

NIDAD.

Your attention is called to the Statements on pages 83 and 84 of this number.

SUNSHINE

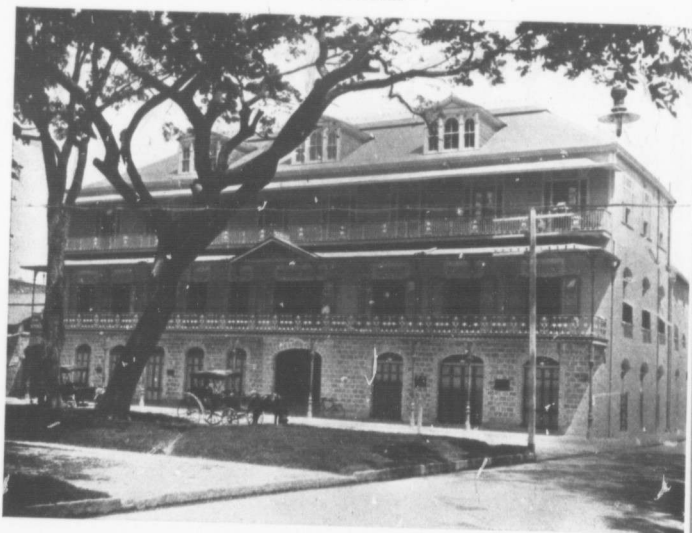
Vol. XI.
No. 7

MONTREAL

JULY.
1906



ENTRANCE TO GOVERNMENT HOUSE, PORT OF SPAIN, TRINIDAD.



UNION CLUB BUILDING, PORT OF SPAIN.

The Offices of the Trinidad Agency Sun Life of Canada are in this building.

Life Assurance the Best Investment.

"There is no such incentive to thrift as a compulsory financial payment on an investment that cannot be sold, traded off, mortgaged or thrown away," says a man who believes in life assurance.

"I never believed this until experience taught it to me. I remember sitting down once and figuring how easy it is to beat the best offers of life assurance by putting the money equivalent of the premiums into a savings bank or real estate; but I have tried all three plans, and the life assurance plan makes the others look like counterfeit money."—Spectator.



The Other Fellow.

"Who says the illiterate get no pleasure out of the classic art?" remarked an alumnus of the University of Rochester recently. "A copy of the 'Winged Vic-

tory' was placed in the center of our library last summer. One of the workmen, a recent importation from Dublin, surveyed the headless and armless statue with some curiosity.

"'An phwat may ye call that fellow?' he asked.

"'That's the statue of Victory,' said the librarian.

"'Victory, is it?' said the man; 'begorra, I'd like to see the other fellow, thin.'"



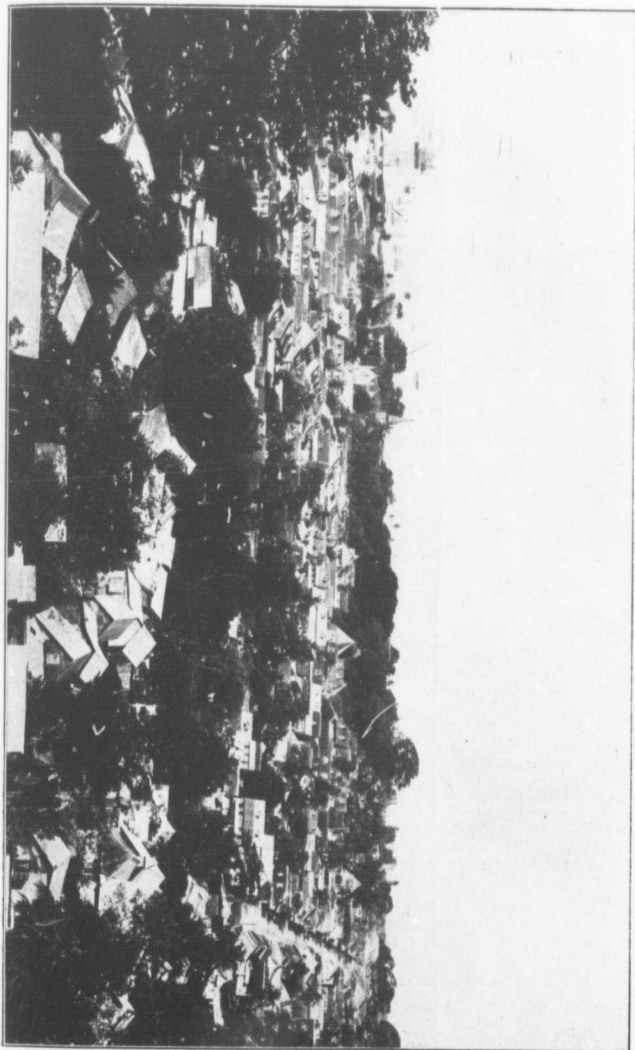
Through the Montreal Herald's Sieve.

