

THE CANADIAN ROCKIES.

SUNSHINE

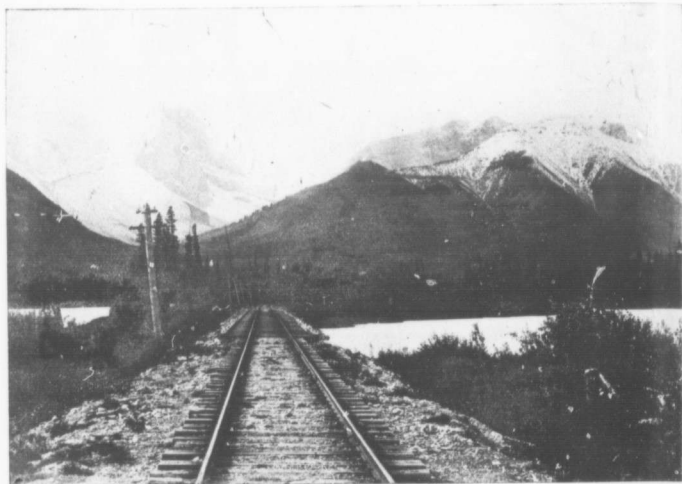
Vol. IX
No. 8

MONTREAL

AUGUST.
1904



TWIN FALLS, NEAR FIELD, B. C.



THE "GAP" ENTRANCE TO THE ROCKIES.



"THREE SISTERS," CANMORE, ALBERTA.



C. P. R. HOTEL, BANFF AND MOUNT RUNDLE.



BOW RIVER VALLEY, BANFF.

Rev. Dr. Barclay, on Life Assurance.

Before the Insurance Institute of Montreal, recently Rev. Dr. Barclay gave a very interesting address on life assurance. We are pleased to give a few extracts :

I need scarcely say that I am a firm believer in insurance, and especially in life assurance; and if some of your companies would only issue policies without premiums, I would make such abundant provision for my widow that she would be assured not only of comfort, but of positive luxury.

Seriously, however, I advocate insurance in all its branches with all my heart and voice. It seems to me your companies are amongst the greatest benefactors of humanity. You afford a comparatively easily attainable way to a man for making, first of all, provision for himself in the latter days of his life; and secondly, you provide a wise and comparatively easily attainable way for a man making provision for those for whom he is responsible, and whom it is his bounden duty to see are not left on the charity of others.

There are certain things it is incumbent on every man to do. First of all, it is incumbent upon him, when in youth and health, to resolve and to struggle to be self-supporting. But it is not sufficient for a man in youth and health to strive to be so. He should also so use his youth and health as to make provision, so that when youth has gone, or health is taken away, that there shall be still left to him the sacred feeling of independence. If he does his best and fails, either through physical or mental incapacity, or through things over which he has no control, he can, without any sense of shame, leave himself in the hands of the justice and the

generosity of his fellowmen. But if he has not made the effort, and the time comes when he has to lean on the charity of others, he can only do so with bitter self-reproach.

Another thing is, that a man has no right to undertake obligations or to lift burdens which he does not reasonably see his way to fulfil and carry out. There are hundreds living to-day who are unhappy themselves, and a source of unhappiness to others, because they have not exercised prudent foresight when they could. A man is bound, so far as he possibly can, to make provision for those depending upon him, not only while he is here, but also such provision as he will feel that if he is taken away they will not be left to be the recipients of the charity of others. He has no right to rob them of one of the most sacred inheritances a man can leave to those whom he loves, independence and the sense of independence. If he does, he does them the greatest injustice and a cruel wrong. "If any man provide not for his own, especially for those of his own household, he has denied the faith and is worse than an infidel." If a man has assured those dependent upon him of a sufficiency, should he be taken away, he has also assured himself while he is here, against one of the most gnawing anxieties and one of the most bitter self-reproaches of conscience.

The late Peter McKenzie was one time a chapel steward, and when the revival service was going on he was doorkeeper. Just as the service had begun two men entered smoking cigarettes. One of them said—"Now, Peter, are you making miracles here to-night? Peter got hold of them pitched them out on the street and said—"No, we are not making miracles but I am casting out devils!

