

SUNSHINE

Vol. XII.
No. 4

MONTREAL

APRIL,
1907

The Largest Dividend ever received from any Company.

"I was delighted to receive a dividend of \$1,650.25 on my \$50,000 policy in your Company. I carry over \$800,000 of life insurance, and this is by far the largest dividend that I have ever received on any of my policies, and I congratulate you on your great success."

A. C. FROST.

Chicago, March 21st, 1907.



BRITISH GUIANA—Palm Avenue, Georgetown.

British and Dutch Guiana.

British Guiana was finally acquired by Great Britain from Holland in 1803, and formally ceded in 1814. At that time it consisted of three colonies, Demerara, Essequibo and Berbice, named after the three principal rivers. In 1831 these were consolidated into one colony. The federated colony has three divisions: Berbice, extending from the river Corantyn about 95 miles along the coast; Demerara from the river Abari about 65 miles, including Georgetown, the capital; and Essequibo, from the river of that name about 120 miles to the Barima, near the Orinoco mouth. The total length of coast is 280 miles, with an extent inland varying from 300 to 450 miles.

The climate of British Guiana is healthy. The even temperature is considered very suitable for pulmonary complaints, tubercular consumption is unknown. There is an absence of hurricanes. The principal drawback is a long drought, but the following order of seasons is generally maintained: From the middle of April to June is the rainy season; the dry season is from August to November; December and January months are inclined to be wet and February and March dry. The thermometer seldom rises above 90 or falls below 75 degrees.

A large proportion of the population of British Guiana is colored. There are over 10,000 Europeans and others, the total population being in the neighbourhood of 300,000.

The aborigines are remnants of Indian tribes who maintain themselves by fishing and hunting. The vegetation of the colony is most luxuriant. There is an exhaustless supply of valuable timber in the interior. Sugar cultivation is the principal industry.

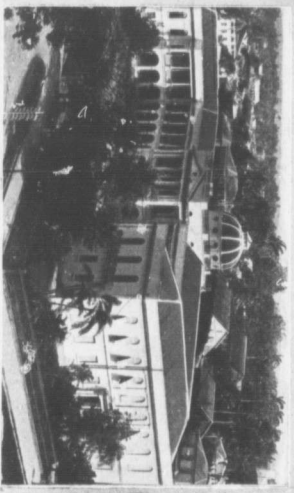
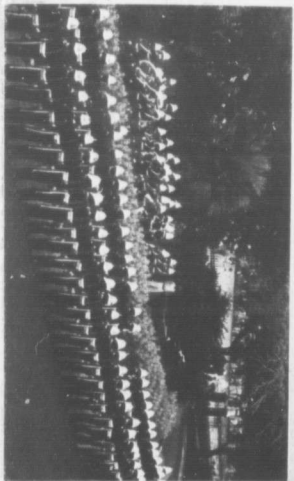
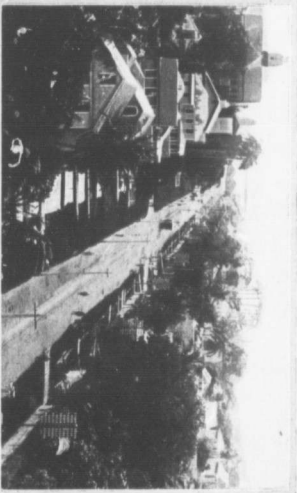
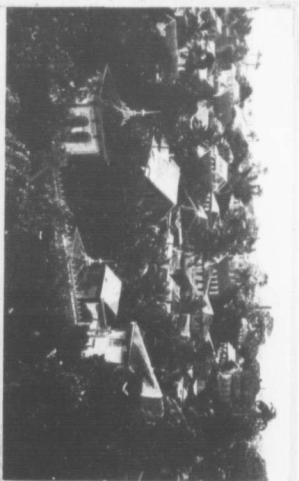
Georgetown is the capital, with a popu-

(Continued on page 67)

The Growth of the Sun Life of Canada.

INCOME.

1872	\$ 48,210.93.
1876	\$ 102,822.14.
1881	\$ 142,500.58.
1886	\$ 375,500.51.
1891	\$ 920,174.57.
1896	\$ 1,886,258.00.
1901	\$ 3,005,666.07.
1906	\$ 6,212,615.02.



GEORGETOWN—BRITISH GUIANA

High-angle View of Georgetown,
Ground of Honour, Combined Court Days.

Church Street,
Public Buildings.

Why Not?