"There may be such a thing as speaking too soon, but up to date it looks as though Canadian life insurance men were not crooked enough to be interesting."



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

HIRDSEY'S VIEW OF PORT OF SPAIN, TRINIDAD.

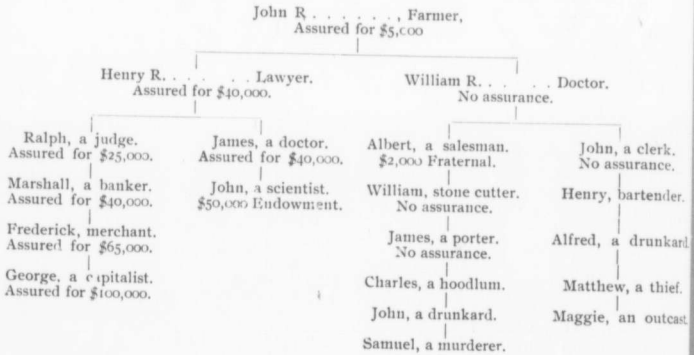


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The Fortunes of a Family.

Diagram of a Sturdy Farmer's Descendants, Showing the Force of Circumstances.

"Poverty is the inferno where ignorance festers and vice corrodes, and where the physical, mental and moral parts of nature are aborted and denied."

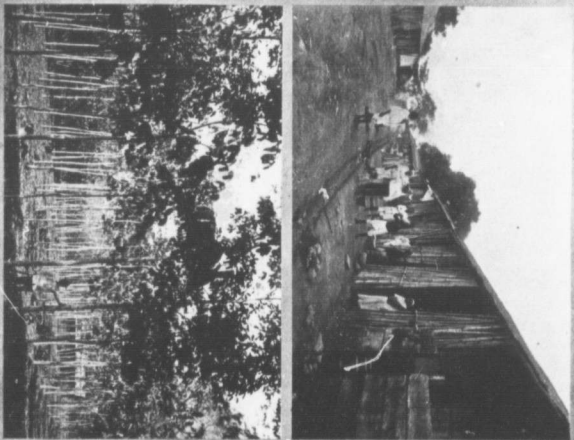
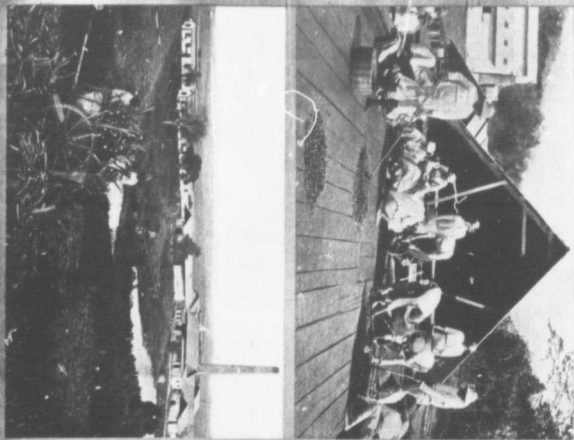


