

MELROSE ABBEY.

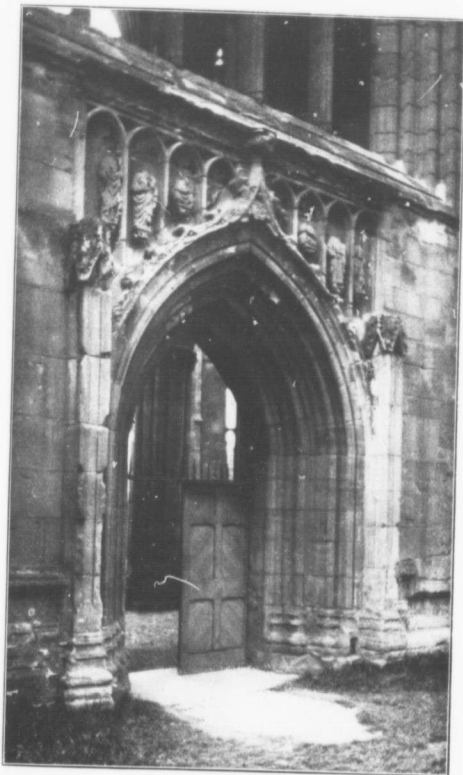
"A sounder, safer, more progressive Company
than the Sun Life of Canada has yet to be discovered."—
Insurance, Banking and Financial Review, London, Eng.

SUNSHINE

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No. 12

MONTREAL

DECEMBER,
1907



MELROSE ABBEY: SOUTH DOOR.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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SUNSHINE							December 1907						
SUN	MON	TUE	WED	THU	FR	SAT	SUN	MON	TUE	WED	THU	FR	SAT
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	31	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30	Nov 30

A Merry Christmas.

That Stupendous "If."

IF a man is certain that he will live until a specified time, perhaps he could get along without life assurance. He could invest his money in many enterprises and could arrange the disposition of his estate to a nicety.

But the death element enters and makes life uncertain. It is this uncertainty of life that makes life assurance invaluable.

Even although we could control the ravages of death, life assurance would still claim a place, inasmuch as it is a perfectly safe investment, being as sure as anything human can be. The very fact that no life assurance company in Canada has ever failed is evidence enough that nothing can be much safer than life assurance, especially the Canadian brand. Life assurance has also won for itself a place because it makes saving compulsory, and with a great majority the only way money will ever be saved will be by a system that calls for a specified deposit at a specified date. The payment of premiums is not an expense, but as necessary as the payment of any of the other actual necessities of life, and should be so considered; the very fact that at a certain time a certain amount *must* be laid aside, is both educative and practical.

Economy should have its trial in every other department of expenditure to provide for life assurance. It should be

considered a sacred trust for wife and children, and to delay its protection is very unwise.

It doesn't take much of a mathematician to figure out how much it would cost to continue present comforts and needs if the income to the family should cease.

Perhaps it might be difficult to create an income from life assurance to equal the income at present received, but it should be attempted. The amount of life assurance a man should carry should be large enough that at current interest rates, it would comfortably carry forward the expenditure of the home if it should be necessary.

Multiply the assurance you carry by this rate of interest and see how you will stand the test.

The great majority of men, we fear, would fall short.

You know that life assurance will never be cheaper to you than it is to-day. Each month's delay makes quite a difference

in your premium when totalled and there is also a big risk that delay may make life assurance impossible for you.

Have you been reading the many letters Sun Life policyholders have been writing us about the profits on their policies? These should interest you as to the wisdom, security and profitableness of life assurance, and also that the Sun Life of Canada is a good company to assure in.



Melrose Abbey.

In Scotland can be found, within small compass, the most wonderful variety of scenes to hold the interest of the traveller. The Highlands enchant us with their sombre grandeur, the Trossachs charm us with their loveliness, Edinburgh delights with its combination of the picturesque and historic. But, to our mind, the Borderland, with its blending of the historic, romantic and scenic, is Scotland's greatest glory. Here within the narrow compass of a couple of counties (Berwick



MELROSE ABBEY : South-East View.



MELROSE ABBEY: Cloister Door.

and Roxburgh) lies that district over which the ancient balladists and the genius of Walter Scott have united to cast the glamour of romance. There is not a field but has its story, not a hillside but has its legend.