A lady engaging a Chinese cook asked, among other things, his name.

"My name?" said the smiling celestial. "My name Wang Hang Ho."

"Oh, I can't remember all that," said the lady. "I will call you John."

John smiled all over and asked:

"What is your name?"

"My name is Mrs. Melville Longdon."

"Me no memble all that," said John Chinaman. "Me no savey Mrs. Membul London. Me call you Tommy."



Satisfied Policyholders—A Company's Best Advertisement.

TORONTO, Can., 15th Feb., 1907.

SUN LIFE ASSURANCE COMPANY,
Montreal.

Gentlemen,—Dividend certificate on policy No. 13555 for five years, ending 1st Feby., 1907, received, and I must say I am highly pleased with the increased rate. I never miss an opportunity of putting in a good word for the "Sun Life" when I can.

Yours, &c.,

CHAS. A. ABBOTT.



Origin of the Word Salary.

Many years ago salt was so hard to obtain, but so much desired, that Roman soldiers were paid part of their wages in salt. Now the Latin word for salt is sal, and from that came the word salarium, meaning salt money. Finally the soldiers were paid in money, but the term salarium was still used to designate these wages. From this old Latin word comes our English word "salary." That is why it is said of a worthless fellow that "he is not worth his salt."—Youth's Instructor.



The Growth of the Sun Life of Canada.

NET ASSETS.

1874 \$96,461.95.

1879 \$265,944.64.

1881 \$538,523.75.

1886 \$1,573,027.10.

1891 \$288,371.44.

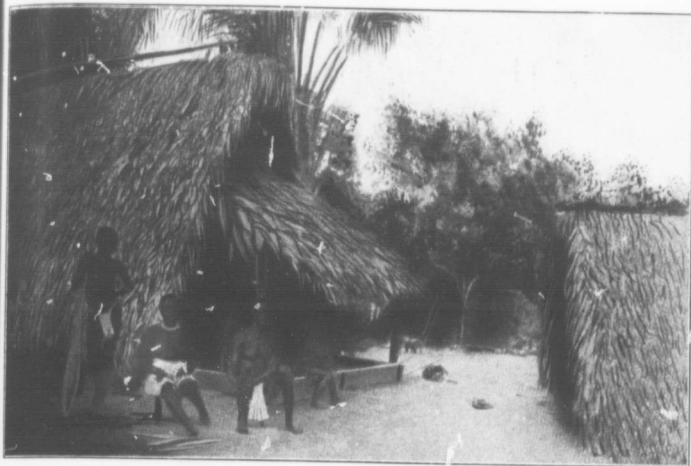
1896 \$6308,144.00.

1901 \$11,775,032.07.

1906 \$24,292,692.65.

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

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



DUTCH GUIANA.—Bush Negro Captain and his Family in Front of their Hut.



DUTCH GUIANA.—Market Scene at Paramaribo.



DUTCH GUIANA.—Negro Women in Festival Dress.

She Understood It.

Speaking with a young lady, a gentleman mentioned that he had failed to keep abreast of the scientific advance of the age. "For instance," he said, "I don't know at all how the incandescent electric light which is now used in many buildings is produced."

"Oh, its very simple," said the lady. "You just turn a button and the light appears at once."—Tid-bits.

A Series of Successes.

* * The culmination of an unbroken series of successes in the past, and the promise of still further advances in the future * * * * The results of the insurance investigation have been such as to strengthen the public confidence in the honesty of the business methods of the Sun Life of Canada and the soundness of its position.—Quebec Chronicle.

The Growth of the Sun Life of Canada.

ASSURANCES IN FORCE.

1872 \$1,067,350.00.

1876 \$2,447,063.52.

1881 \$5,010,156.31.

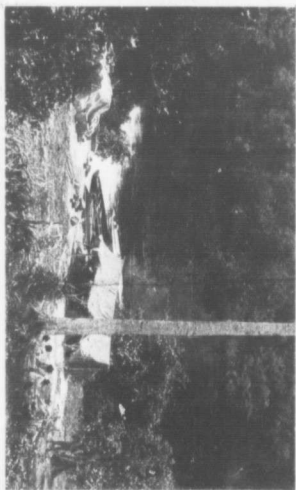
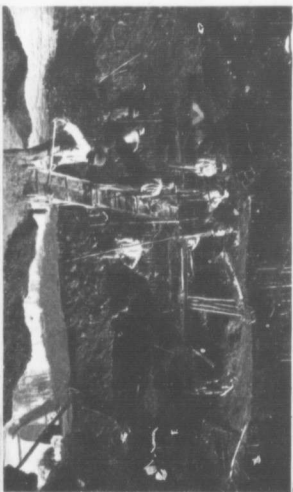
1886 \$9,413,353.07.