John R., a sturdy farmer, assured for \$5,000, in loving care of his family, thus enabling his widow to give his two boys a professional education. Neither boy was unusual, but each met with fair success in his profession. The chief difference between them lay in the fact that Henry died leaving \$10,000 assurance, while William was careless of the future of his sons and died leaving no assurance or other estate. Henry's sons, by virtue of the assurance he carried, had a good start in life and his descendants became distinguished in their several pursuits, while William's posterity, fettered by lack of funds, sank gradually into degradation and disappeared. Only one of William's sons was assured, carrying \$2,000 in a fraternal order. While it was better than nothing, and postponed the end somewhat, it was insufficient to save the line, and did not create the habit of thrift. It will be noticed that habits of saving were characteristic in Henry's sons and grandsons and that life assurance was the staff of their progress. John, the grandson of Henry, became a great scientist, and having been provided with a competence of \$40,000 by his father, he made his old age secure when a young man by securing a long-term endowment policy for \$50,000. It may seem that the results outlined are exaggerated and that the influence of life assurance has been over-estimated. You happen to meet a man on the street, and the result will change your whole life. It is often on such chance events that the future of a family hinges. In this case the possession of \$10,000 of life assurance was the chance which decided the difference between the two branches of the R. . . . family.—Field Notes.

Drying Cocon
Sugar Estate, Singapore.

IRINJAVU.

Coolie Barracks on Sugar Estate.
Kluwer Plantation.



Drying Coconuts.
Sugar Estate, Naparima.

TRINIDAD.

Coolie Barracks on Sugar Estate.
Rubber Plantation.

The Late Mr. John M. Bond, of Guelph.

Sincere and widespread was the sorrow occasioned by the sudden death, at Montreal, of Mr. John M. Bond, of Guelph, on Tuesday, April 17th.

The late Mr. Bond was the oldest policyholder of this Company, holding policy No. 7, at the time of his death. He was deeply interested in the Company's success and progress, and proud of his connection with it.

The late Mr. John Martin Bond was born in Queens County, Ireland, 69 years ago. He

came to Canada to engage in the hardware business of the late Rice Lewis, Toronto. In 1865 Mr. Bond removed to Guelph and associated himself with the Mulholland Hardware Co., of Montreal, as manager of the Guelph branch. The business was located on Upper Wyndham street, now known as the Alma Block. Two or

three years later he assumed the proprietorship and ever since conducted the business.

Mr. Bond was a shrewd, clear-sighted business man, and he applied his abilities to his business, thus succeeding in building up one of the largest wholesale and retail hardware trades in Ontario. About one year ago he converted the business into a joint stock company and became its president, the title of the firm being changed from John M. Bond & Co, to the Bond Hardware Co. Every business and benevolent enterprise had his sympathy and support. He was a member of the Board of Trade, General Hospital Board, Guelph Junction Railway, also a director of the Guelph & Ontario Industrial and Savings Society, an member of Trinity College, to which he contributed largely.

He was a loyal and patriotic Irishman, an active member of the Church of England, and in politics an enthusiastic Conservative. A widow, one son and four daughters survive him.

The bereaved family have our sincere sympathy.

Read pages 83 and 84 of this number.



To-day.

Old yesterday is with the dead,
To-morrow with the yet unborn ;
To-day is all that lives and breathes
Of glamor and of promise shorn.
" I was " is but a dotard's sigh ;
" I will be " is but a dream at best ;
" I am " alone is plain to view—
" I am " is manhood's vital test.

The sun of yesterday is set,
To-morrow's sun may never rise ;
The sun to-day alone is yours—
But every moment westward flies.
The day that was is now no more,
The day to be has never been ;
To-day's the crisis of your life,
And on it shall you lose or win.
—Edwin L. Sabin.