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KICKING-HORSE RIVER AND MOUNT STEPHEN
NEAR FIELD, B. C.



Bathing by the Pound.

"When I was connected with the hotel at Lake Minnetonka several years ago," remarked C. W. Delvey, "we had as a regular summer guest a woman from the south who was remarkably stout, weighing something over 200 pounds. One day she called a bell boy and inquired:

"What do they charge for a bath?"

"I don't know," said the boy, "but I'll find out."

After being gone a short time, the boy returned and said:

"Seven cents a pound."

"What?"

"Seven cents a pound," said the boy a second time, while the woman's face became scarlet as she made her way to the clerk's desk.

"I want my bill," she exclaimed. "I've been grossly insulted, and shall leave your house."

She stated her grievance, the boy was sent for, and explained:

"She asked me what they charged for bass. I told her I didn't know, but would find out. I asked the steward and he said seven cents a pound."

As the ludicrous blunder of the boy dawned upon them, both the clerk and the guest made the hotel office resound with their laughter.—Milwaukee Sentinel.

He Was Popular.

A minister who had undertaken to preach at a small church a few miles away hired a trap at the village inn, and drove to his destination. It was a cold, stormy day, and when he mounted the pulpit he discovered that the congregation consisted of only one man. He resolved, however, to go through with the service, and after preaching for a quarter of an hour, he asked his solitary

auditor if he had had enough. "Oh no Sir," said the man, "please go on." So he preached for another quarter of an hour, and again asked the question. "Go on sir; please go on." Much pleased the minister continued his discourse for another half hour. He was not quite so pleased, however, when the service being over, he discovered that his "congregation" was the driver of the trap whom he was paying by the hour.



A gentlemen went into a restaurant where there were colored waiters and ordered a sandwich and a cup of coffee. It was one of the rules of the place, says the Washington Star, that the waiter should write the order on a little slip of paper and put the price opposite. The check is then paid to the cashier at the desk. The gentlemen tells the story:

When I had finished my meal I picked up the slip, and glancing at it, saw that the waiter had written, "Pie, five cents Coffee, five cents."

I called to the waiter, "Hey, George! I didn't have any pie. I ate a sandwich."

"Dat's all right, boss," he replied. "Pie an' san'wich is both the same price, an' I ain't so good on spelling san'wich."



Springhill, N.S., Dec. 9th, 1903.

W. J. MARQUAND, Esq.,
Mgr. SUN LIFE ASSURANCE CO. OF CANADA,
Halifax, N.S.

Dear Sir,—I desire to convey to you my sincere thanks for your Company's cheque, which you handed me on the 25th ultimo, in settlement of claim under my late husband's policy, No. 45,228, for \$1,000.00.

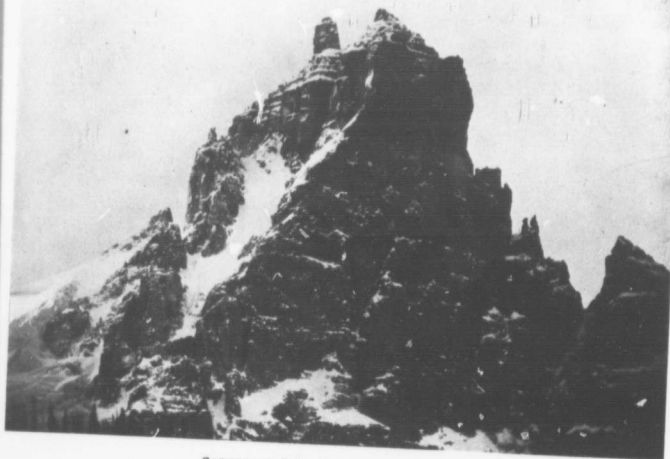
You will please convey to your Company my appreciation of its prompt and satisfactory settlement, which was made as soon as claim papers were presented.

Again thanking you, and wishing your Company every success,

I remain,

Yours very truly,

MARY A. McDOWELL.



CATHEDRAL PEAK, CONTINENTAL DIVIDE.



MIRROR LAKE AND LAKE AGNES, LAGGAN ALBERTA.