1891 \$21,470,961.87.

1896 \$38,196,890.92.

1901 \$62,400,251.00.

1906 \$102,566,598.10.



Washing by Sluice for Gold, Omat.
Camping on the Mazaruni River.

BRITISH GUIANA.

Washing by Hydraulic Power for Gold, Omat.
Farm Scene, Stewartville.

PROFITS

Letters are continually being received from policyholders, congratulating the Company upon the splendid profits that are paid.—Every letter points a moral—Assure with the Life of Canada.

An Increase of Nearly One Hundred Per Cent.

HENDERSON, MATHESON & INGRAM,
BARRISTERS, SOLICITORS, etc.,
SOLICITORS FOR MERCHANTS BANK OF CANADA,
BRANDON, MAN., Feb. 29, 1907.
EDWIN S. BAKER, Esq.,
Provincial Manager,
Sun Life Assurance Company,
Winnipeg, Man.

Re Policy No. 64335.

Dear Sir,—I have to thank you for yours of the 25th instant, enclosing dividend certificate, which is very satisfactory. I note with pleasure the increase in the dividends, as compared with the amount allotted five years ago. I then received a bonus of \$30.00, while the division this year gives me \$56.00, an increase of nearly one hundred per cent. I wish to congratulate the Company on this showing, and as a policyholder, hope that it may continue for many years.

Yours sincerely,

R. M. MATHESON.

From the Old Land.

239 HIGH STREET,
GATESHEAD-ON-TYNE, ENG., Feb. 22, 1907.
MR. JNO. STRACHAN,
Sun Life Assurance Company of Canada,
Newcastle-on-Tyne.

Dear Sir,—In answer to yours of 20th instant, I have decided to accept the first option, viz., cash payment of £122 2s. od., which represents the sum assured and an average bonus of £2 4s 2d. per cent. per annum, which is very satisfactory to me.

Yours truly,

JAMES HEAPS.

Most Excellent.

BALTIMORE, Md., Feby. 29, 1907.
SUN LIFE ASSURANCE CO. OF CANADA,
Baltimore, Md.
Re No. 99932.

Dear Sir,—Referring to your letter regarding the dividend due me on my policy, beg to advise

that I desire to accept option third, giving a single cash payment of \$59.65.

This is a most excellent dividend, and I am very much pleased with the same.

Yours truly,

L. E. SANTMYER.

Dividend Quite Handsome.

VICTORIA, B.C., 16th Feby., 1907.
MR. T. B. MACAULAY,
Secretary,
Sun Life Assurance Company of Canada,
Montreal.

Dear Sir,—I am in receipt of the dividend certificate of your Company on my policy No. 8316. It affords me satisfaction to know that the Sun Life Assurance Company is prospering so, and reflects credit on those managing its interests. The dividend at this allotment of profits is quite handsome.

Yours very truly,

JOSEPH MCCOY.

The Good Work Will Continue.

W. S. ROBERTSON & Co.,
SAN FERNANDO, TRINIDAD.
Agents for
The Colonial Bank of London.
The Standard Life Assurance Co. of Edinburgh.
The Palatine Insurance Co., Ltd., London.
SAN FERNANDO,
TRINIDAD, 5th March, 1907.
T. B. MACAULAY, Esq.,
Secretary,
Sun Life Assurance Company of Canada,
Montreal.

Dear Sir,—I have to acknowledge receipt of your esteemed favor of 2nd ult., enclosing dividend certificate for the profits allotted on policy No. 7013 on my life for the five years ending 1st March, 1907, for which I am obliged. I am glad to see the increase that there is in the profits of the Company to pay a larger bonus than

was done at the last distribution. I trust that the prosperity of the Company will continue, and that increased profits will accrue to the policyholders.

I am, dear sir,

Yours faithfully,
W. SLOANE ROBERTSON,

It Shows that the Sun Life is "Doing Something."

SIMCOE, Feby. 28, 1907.
THOMAS HENDRY, Esq.,
District Agent, Sun Life Assurance Co.,
Brantford, Ont.