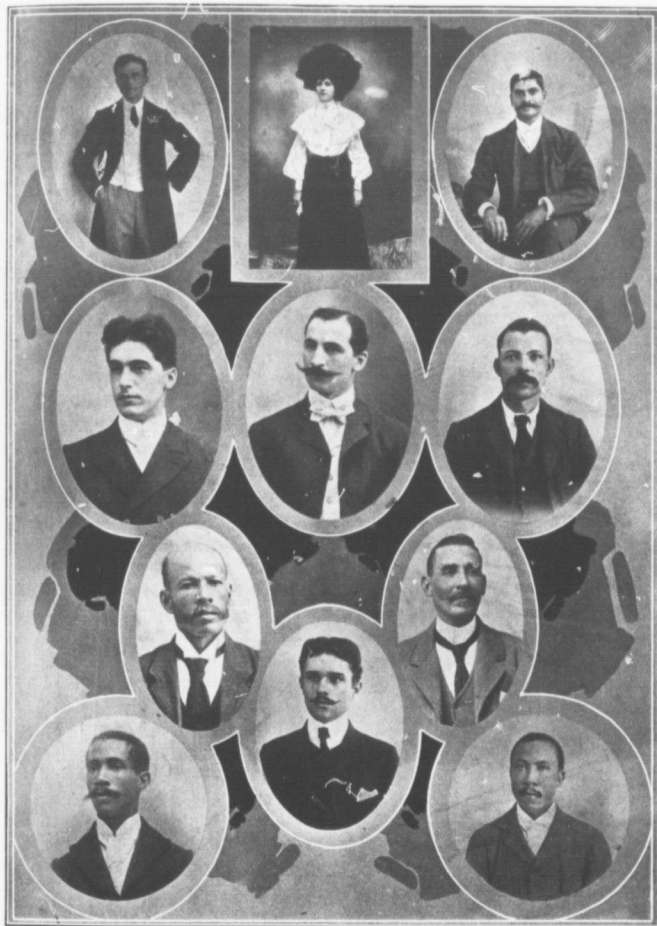
Built on a Rock,

There is a side to the life assurance situation that no business man should overlook. The stronger and more intense the searchlight of investigation of old line life assurance, the deeper the incision of the probe, the firmer seems the basis of absolute protection to policyholders.—Garrett Brown in Insurance News.

Life assurance was once considered a luxury. Now it is known to be a positive necessity, and the unassured are usually regarded as careless in their duty.



Loading Asphalt from Pitch Lake to Ocean Steamer—Trinidad.



A FEW OF THE REPRESENTATIVES OF THE TRINIDAD AGENCY.

- | | | |
|--|--|---|
| J. S. W. WILLIAMS,
Special Representative. | MISS GRANGER,
Stenographer. | C. D. LALLA,
Special Representative. |
| C. A. GRAY,
Manager Union Bank of Canada,
Financial Agent. | A. P. ALLINGHAM,
Division Manager. | J. N. THORP,
General Agent. |
| E. A. FIELD,
Special Representative. | J. H. DATE,
Special Representative. | |
| J. LIONEL STEELE,
Special Representative. | F. CABRAL,
Special Representative. | J. HEDLEY,
Local Representative. |

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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President and Managing-Director.

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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.
 SECRETARY AND ACTUARY.

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. COPP,
 SUPERINTENDENT OF AGENCIES.

July							1906						
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	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	Total 108	Call Que. 108	Drop Mon 108	Drop Tue 108							

This issue of SUNSHINE refers particularly to the territory covered by the Trinidad Agency of this Company, and we think our readers will appreciate the different views we present of that beautiful place. The first foreign field entered by this Company, some twenty-five years ago, was the West Indian Islands. At that time the Sun Life of Canada, although rich in promise as to its future, was rather an infant in its proportions. It is well at times to glance backward and note advancement.

In 1880 the total assets were . . . \$ 473,632.95
 At Dec. 31st, 1905, the assets were 21,309,384.82

In 1880 the total income was . . . 141,402.81
 " 1905 " " . . . 5,717,492.73

In 1880 the total assurances in force was . . . 3,897,139.11

In 1905 the total assurances in force was . . . 95,290,894.71

In the face of the above showing has the Company not fully justified its motto, "Prosperous and Progressive?" This great progress is in a large degree attributable to two things—a well organized and energetic agency force and the adoption of a policy free from hampering restrictions.