Situated in the heart of this beautiful district lies Melrose. Above it rises Eildon with its triple peak and beside it run "Tweed's silver streams." The valley of this river virtually includes the Borderland. The visitor who climbs Eildon can see from Cheviot on the East to Gala Water on the West and in that landscape view the whole countryside that furnished Scot-

tish singers and story writers an exhaustible wealth of material.

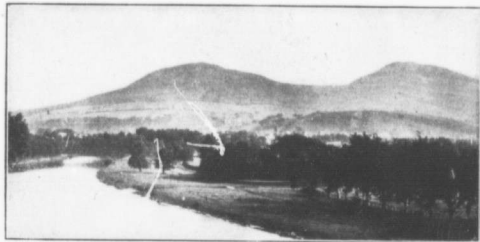
Even Scott, with all his splendid powers, made use of but a few fragments of it.

But if Melrose be the centre of the district, then the Abbey is the heart of Melrose. Though visited by every tourist few carry away from it the impressions it can create when given time to do so. To spend an hour or so at it, rush round guide book in hand, and quote,

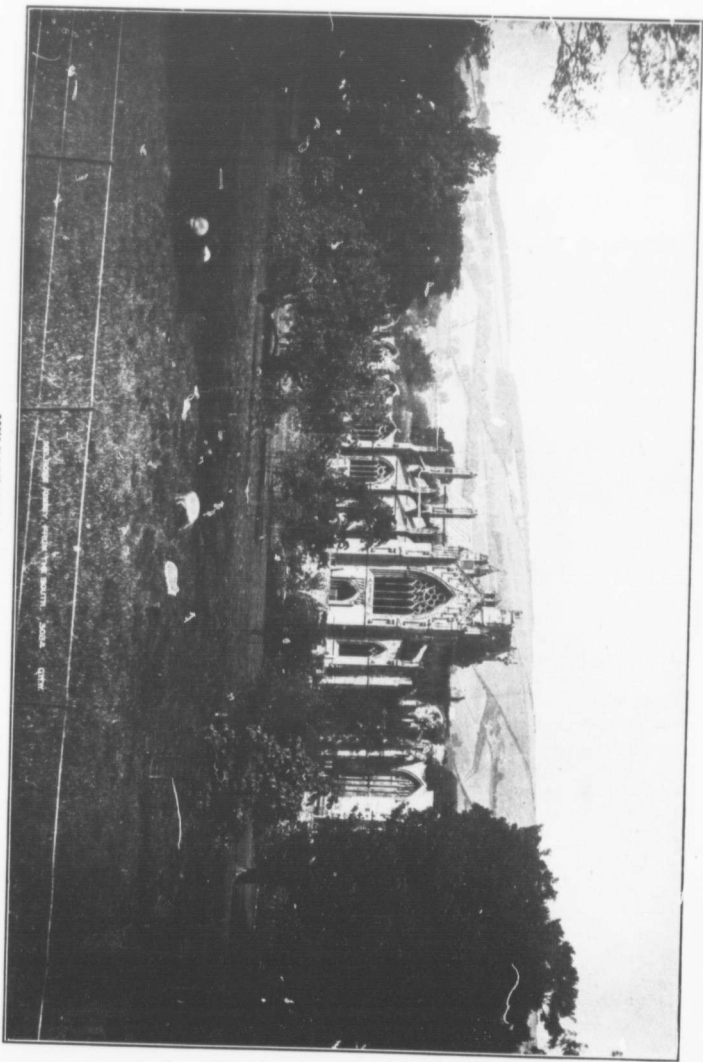
"If thou wouldst view Melrose aright,
Go visit it by the pale moonlight."

and then depart thinking one has seen Melrose Abbey, is the plan of the average tourist. He will try to see Abbotsford, Melrose and Dryburg in one day and so reduce his mind, through a surfeit, to such a chaotic condition as will render the trip practically useless.

When we go there we want first to get the impression of antiquity, and this not so much from the Abbey as from its neighborhood. The Eildon Hills tower high above the old ruin. On the very summit of the eastmost peak are found two ancient camps. The older of these is of Pictish origin, whilst the latter, of which the ramparts are easily seen from the Abbey, was built by the Romans. So that in a glance we are carried back to that far distant day when Scotland was a savage land and the legionaries of Rome from their eyrie on Eildon looked



MELROSE ABBEY: Eildon Hills and Tweed.