Dear Sir,—I am in receipt of your favor enclosing dividend certificate on my policy No. 11734. The bonus and additions of \$274.00 now added to this policy since maturity are certainly gratifying. It shows that the Sun Life is "doing something" for their participating policyholders, and the result in this case speaks for itself. I am well pleased and wish the Company continued success.

Yours very truly,

CHARLES A. AUSTIN.

Safe Assurance with Profitable Investment.

WINDSOR, Ont., Feby. 12th, 1907.
J. O. PECK, Esq.,
General Agent,
Sun Life Assurance Company of Canada,
Windsor, Ont.
Re Policy No. 88425.

Dear Sir,—I am in receipt of your Company's notice of first division of profits allotted to the \$5,000 Endowment policy taken out five years ago, and I am very much pleased to acknowledge that the result is exceedingly gratifying, being much better than you estimated they would be when taking out the policy.

I have the chance of three options: First, a bonus or addition to the sum assured amounting to \$230.00; second, a reduction of my premium

for the next five years, of \$37.70 yearly; third, a single cash payment of \$173.30.

The first option being over six per cent. and the cash dividend over four per cent. on the total premiums paid, besides the Company has carried my assurance five years for nothing.

I have another \$5,000 policy in your Company, on the Reserve Dividend plan, which I have every reason to believe will give even better results under the present excellent management.

From my experience I take pleasure in recommending the Sun Life Assurance Company of Canada to those wanting safe insurance combined with profitable investment.

I am, yours truly,

W. BOUG.

Judge McHugh's Testimony.

WINDSOR, Feby. 27, 1907.
J. O. PECK, Esq.,
Agent, Sun Life of Canada,
Windsor, Ont.

Dear Sir,—Having paid the current half-yearly premium, I beg to say that I will accept the cash payment of \$175.90, payable as per dividend certificate. The Company is to be congratulated upon its excellent showing.

Yours truly,

M. A. MCHUGH.

Hopes it May Continue—It Will!

PASSENGER SUPT'S OFFICE,
GEORGETOWN, BRITISH GUIANA, JAN. 15, 1907.
THE SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Canada.

Re No. 54783.

Gentlemen,—I beg to acknowledge, with pleasure, the dividend certificate on my policy, and can only express the hope that the Company's phenomenal success may continue and so enable you to add still larger bonuses to our policies.

Yours faithfully,

J. LITT.

SUNSHINE

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

A. M. MACKAY, *Editor.*

April 1907						
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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.

CHARLES CUSHING, Esq.

J. R. DOUGALL, Esq., M.A.

ABNER KINGMAN, Esq.

T. B. MACAULAY, Esq.

JOHN MCKERGOW, Esq.

JAMES TASKER, Esq.

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

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

CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F. I. A.

ASSISTANT ACTUARY.

E. A. MACNUTT,

TREASURER.

Agency Department :

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

Publicity,

A practical illustration of the value of publicity in life assurance matters is clearly shown in the case of the Sun Life of Canada. The Royal Commission on life Assurance laid bare to public gaze the operations of this Company for the past fifteen years, and the daily press carried each day's proceedings to every hamlet in this and other countries, and it may be noted that at that time the press were "looking for trouble" and did not favor the companies by the head lines to their reports. Yet notwithstanding all that, the truth of this Company's high standing gripped the public, and apart from the showers of congratulations received, they showed their feelings in an even more practical manner by rolling into the Company packages of proposals for assurance.

It is worthy of note that the weeks following the Commissioners' visit the proposals for assurances exceeded in amount the Company's best record.

The investigation has proved to be the best advertisement the Company ever had, and even although it occasioned a deal of extra work it would be highly profitable to the Company, from an advertising standpoint, if the Royal Commission should come frequently instead of once in a lifetime.

A Request of the Court.

The late Thomas Nolan, a well-known member of the Bar of New York, was once retained as counsel for a poor widow named Mulcahy. She was suing a construction company for damages by reason of her husband's death, resulting from injuries sustained in the company's service. The case had been frequently postponed, so that it was in a very disturbed state of mind that the widow sought the lawyer just before the suit came up for the eighth time.

"Certainly," replied the court.

"Will your honor kindly shtep down to my office and tell Mrs. Mulcahy that you have again adjourned the case?"

**'Twas a Good Advertisement.**

* * * In due course the Sun Life Assurance Company of Canada came under investigation (of the Royal Commission). It had nothing to conceal, and, so far as it was concerned, the investigation served principally to show how really strong and well managed the Company was.—Searchlight, London, England.



DUTCH GUIANA.—Residence of the Governor.