SUNSHINE

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

A. M. MACKAY, *Editor.*

August 1904

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FREDERICK G. COPE.

A New Profession.

Life assurance is to-day calling to its ranks many of our brightest young men who are entering it as a life work, as agents.

This statement could not have been made a score of years ago.

Not that bright and strong young men had not entered life assurance work long before this, but never before has the business been looked upon so favorably by so many.

There was a time when those who were failures in every other calling tried life assurance as a last resort.

A "Manual" and a record of failures were expected to bring success. That another failure was added to the list goes without saying.

The long-suffering public upon whom this struggle for bread rested became so incensed that the very mention of a life assurance agent was a signal to let loose the dog and once more demonstrate to the agent that dogs are not vegetarians.

There has been a change.

Of course the road of the life agent is not yet strewn with roses.

It is not well that is ever should be.

Business men do not yet throw open their doors and accord a hearty welcome to the approaching life agent.

Nevertheless the attitude of the public has greatly changed.

Life assurance is not looked upon to-day with suspicion, but rather as a clear and distinct business transaction between man and man. As an investment by

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some, as a protection by others, and as a combination of both by a multitude.

The mind of the public has become so keen on financial questions that the man who presents a financial proposition convincingly must himself know all about it, and be ready to answer questions that were never thought of a score or more years ago.

That this requires intelligence and a knowledge of men and their needs is evident, and a reason is at once given us for the non-success of the man who has had failure written on his efforts in other callings.

The fact of a man's success in life assurance to-day is proof that he would be successful in any other calling requiring like endowments.

The public has taken cognizance of this higher type of agent and is more anxious to learn of the advantages offered by life assurance.

The future of the business depends upon this increased interest being maintained and this depends largely upon the men who are "in the firing line"—who are before the public with their propositions.

The people demand truthfulness.

They demand a clear statement of facts relating to the contract for which they are paying their good money.

They do not want cheapness so much as they want clearness and sureness.

Along investment lines the ordinary endowment policy is their ideal.

This form of policy is to them the *summum bonum* of all life assurance policies and it is upon this credulity in their ideal that some conscienceless agents work.

These know that the word endowment has a peculiar charm, and taking advantage of this they seek to sell all sorts of policies under that name.

That they are so often found out and branded ever after as frauds is a happy

fact, but that so many are undetected and are not punished in this world is to be regretted.

The preacher in the pulpit who is not true to his message will in time be found out.

The medical man who is not true to his profession will in time be classed a quack.

And just as surely will the assurance solicitor be found out who is not true to his high calling.

Is he not dealing with helpless widows and orphans?

Will not the curse that goes to those who defraud the helpless fall upon him and make his life miserable?

The future of a man's peace in this life depends largely upon his treatment of others.

Having done to others the best that could be done is what eases many of the failures of life as at its close we look backward.

Life assurance soliciting is a profession that demands the best that is in man, and to this calling are invited those who wish to minister to the good of their fellows, but those who are mere hirelings and have no thought of the welfare of others had better keep their stained hands from a business that calls for pure and true men.

* *

Men who close large financial deals daily with promptitude will take weeks to consider whether they can afford to carry ten thousand dollars of life assurance. It is strange that that which effects the personal comfort of themselves and the family's future welfare should be so difficult to decide.

* *

The life assurance solicitor who goes down on "his marrow bones" before a business man is not fit to be in the business. If there is a business on earth that

calls for a man to "look up" and approach men with a message of helpfulness surely it is the assurance business. A life assurance solicitor should not carry a stock of apologies for calling upon men.



The Canadian Rockies.

When mountains are spoken of we are apt to think only of Switzerland.

Whymper, an acknowledged authority, from his conquest of the Matterhorn and his lifetime experience in climbing the mountains of Switzerland, the Andes, and the Himalayas, tells us that the Canadian Rockies are the equivalent of "fifty or sixty Switzerlands rolled into one."

That these mighty piles of stone are so accessible is the reason perhaps that so few, comparatively, ever visit them.

This is the perverseness of things.

The Canadian Rockies are, however, coming more and more into the thought of tourists, and yearly the number is increasing.

Persons who are interested in grand and majestic scenery are gravitating westward.