MELROSE ABBEY : SOUTH SIDE.

out over the vast and dense Caledonian forest.

Then it is not difficult to find here and there the keeps or fortalices, such as Smailholm, where, long before the Abbey was built, the Border chiefs kept watch and ward, and from which they made their forays.

Not three miles away in a little meadow circled by a loop of Tweed, we can still see at least the site of a far older sanctuary, where in 650 A.D. a pioneer missionary of the Culdees from Iona, Aidan by name, founded what in time became the forerunner of the larger and more famous Abbey of Melrose.

It was in 1138 that the monastery at Melrose was founded by a body of Cistercian monks, who dedicated their establishment to the Virgin Mary. Of it not a fragment remains. As a matter of fact the monastery proper, a vast building, has been utterly destroyed, and only here and there in odd corners do some traces of its foundations and walls remain. When we consider the history of the Abbey, this is scarcely to be wondered at. It is a marvel that it survived its disasters at all. Lying right in the pathway of armies, it suffered all that could be suffered at the hands of "oor auncient enemies of England." Twice within seventy years, in 1322 and 1385, it was completely destroyed, but its final visitation came later, when the regrettable iconoclasm of a narrow bigotry wrought havoc in many a shrine that otherwise to-day might have been a fair and lovely House of God. Nothing makes a Scotsman sadder than to see how the "wrath of man" has piled in ruin the beautiful old shrines of his native land, and then to see in England how similar structures have been kept almost intact.

What we see at Melrose now is but the torso, if one might so express it, of the old Minster or Monastery church. It was

built in the latter half of the fourteenth century, and is almost the only example in Scotland of that decorated style in which gothic architecture found its most complete fruition. In Jedburgh and Dunfermline Abbeys we have fine examples of Norman work; in Glasgow Cathedral, of the early English, but it is reserved for Melrose to be the richest and loveliest example of Scottish mediæval architecture. In ancient days, before the hand of man fell so heavily upon it, it must have been such a temple as the Psalmist thought of when he wrote,



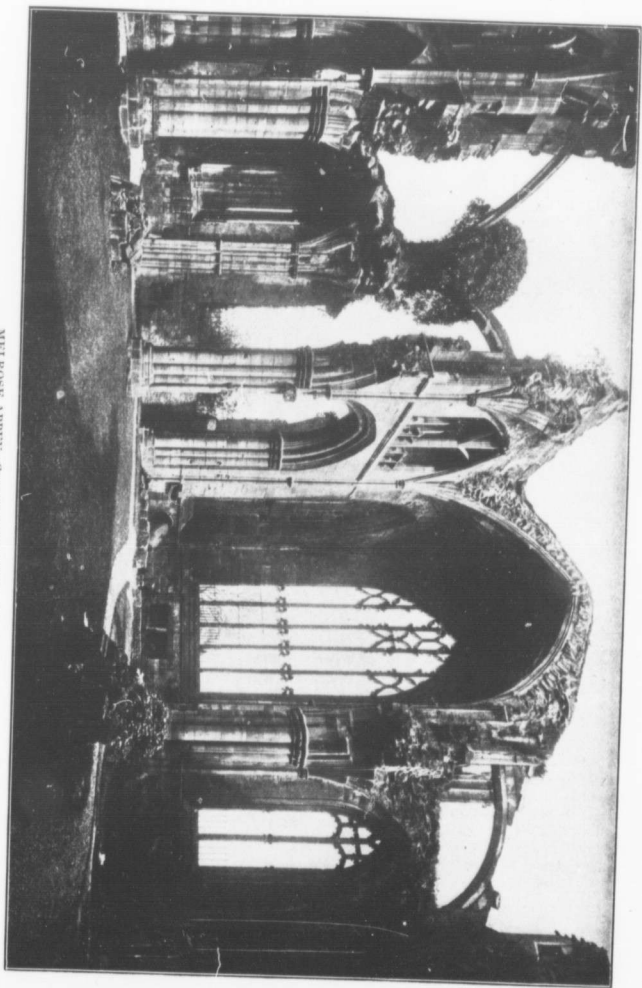
MELROSE ABBEY: Old Mill mentioned in Scott's "Monastery."