In court the next day Nolan's rich brogue was more than usually fervid as he fought against the further adjournment of the case.

"I am sorry," said the Justice presiding, "but, Mr. Nolan, your opponent has shown good cause for adjournment. The case will, therefore, go over till next week."

"Very well, sor," said the lawyer, sweetly, "but might I ask wan personal favor of this court?"

NIAGARA FALLS, Ont., Feb. 9, 1907.

H. B. WHITE, Esq.,

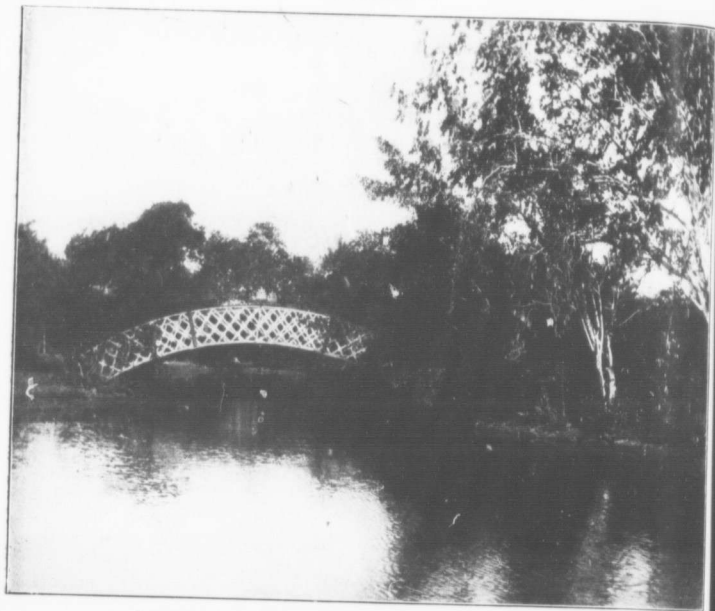
Sun Life Assurance Co. of Canada,
Brockville, Ont.

Dear Sir,—Pressure of business and absence from home have prevented my answering yours of above date earlier. I duly received the premium receipt for \$29.30 and cheque for \$46.05, making a total of \$75.35 as the cash profits on Policy No. 13,324. I can assure you that this is very gratifying and speaks volumes for the management of the Company.

I beg to enclose herewith receipt, and wish your Company every success.

Yours truly,

N. B. COLCOCK.



BRITISH GUIANA.—Lovers Bridge, Botanical Gardens, Georgetown.

The Guianas.

We regret that photographs of French Guiana have not reached us in time for this number of *SUNSHINE*. The Sun Life of Canada does a good business in the three Guianas.

Mr. Henry Fourrage is the representative in French Guiana, with headquarters at Cayenne. Mr. Arthur Haas represents the Company in Dutch Guiana, and Mr. E. A. Davis looks after the Company's interests in British Guiana, as well as having general direction of the Company's operations in the whole territory, the central office being at Georgetown. We are greatly indebted to Mr. Haas for his co-operation in securing photographs for this number of *SUNSHINE*.

He Was Old.

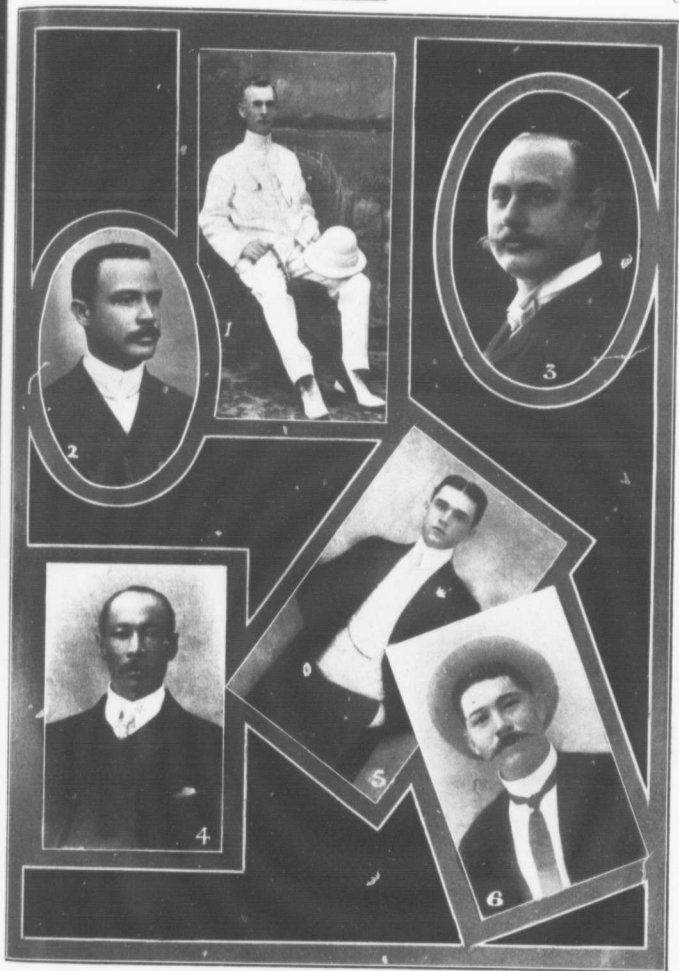
In an Irish court recently an old man was called into the witness-box, and being infirm and just a little blind he went too far in more than one sense. Instead of going up the stairs that led to the box he mounted those that led to the Bench. Said the Judge good-humoredly :

