance.
TENNOJI TEMPLE AND PAGODA, OSAKA.

Osaka.

Osaka, with a population of nearly 900,000, is the second largest city in Japan. It is by some called the "Venice of Japan," and by others the "Manchester of Japan." It is both; for its canals and bridges give to it a suggestion of Venice, and the activity of its manufacturing industries give it a resemblance to the busy English city. Osaka has an interesting history. Away back in 1583 it was the military capital, and in Osaka Castle, which still stands, much of Japanese history was made. Within its walls the last acts of the Shogunate were played, and with its surrender the Restoration began. Regarding the famous Osaka Castle Rudyard Kipling writes: "Castles in India I know, and the forts of great emperors I have seen; but neither Akbar in the north, nor Scindia in the south, had built after this fashion—without ornament, without color, but with a single eye to strength and the utmost purity of line."

Although Osaka is no longer the military capital, it is generally conceded to be the industrial capital, and it may be said to be but in its infancy as regards its industrial development. With the completion, in 1905, of a new harbor and docks now under construction, at a cost of yen 25,000,000, it will make even more rapid progress. It is central in its location, being surrounded by cities of importance and having good railway connections. Prominent among the manufactures of Osaka may be named bronze, metal, carpets and silk.

For the tourist the city has much of interest, the more important sights being the Castle, Tennoji Temple and Pagoda, the Mint, the Arsenal and Aquarium. A visitor should not miss visiting the Rice Exchange; it is the most exciting stock-market of its kind in Japan. The industrial exhibition, now open, will be a great benefit to Osaka as well as to

other districts of Japan, and Canadians are pleased to note that Canada has an excellent exhibit there, and is well represented by its Minister of Agriculture, the Honorable Sydney Fisher.

**From the Insurance Monitor, New York.**

"Life assurance men in this country have long been aware that our neighbor on the north, the Dominion of Canada, has some life companies that hold rank with the best in the world, and their interest in these institutions has increased greatly since several of them have entered the United States for business.

"One of the most prominent of the Canadian companies is the Sun Life Assurance Company of Canada, at Montreal, which is now operating in many States on this side of the border, and is coming more and more into favor with both agents and assurants in the United States.

"The success of the Sun Life of Canada is due to the attractiveness of the contracts it offers, and to the results to policyholders which it is able to show. Its president, Mr. Robertson Macaulay, is recognized as an underwriter of unusual ability, and in the introduction of improvements in policy contracts he has been a pioneer and a leader in Canada. The Sun Life of Canada was the first Canadian company to simplify its policies by eliminating all the numerous and hampering restrictions which formerly were regarded as necessary. When it brought out its first unconditional policy, other Canadian companies refused to follow suit; but in time the favorable experience of the Sun Life of Canada under this policy, and its great strength in competition, influenced them to adopt similar forms.

"The Company's policies are varied. They are all unconditional, indisputable, and automatically nonforfeitable, and

carry liberal loan and surrender values. Examples of actual results published by the Company, and testified to by policyholders or beneficiaries, show that the Company guards the interests of its policyholders very jealously and compasses the best possible results for them.

"Mr. T. B. Macaulay, who is the secretary and actuary of the Company, and the son of the President, is one of the best known of Canadian life officers. He is a member of the British Institute of Actuaries, as well as of the Actuarial Society of America, and a former president of the latter. His scholarly attainments have made him prominent in his profession, and his genial nature has won him hosts of friends in the States as well as in Canada. No small part of the Sun Life of Canada's success is due to his unflinching interest in everything connected with its advancement."—Insurance Monitor, March, 1903.

A Happy Coincidence.

The "Rising Sun" is the emblem of Japan. The "Rising Sun" is also the emblem of the Sun Life of Canada. While we cannot hope to have the Canadian "Rising Sun" as familiarly and affectionately a household word as the Japanese, yet it is the desire of the Company to enter as many of the homes of our Japanese friends as it is possible. The Company's motto, "Prosperous and Progressive," is also admirably fitted to be applied to the Japanese, so we see no reason why the Sun Life of Canada should not be the choice of all Japanese who want the best there is in life assurance. Do you?

The Sun Life of Canada is
"Prosperous and Progressive."

Just Among Ourselves.

Mr. Fred LePan has been transferred to Kyoto, and Mr. J. Howard Porteous to Kobe, Eastern agency.