"Beautiful for situation, the joy of the whole earth is Mount Zion. Walk about Zion and go round about her; tell the towers thereof." In those days kings delighted to honor her. King Robert the Bruce bequeathed his heart to her. Edward III. of England spent a Christmastide there, and many a Scottish king and noble gave benefactions to and sought the benediction of the monks of Melrose. Many a day's high revel was held in these cloisters, and that the monks were merry men is attested by the old rhyme:

The monks of Melrose made guid kail
On Fridays when they fasted,
And neither wanted beef nor ale
As lang as their neebours lasted.

But it is time we had a closer look at the Abbey. Now we wish to be unconventional and so instead of entering in

Continued on page 180.



MELROSE ABBEY: CLOISTER AND EAST WINDOW.



MELROSE ABBEY: Cloisters, showing door by which Deloraine entered. ("Lay of the Last Minstrel.")

WINNIPEG, 30th Sept., 1907.

T. F. CONROD, Esq.,
Manager Sun Life of Canada,
Winnipeg.

Dear Sir,—I am in receipt of dividend certificate of profits allotted to my policy No. 14946 for five years ending 1st October, 1907.

I can assure you this addition of \$103.00 is very satisfactory.

Hoping for the continued success of your Company, I am, yours very truly,

JAMES PATTERSON, M.D.



CLOPTON RECTORY,

WOODBIDGE, Suffolk, Eng., Oct. 17, 1907.
SUN LIFE OF CANADA.

Dear Sirs,—I am just in receipt of dividend certificate showing profits for the last five years on policy No. 14838. For which certificate, thanks. Were I not gratified with the amount of profits I should be hard to please.

Faithfully yours,

(REV.) JOHN W. B. PAGE.



MONTREAL, 28th October, 1907.
SUN LIFE ASSURANCE COMPANY OF CANADA,
Montreal.

Gentlemen,—I beg to acknowledge receipt of dividend certificate showing addition of \$88 to my policy. This is very encouraging, and I must congratulate you on the result.

Yours very truly, GEO. CHILLAS.

WHAT POLIC

MUSKEGON, Mich., Oct. 16th, 1907.

T. B. MACAULAY, Esq., Secretary,
Sun Life Assurance Co. of Canada,
Montreal.

Dear Sir,—I have much pleasure in acknowledging your valued favor of the 11th instant, which was handed to be by your representative, Mr. T. H. Visner, Superintendent of the Grand Rapids District, enclosing dividend certificate on policy No. 58207, for \$150.00.

It is, indeed, very gratifying to me to note the prosperity of the Company, enabling it to give such liberal dividends.

Will you say that I am more than pleased with the results, and wishing the Company continued success, I am,

Yours sincerely,

RUDOLPH MUELLER.



SAGINAW, E.S., Mich., Oct. 10, 1907.
SUN LIFE ASSURANCE CO. OF CANADA.

Gentlemen,—Your dividend certificate for the second five years on my policy No. 57858, showing that the Company has granted me another bonus addition to the face of my policy, is, I must say, very gratifying to me, as my policy is now worth \$2,240.00. My only regret is that I did not make this policy for \$10,000 instead of \$2,000. Yours very truly,

H. H. THOMAS.



MELROSE ABBEY: Another South-East View.

COLDERS SAY.

HODGSON BROTHERS & ROWSON, LIMITED,
Exporters and Commission Merchants,
61, 63, 65, 67, 69 William Street,
MONTREAL, Oct. 30th, 1907.

T. B. MACAULAY, Esq.,
Sun Life Assurance Company of Canada,
City.

Policy No. 6127.

Dear Mr. Macaulay,—I duly received your kind favor of 24th instant at my house, but business pressure caused me to mislay it. I now hasten to reply, acknowledging the pleasure of receipt of your bonus division notice of the sum of \$290.00, making my policy stand to-day \$4,005.00, which is an increase of \$1,005.00 since I took it out in 1880.

I congratulate you and your Company for this excellent showing, and trust the "Sun" will always gladden the life of the present policyholders with the continuance of the same increased prosperity as in the past.