Through the courtesy of the Canadian Pacific Railway Company we present an excellent group of photographs in this month's issue of Sunshine, and trust that the views here presented may prove of such interest to some of our readers that they may sometime view the scenes through their own optics instead of through the lenses of a camera.



No matter if a woman hasn't but three lines to write on a page of letter paper, she can't resist the temptation to write two of them on the side margin, and then sign her name upside down over the date.



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

Just Among Ourselves.

We are pleased to note that Mr. J. A. D. McBain, manager for India, has recently been elected to a seat on the Bombay Municipal Corporation. There are seventy-two corporators for the city of Bombay, and Mr. McBain has become one of this number. This is not all. In a recent Bombay paper we notice that Mr. McBain has been gazetted as an Honorary Presidency Magistrate. This is a new office recently created. There are four paid Presidency Magistrates. The work to be done has been so great that assistance became necessary. The High Court recommended the formation of three new courts to be presided over by selected Justices of the Peace. Fifteen European and several native Justices have been selected by the Government and Mr. McBain has had the honor of being one of the first selected.

Congratulations.

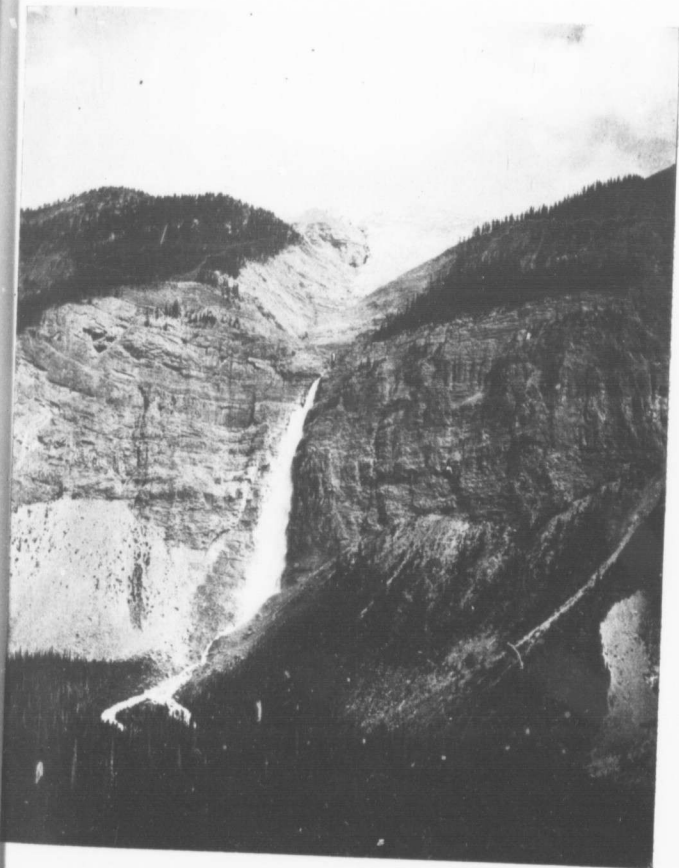


In a recent issue of the Atlanta News we notice in its Assurance page the familiar face of our manager for Georgia, Mr. John S. Cameron. Nearly a column is given to Mr. Cameron and the "prosperous and progressive" Company he so successfully represents. Among other things in the article it is shown that:

"Among the nearly half a hundred life companies now doing business in this State, the Sun Life of Canada, according to the returns made to the State Insurance Commissioner for the last fiscal year, now ranks near the top of the list, and is gaining rapidly on some of its older contemporaries, having outstripped far more than it is trailing."