"Is it a Judge you want to be, my good man?"

"Ah, sure, your Honor," was the reply. "I'm an ould man now, and mebbe it's all I'm fit for."

The Judge had no ready retort.—Tidbits.

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



REPRESENTATIVES OF THE SUN LIFE OF CANADA IN BRITISH AND DUTCH GUIANA.

1. E. A. DAVIS,
Manager Demerara Division, Georgetown.
2. J. M. WHARTON,
Special Representative, Demerara Division.
3. ARTHUR HAAS,
Representative Dutch Guiana, Paramaribo.

4. F. A. EGERTON,
Special Representative.
5. FLAVIO CABRAL,
Special Representative.
6. J. H. DURRELL,
Special Representative.



DUTCH GUIANA.—Government Offices.



DUTCH GUIANA.—Club House "Het Park."

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lation of 50,000, and is a bright enterprising city.

Surinam, or Dutch Guiana.

Surinam is located on the north-east coast of South America, between French and British Guiana. It is bounded on the north by the Atlantic Ocean, on the east by the Marowynne River, on the south by the Tumac Humac Mountain range, and on the west by the Corantyn River.

The population of Surinam are loyal subjects to the Queen of Holland, and the government takes good care to encourage this feeling of loyalty. Every year at the Queen's birthday the square in front of the Governor's residence has a most gay aspect. For a whole week the people celebrate the birthday of their Queen.

The name "Surinam" originated from an Indian tribe called the Surines, which are considered to be the original inhabitants.

The country is an agricultural one principally, and grows sugar and cocoa. Of late the cocoa estates have suffered considerably from a microbe which causes the nuts to petrify before ripening, but the Dutch government has nominated an Inspector of Agriculture who will, it is believed, succeed in remedying the trouble.

In order to balance the revenues of the Colony, the government gives pecuniary assistance to the planters who wish to plant bananas for exportation, and already a great number have accepted the conditions of the government.

The colony enjoys a salubrious climate, and the death rate does not exceed that of any similar town in Holland. Surinam being a gold producing country, the negro population prefer to labor in the gold fields, and have abandoned the

estates, the latter being worked with British Indian coolies and emigrants from the Dutch East Indies, who are bound by contract.

The mixed population of the colony has given existence to a most curious intermarriage between the different races, whose offspring bear in their faces traces of a singular combination of the different Asiatic, Ethiopical and Anglo-Saxon races. The original inhabitants of the country were Indians.

The British Indian population forms a considerable part of Surinam's inhabitants, and are generally remarkable for that fine bearing and well cut features. The British government has its Consul here, who protects the interests of the British subjects. These coolies enjoy very often a certain degree of welfare, and several of them possess large properties and are even owners of some estates.

The colony enjoys the same liberal laws as the mother country, and all religions are tolerated, no sect having any privileges above the other.

Paramaribo, the chief city, has broad and picturesque streets, the finest being the Heerenstraat, planted on either side with tall mahogany trees forming a perfect and beautiful cover.

No stranger will ever forget it if he once has seen a market day in Surinam when he can enjoy the sight of seeing nearly all the nations of the earth represented, from the snow white Caucasian, the copper-colored Asiatic to the boot black Ethiopian. Here the stranger will be struck by the singular habit of the black females who carry anything and everything on their heads, from a pin to a basin of water. And so well balanced is everything that in the meantime their hands are freely used to do other things. They walk, dance and even run without ever letting their load drop from their heads.

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