Yours truly,

H. A. HODGSON.

MONTREAL, Nov. 1st, 1907.

THE SUN LIFE ASSURANCE CO. OF CANADA,
Montreal.

Gentlemen,—It gives me great pleasure to acknowledge receipt of \$57.60, cash profits for the past five years on my paid-up life policy of \$1,000.

This very handsome dividend adds one more reason for congratulating myself on holding a policy in your Company.

That you may keep up the good work, is, naturally, the earnest wish of

Yours very sincerely,

WILLIAM PAQUETTE.

GREENHURST, Oct. 26th, 1907.

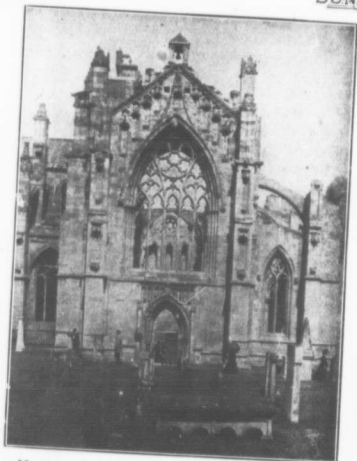
Mr. W. H. HODGSON,
Manager Central Ontario,
Sun Life of Canada,
Peterboro', Ont.

Dear Sir,—Your favor of the 24th inst. received enclosing statement of profits allotted to my policy No. 7001 in the "Sun Life" for the past five years.

Above policy is for \$1,000, on the whole life five year distribution plan, on which I paid an annual premium of \$28.35 or \$141.75 for the five year period.

I find the cash profits amount to \$53.85 or about 40% of the total premiums paid during the five years. This is certainly a splendid showing and speaks volumes for the earning power of the Sun Life Company's investments. Thanking you, and wishing your Company continued success. Yours truly,

H. H. MARTER.



MELROSE ABBEY: Great South Window and Door.
"The Crown of Thorns" Window is seen
through the larger window.

Opportunity Is No Laggard.

There is a gray-bearded maxim, honored on account of its venerable age, which runs thus: "Opportunity knocks once at each man's door." John J. Ingalls once went a-sonnetting around this proverb, and some say he wrote the finest sonnet ever written by an American. I am inclined to think this is so; and if it is, it proves for us that truth is one thing and poetry is another.

The actual fact is that in this day Opportunity not only knocks at your door, but is playing an anvil chorus on every man's door, and lays for the owner round the corner with a club. The world is in sore need of men who can do things. Indeed, cases can easily be recalled by everyone where Opportunity actually smashed in the door and collared her candidate and dragged him forth to success. These cases are exceptional; usually you have to meet Opportunity half way. But the only way you can get away from Opportunity is to lie down

and die. Opportunity does not trouble dead men, nor dead ones who flatter themselves that they are alive.

The reason more men do not hear Opportunity when she knocks is because they themselves are knocking at the same time. Let no man repine on account of lack of early advantages. Rare-ripes run away from advantages—they can not digest them. "If I had my say I would set all young folks to work and send the old ones to school," said Socrates, 420 B.C.

What Socrates meant was that after you have battled a bit with actual life and begun to feel your need for education, you are, for the first time, ready to take advantage of your opportunities and learn.

Education is a matter of desire. An education can not be imparted. It has to be won and you win by working.

And this fact also holds: The best educated men are those who get their brain development out of their daily work, or at the time they are doing the work. It takes work to get an education; it takes work to use it and it takes work to keep it.

The great blunder of the colleges is that they have lifted men out of life in order to educate them for life. All educated college men know this and acknowledge it.

In his last annual report, President Eliot, of Harvard, made a strong appeal to parents to get their children into the practical world of life as soon as possible, and not expect a college degree to insure success.

Those who want to grow and evolve should not give too much time to the latest novel and daily paper. Don't spread yourself out thin. Concentrate on a few things—the very best educated men do not know everything.—Elbert Hubbard.