And in concluding says:

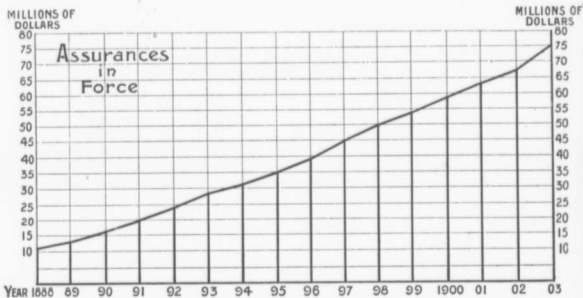
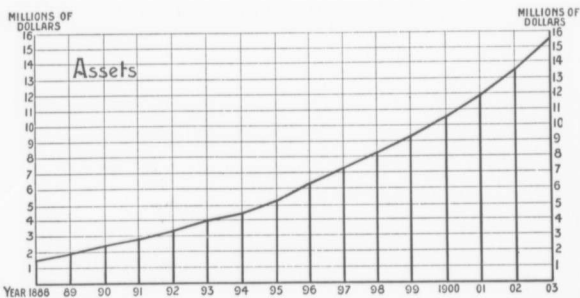
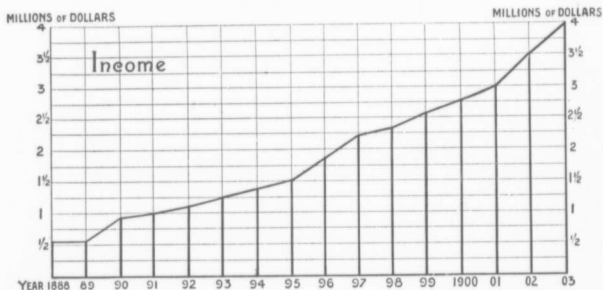
"Mr. Cameron attributes a large portion of the success his Company has achieved in Georgia to the work of his excellent staff of men who are of the highest order of intelligence and business training. They go after business in a frank way and never indulge in "mud-slinging." The Company's outlook is flattering, and by the way the business is coming in some older companies in the State will have to look to their laurels."

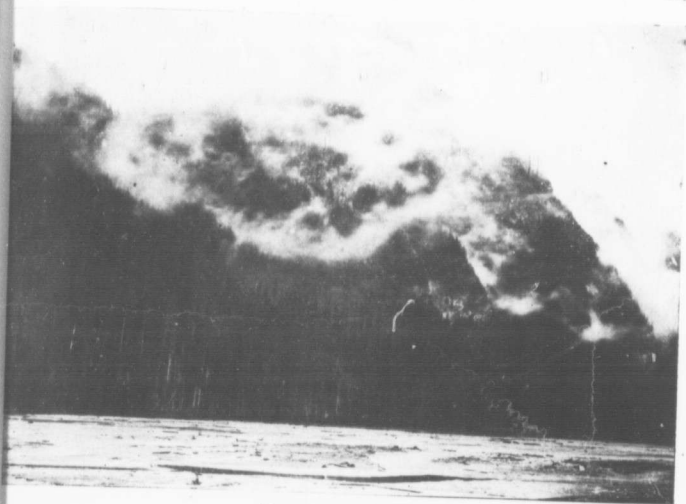


TAKAKKAW FALLS, YOHU VALLEY.

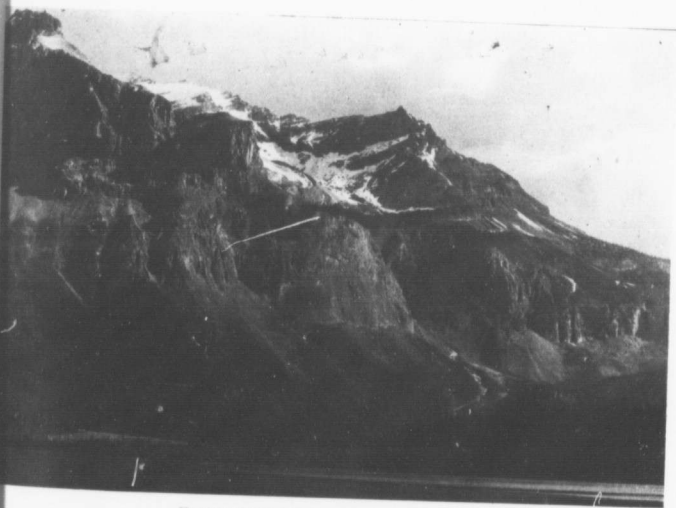
"Prosperous and Progressive"

CHARTS SHOWING THE PROGRESS OF THE SUN LIFE ASSURANCE COMPANY OF CANADA DURING THE PAST FIFTEEN YEARS.





MOUNT FIELD, IN MIST.