Mr. Thos. J. O'Keefe, Cashier at Richmond, Va., has taken charge of a district in the Virginia agency.

Mr. J. C. Fletcher, Cashier, Toronto, goes to Japan to take charge of the Company's office in Yokohama, and Mr. Rankin Leslie, of the Nova Scotia staff, goes to Shanghai in the same capacity.

Dr. Luther S. Harvey has joined the Western Foreign Department staff, and appointed Superintendent of Western Cuba, with headquarters in Havana.

Mr. George H. Gowan, Chief Bookkeeper at Head Office, has resigned, and goes to the Far-East in the interests of the Company.

Mr. Harry B. Higinbotham has recently been appointed Assistant Manager of the Eastern Pennsylvania agency. This agency comprises Eastern Pennsylvania, District of Columbia, New Jersey and Maryland.

"Go, Read in the Book of the Hills,"

Go, read in the Book of the Hills the tale of a dateless past,
 And read in the Book of the Stars the story of all that is vast.
 Behind, before, around, they bear an unending sway,
 These Angels of Time and Space—O terrible Angels, they!

If thus I stand appalled in the presence of Time and Space,
 And marvel at what they do, and tremble to look in their face,
 What must it be to behold, however dim and far,
 The face of the King himself—His face whose servants they are!

SAMUEL V. COLE.



WISTERIA TEA HOUSE, KAMEIDO, TOKYO.

Nikko, the Temple Village.

Nikko, the village of temples, is one of the most interesting cities in the whole Japanese empire to the tourist who is interested in magnificent temples. It is also a popular mountain summer resort, being only five hours distant from Tokyo. Many writers have sought for words to describe the temple-beauty of Nikko. Dr. Dresser, in his writings, says: "Its shrines are as glorious in color as the Alhambra in the days of its splendor, and yet with a thousand times the interest of that beautiful building." "I am getting weary of beauty. I am also weary of writing of the beautiful, for I feel that any words that I can use must fail to convey any adequate idea of the conscientiousness of the work, the loveliness of the compositions, the har-

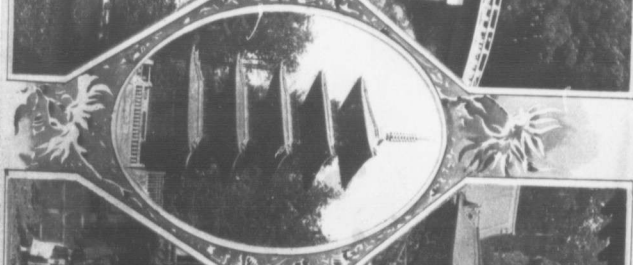
moniousness of the colors, and the beauty of the surroundings here before me; and yet the adjectives which I have tried to heap upon one another, and in the hope of conveying to the reader what I—an architect and orientalist—feel when contemplating these matchless shrines, must appear, I am afraid, altogether unreasonable." Nikko is honored by having the Crown Prince there at his summer palace for two or three months each summer.



Try to be something in the world and you will be something; aim at excellence and excellence will be attained. This is the great secret of success and eminence. "I cannot do it" never accomplished anything. "I will try" has wrought wonders.—Hawes.



SACRED BRIDGE, NIKKO.
STONE BASIN, TEMPLE, NIKKO.



PAGODA, NIKKO.



YOMEIMON, GREAT GATE, NIKKO.
KARAMON IYUYASU TEMPLE, NIKKO.

The
· SUN LIFE OF CANADA ·
is
PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

Assurances issued and paid for	\$11,030,690.93
Increase over 1901	196,392.86
Cash Income from Premiums, Interests, Rents, etc.	3,561,509.34
Increase over 1901	465,843.27
Assets at 31st December, 1902	13,480,272.88
Increase over 1901	1,707,240.81
Undivided Surplus over all Liabilities ex- cept Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since)	712,180.17
Increase over 1901	125,680.31
Profits paid Policyholders	103,550.43
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1902	1,064,611.02
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1902	8,904,625.43
Life Assurances in force Dec. 31st, 1902 . .	67,181,601.63

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1892 . .	\$1,134,867.61	\$ 3,403,700.88	\$23,901,046.64
1902 . .	3,561,509.34	13,480,272.88	67,181,601.63
Increase	\$2,426,641.73	\$10,076,572.00	\$43,280,554.99