The Company secures to-day from its Trinidad branch more business than it did in the early days from the whole West Indian Islands, and the prospects are very bright for an even greater development in the near future.

We believe that the future destiny of the West Indian Islands, especially the British West Indies, is closely linked

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with that of the great British possessions on the North American continent, and we are looking confidently forward to the time when much closer political relations shall be established between these several Islands and Canada than there exists at the present time.

One event in recent years, viz., the extension to the British West Indies by our Parliament of the benefits of the British Preference Clause in our Tariff Act, indicates the warm feeling entertained by the Canadian people for the British subjects throughout the West Indies, and we trust that the cordial feelings which now exist, and which we believe have been fostered in a large measure by the Sun Life of Canada, may grow and develop into a political union of some reasonable nature.



How About Your Estate ?

The following editorial from a Philadelphia daily paper regarding the estate of the late Judge Davis, who recently died at that city, is worthy of consideration. It points strongly to the wisdom of the protection life assurance gives. There are scores of similar cases. A man is unwise in not protecting his estate when it is possible for him to do so.

"It will surprise many persons that the estate of the late Judge Davis amounted to no more than \$1300, but it is probable that if, unfortunately, death should overtake a large number of men in his station of life the results would not be different. The sum mentioned is greater than that left by the late Samuel J. Randall, or, to mention an active business man, Allan B. Rorke.

"There are few men in the world whose wealth is not vastly overestimated. There are reputed millionaires who have accumulated but thousands, and the number of alleged wealthy men with debts in excess of assets is great. Occasionally

an estate proves to be exceptionally large, and this simply proves the rule that the public imagination is more lively than the facts warrant.

"Judge Davis had been on the bench but a few years, but had had a long and honorable career at the bar. In his case, as in that of so many others, it is apparent that he lived up to his income. And in these days it is difficult for the ordinary professional man to save much. The cost of living is growing greater all the time, not only in the necessities, but the demand for more comforts is constantly increasing. The average woman spends thrice as much on her clothes as she did a generation ago. The average man lives in a more expensive house, pays more for servants, and provides his family with things not long ago considered unattainable.

"This is not entirely extravagance. Society has developed so rapidly, art and invention have provided so many things that add to the joy of life in a very proper way that to secure as many as possible is the aim of most men. They want their wives to have good social position and to be relieved of the drudgery of housekeeping, to have their children well dressed and properly educated—in fact they are willing to spend nearly every dollar that gets into their hands simply to live comfortably.

"This growing tendency has its very proper side. Where health and employment are assured it is quite as well that parents get some good things out of life as that children should have the accumulation of years. But accidents may happen at any time, and the wise man is he who saves enough to guarantee himself against misfortune and his family against the death of the wage earner."

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



A GLIMPSE OF SCARBORO, TOBAGO.

Some "Do's" Suitable for Assurance Solicitors and Others.

The National Cash Register Company, of Dayton, Ohio, is a model corporation. It has succeeded amazingly. Here are some of the mottoes by which it has won success:

To toil, to labor, to work, is divine. Be busy. Doing and achieving brings happiness.

Time is gold. Throw not one minute away, but place each one to account.

In this business, never put off until tomorrow what you can possibly do to-day.

Do your full share of business each day. Take care of the days and weeks, and the years will take care of themselves.

A clear mind and a vigorous body are necessary to success in this business. Therefore, be careful of your health.

See to it that your reserve stock of enthusiasm is not allowed to diminish.

Devote every possible moment to acquiring further knowledge of our business.

If you have a purpose in view, stick to it until you succeed, no matter the length of time required or how hard the work.

Let your motto be, "One thing at a time, and that well done."