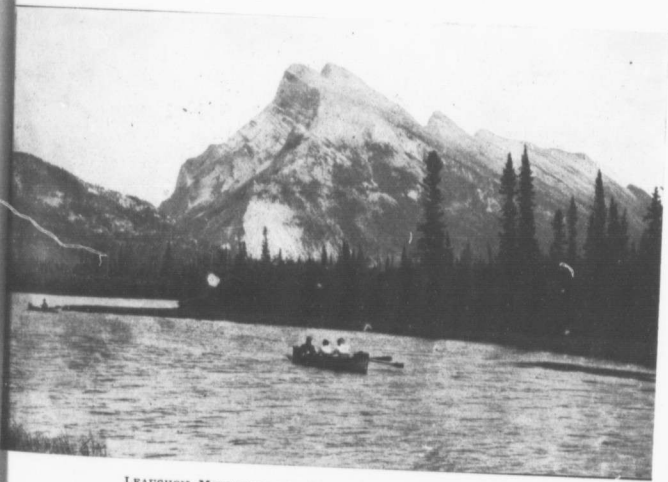
HEAD OF EMERALD LAKE, NEAR FIELD, B. C.



ILLECILLEWAET VALLEY.
From Observation Point, Glacier, B. C.



GREAT GLACIER, GLACIER, B. C.
Showing C. P. R. Station at right corner.



LEAUCHOIL MOUNTAINS AND WAPTA RIVER, LEAUCHOIL, B. C.

From the Canadian Government Blue Book.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report, for 1903, of the Canadian Government Superintendent of Insurance.

COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Increase in Surplus.	Amount of Policies New and Taken up.	Increase of Assurances in Force over 1902.	Amount of Policies New and Taken up in Canada during 1903.
Sun Life of Canada	\$3,297,494	\$3,985,979	\$424,634	\$1,847,203	\$2,025,504	\$290,918	\$14,167,205	\$8,499,587	\$5,598,369
Canada Life	2,798,989	3,975,364	261,224	1,367,166	1,215,075	10,929	10,122,139	6,327,571	4,868,165
Mutual Life of Canada	1,254,986	1,561,070	169,972	784,620	841,591	120,305	4,716,368	3,083,131	4,728,868
Manufacturers' Life	1,219,436	1,435,289	194,399	692,986	730,339	14,147	6,747,792	4,243,280	4,016,381
Confederation	1,196,811	1,595,769	77,954	589,099	674,868	49,523	3,994,439	2,053,552	3,571,766
North American	1,132,617	1,381,364	110,524	602,425	614,988	35,192	5,520,041	1,748,209	4,001,691
Great West	561,481	712,944	117,668	386,178	573,919	97,455	4,278,850	2,729,592	4,278,850
Imperial	493,781	577,645	87,190	396,895	353,111	23,349	3,804,243	2,210,117	3,632,567
Federal	486,722	562,987	20,237	197,799	351,944	15,113	2,644,673	974,672	2,644,673
London Life	323,569	398,011	42,968	165,169	160,902	4,445	1,882,836	638,791	1,882,836
Excelsior	188,438	219,354	34,546	100,415	106,821	24,268	1,822,793	957,887	1,582,793
Dominion Life	149,259	183,441	11,360	104,523	142,030	d	1,816,648	395,059	816,648
Royal-Victoria	128,873	142,451	10,589	41,844	42,424	d	1,008,714	439,339	1,008,714
National Life	128,207	135,568	20,011	60,806	74,534	d	1,426,632	695,515	1,426,632
Honno Life	119,664	19,369	12,242	35,705	35,705	d	1,002,901	315,993	1,002,901
Northern Life	118,183	131,527	21,146	70,634	73,672	d	1,071,530	448,422	1,071,530
Continental Life	100,174	114,872	12,750	46,985	86,297	d	1,267,724	726,314	1,267,724
Union Life	68,442	174,713	87,943	6,920	7,544	d	5,542,288	2,382,590	5,542,288
Crown Life	67,886	70,914	2,626	6,241	14,336	d	1,266,850	730,850	1,266,850
Sovereign	27,659	60,355	16,999	16,999	*	d	791,508	*	791,508