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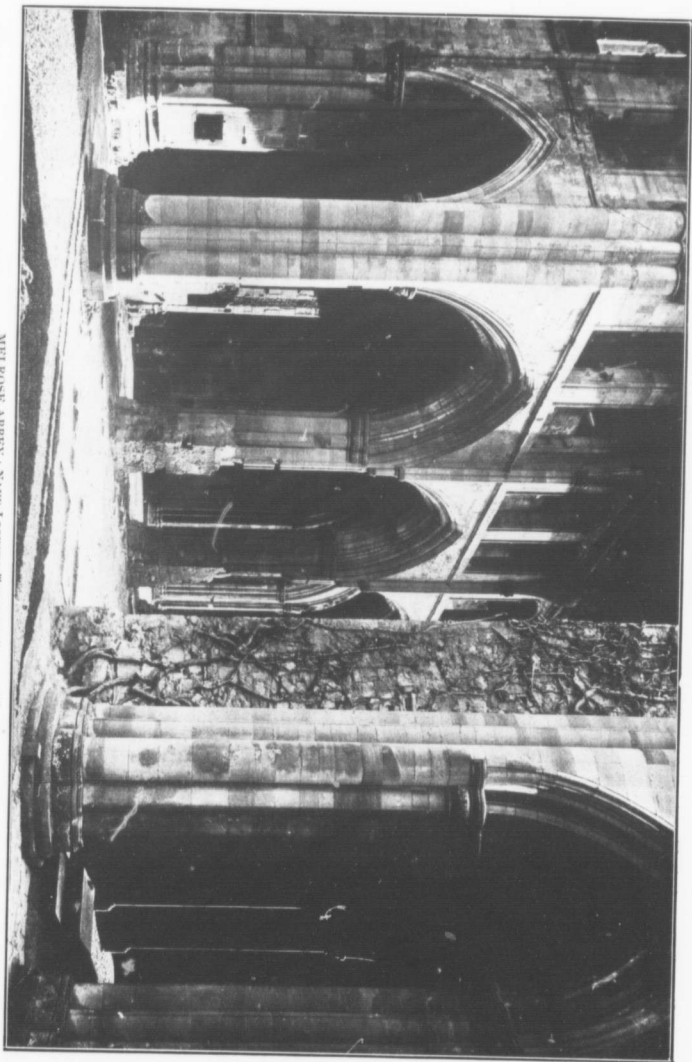
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MILLROSE ABBEY : NAVE, LOOKING TOWARDS SOUTH-WEST.





MELROSE ABBEY: Chancel.

A Thrifty Young Man.

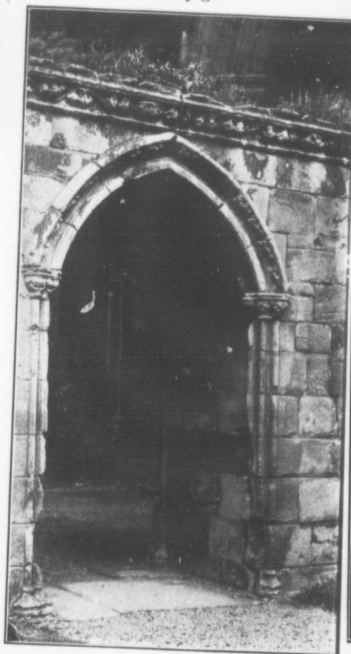
"It is only a thousand dollar policy," said the brisk business-like man at the cashier's window, "and I am always glad to pay my premiums on it. I have nineteen more policies, all for the same amount. I have been taking them out every time I felt I could afford it, ever since I went into business fifteen years ago. I am thirty-five now, and I consider I have a snug little fortune of \$20,000 safely tucked away where no accident can happen to it. I have some other savings safely invested, but I take especial pride in my life assurance. If I should die to-day, my wife would have \$20,000 paid her in cash, and that is many times more than I have paid for this assurance. And if I live to middle age, these policies will begin to mature and be paid off, and it will be very pleasant to be receiving thousand-dollar

cheques every few months. Meanwhile, the premiums keep coming due in comparatively small amounts, and as I am doing pretty well in a business way, it is no great strain on my bank account to pay them. I tell you, it is a mighty comfortable feeling to realize that I have twenty thousand-dollar policies standing between my family and want, this makes the world seem a pretty good place to live in.—Mutual Interests.

Ambiguous.

Farmer (engaging new hand)—All right, you can go and attend to the pigs. I hope you'll suit me.

New Hand—That's all right, sir. I've had a lot to do with pigs.



MELROSE ABBEY: Rood Loft.

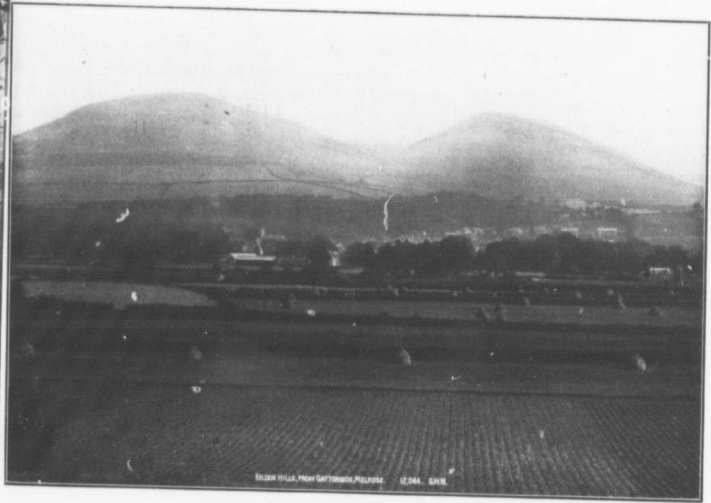
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MELROSE ABBEY : Melrose and Cowden Knowes,



MELROSE ABBEY : Eildon Hills from Gattonside,

Melrose Abbey—From page 172.

the usual way by a narrow lane leading past a rather obtrusive hotel, we walk about three-quarters of a mile out on the high road leading east from the Market Place at Melrose. We cannot help noting the tremendously high stone walls with which some gardens are surrounded here. It is characteristic of the neighborhood, and no doubt it is a relic from the age when, in this debateable land, every man's house was a castle. Presently we find a little gate close by such a wall through which we enter a field to the north. Here we come upon a path leading alongside a mill-lade. Now it was by this path the monks used to come to catch eels and trout for their Friday's dinner. Going westward by it we turn a corner and at once come in view of the Abbey, and from this point we have perhaps the finest possible prospect of it. The stateliness of the structure, ruin as it is, at once impresses us. The great east window, and the perspective of the south side are full in view. Crowned by the fragments of the tower, and surrounded by the green grass of the "kirkyard," this makes a picture not easily equalled or forgotten. The one jarring element is the hideous chimney stalk of a neighboring brewery. Proceeding still westward, we pass in full view of the south side of the Abbey, and can gain a fine impression of this magnificent piece of architecture as a whole. Ordinarily the tourist enters the interior of the Abbey through a most prosaic wooden gate. The right plan is to take the walk above described, then going into the graveyard, to enter the Abbey through its own beautiful south doorway. In this way we obtain a far better conception of its beauty than otherwise we could.

Now, in visiting such a place, time must be taken. To rush through with the hurry-scurry of a Cook's tourist is to

visit but not to see. We see then the fragments of a chapel of, as compared with many another of that age, but moderate dimensions. The interior is almost a chaos; for not only has it been "rived" in pieces, but the prosaic utilitarianism of the 17th century erected a monstrosity of a retaining wall in the nave that has the effect of both hiding details and completely marring the lovely proportions of the original. Beauty was the ideal of the former builders, and, apparently, ugliness that of the later.

What at first attracts attention and



MELROSE ABBEY: High Street, Melrose, showing the Cross.

keeps it constantly, are the doorways and the windows. As one looks at these beautiful conceptions he sees them as "a poet's dream in stone." What inexhaustible fertility of mind is borne witness to here! And beyond that what evidence of sincere devotion inspiring the most patient handicraft! The hands that did the things we see wrought in devout sincerity. We feel that vaunted though our present day mastery over things material may be, these unknown designers and craftsmen were our masters in making the stones cry out, "Hosanna in the Highest." For ruin though it be, we instinctively feel, as we cross the threshold, that "This is none other than the house of God." What must it have been when (not garish with the gewgaws of modern churches) dim with the many

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colored radiance that came softly through the rich glass filling the tracery of the windows, it echoed to the joy of "*Te Deum Laudamus*, or to the sombre tones of *Dies irae, dies illia, solvet saeculum in favilla* .

Of all this but the poor remnants remain. Yet happily the interest awakened by the Great Wizard who sleeps at Dryburg, has kept intact the fragments.

The contrasts are great. The east window, beneath which stood the High Altar, with its perpendicular mullions and great height, leads upward the eye and the thoughts. The south window, with its less severe outlines, its lovely rose, speaks of the beauty of holiness. And in the northern transept the single little "crown of thorns" light tells of the Passion, of which the cruciform shape of the whole building is a perpetual memorial. Close to the western gate rises the massive rood loft pierced by a portal which, with its half gloom and narrow dimensions proclaims "strait is the gate that leads to life." No doubt the original western door, like the still remaining southern one, wide and beautiful, embodied the invitation "Come unto me." This may be mysticism, but there was not a cathedral or church of that age but was an embodiment of religion in stone.

To describe the smaller, yet no less rich and quaint, details of the work is far beyond the compass of this article. Where the hand of the destroyer has not fallen, these are still as sharp as when the workmen finished them centuries ago. In richness, in variety, and, be it noted, in humor they are unexcelled. Perhaps in the chapter house of Southwell Cathedral we see their equal. That, however, is under cover, whilst in Melrose Abbey, nearly all of this is outside. That the workmen were not above making, nor the monks above appreciating, a jest

at the latter's expense, not a few of the carvings indicate.

As we look on this glorious old church, we seem to see two figures through the mists of time. One is that of a man garbed as a lay brother. The church is being built and all day long, with zeal born of love for his high craft, he is visible now here, now there. At this point he sees to the proper poising of a flying buttress, at another to the delicate finishing of a canopy; and when all is done he has carved in an obscure corner,

"John Morow sum tym callit was I
And born in Parysse certainly
And had in Kepyng al masoun werk
Of Santandroys ye hye kyrk
Of Glasgow, Melros, and Paslay
Of Nyddysdayll and of Galway
I pray to God and Mari bath
And sweet S. John kep this haly kirk
frae skaith."

Who shall grudge this quaint memorial to the skill that gave us so rare a monument of the devotion of an age long passed away.

The other figure we see is that of a tall and stately man who, walking with a halting gait, enters the old ruin late in the gloaming. He wanders round the building and his rich fancy peoples it again with worshippers; he sees once more the priest at the altar and he hears the vesper hymn. Night falls and, seating himself on a pile of fragments close by one of the great pillars at the crossing, he waits until the rising moon floods the whole eastern window with silvery light. The murmur of the Tweed breaks on the ear. It is the Great Wizard and, as he sits, there comes to him the afflatus which inspired those passages in "The Monastery" and "The Lay of the Last Minstrel," wherein for all time are stored the beauty and the romance of Melrose. Long he sits. Let us leave him there for, far more so than at Abbotsford and Ashiestiel, we have seen Scott in the scenes his heart loved and his pen so matchlessly depicted.

R. ATKINSON.

Some Facts from the Report of 1906

Sun Life Assurance Company of Canada

1	Cash Income from Premiums, Interest, Rents, &c.	\$6,212,615.02
	Increase over 1905	495,122.79
2	Assets as at 31st December, 1906	24,292,692.65
	Increase over 1905	2,983,307.83
3	Surplus earned during 1906	921,721.34
	Of which there was distributed to policyholders entitled to participate that year	208,658.97
	And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,763.51
	Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest)	2,225,247.45
	Surplus over all Liabilities and Capital Stock, Dominion Government Standard	3,654,964.81
4	Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,855.52
5	Payments to Policyholders since organization	15,099,223.87
6	Assurances issued and paid for in Cash	17,410,054.37
7	Assurances in force December 31st, 1906	102,566,398.10

The Company's Growth

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1876	102,822.14	265,944.64	2,414,063.32
1881	182,500.38	538,523.75	5,010,156.81
1886	373,500.31	1,573,027.10	9,413,358.07
1891	920,174.57	2,885,571.44	19,436,961.84
1896	1,886,258.00	6,388,144.66	38,196,890.92
1901	3,095,666.07	11,773,032.07	62,400,931.00
1906	6,212,615.02	24,292,692.65	102,566,398.10

Head Office

Montreal