"I believe in life assurance. At an early age, I sought a wife and a life assurance policy. My first quest was more successful than the second. She had a higher regard for me than the assurance company had. She thought I was a good risk. The life assurance company thought I was a light-weight. But after a time they thought I was heavy enough to pay premiums, and since then I have steadily increased my assurance, and expect to do in future years."—Chas. E. Hughes, Chief Counsel of the Armstrong Investigating Committee.

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Proof of His Appreciation.

LE MONTEUR DU COMMERCE,
MONTREAL, 1st March, 1906.

SUN LIFE ASSURANCE CO. OF CANADA,
City.
Re Policy No. 13567, 20 year Semi-endowment.

Dear Sirs,—I beg to acknowledge with thanks, receipt of a settlement of the above Policy, issued twenty years ago, and I am more than pleased with the results.

I have had twenty years' protection for \$1000.00, and now receive back all that I paid in, and a handsome profit as well, as the following figures will show:

Cash guaranteed in the policy	\$500 00
Accumulated profits	401 05
<hr style="width: 100%;"/>	
Total cash payment	\$ 901 05
Deduct twenty annual payments \$33.95 each	679 00
<hr style="width: 100%;"/>	
Surplus over premiums paid in	\$ 222 05

Or you offered to continue assurance on my life, payable at death, without further premiums, for \$1,630.00.]

I feel that you have fully justified your motto, "Prosperous and Progressive," and to show my appreciation am now applying for further assurance with you.

Yours very truly,
F. D. SHALLOW.



Better Than the Other, and the Other Did Well.

MCEACHRAN, BAKER & MCEACHRAN,
Veterinary Surgeons,
MONTREAL, April 4th, 1906.

THE MANAGER,
Sun Life Assurance Co. of Canada,
Montreal.

Dear Sir,—I have just received from your Company \$3,160.10 in payment of a 20 year Endowment policy for \$2,500.00 on my life, that has just matured.

I am very much pleased with the profits I have received. The total premiums were \$2,440. This shows a net profit of \$720.10.

I took out a similar policy in another company, at the same time I took this one in your Company. On this I paid a slightly smaller premium, a total of \$2410.00. That policy is now worth \$3,065.50, profits \$655.50, showing that your Company has done considerably better than the other, and I think the other has done very well.

Yours very truly,
M. C. BAKER.

Gotham's Good Wishes.

NEW YORK, N.Y., March 6, 1906.
W. A. HIGINBOTHAM, Esq.,
Sun Life Assurance Co. of Canada,
Philadelphia, Pa.

Dear Sir,—Please accept my thanks for your favor of February 1st, enclosing dividend certificate, showing the results of the first five year dividend declared on my Endowment policy No. 94646, in your Company. As my premium has already been paid, I have decided to select option No. 3, granting a single cash payment, and you can forward me you cheque for the amount in the usual way.

Permit me to express my entire satisfaction with the first dividend declared under my policy, and to wish your Company continued prosperity in their good work.

Yours very truly,
F. JAMES GIBSON.



He Has Reason to be Pleased.

OTTAWA, May 1st, 1906.
Messrs. J. R. & W. L. REID,
Sun Life Assurance Co. of Canada,
Ottawa, Ont.

Dear Sirs,—Mr. Grant has just handed me the Company's cheque for \$2,399.85, being amount of my 15 Year Endowment policy with the "Sun Life," which matured to-day.

I am very much pleased with the results, having received \$523.35 over premiums paid, besides having had fifteen years' protection as well.

Yours very truly,
W. J. KENNEDY.



A Good Company to Tie Up To.

KALAMAZOO, MICH., April 26, 1906.
T. B. MACAULAY, Esq.,
Secy. Sun Life Assurance Co. of Canada,
Montreal.

Dear Sir,—Your letter to Mr. Henry Masch, relating to his policy, No. 96195, was duly received, and he directs me to answer same and say that he accepts the first proposition mentioned in your circular as to credits he is entitled to on his policy (if in force May 1st, 1906), viz.: the addition of \$53.00 to the policy.

Mr. Masch desires me to state that he has faith in your Company, and feels that you mean to deal fairly with policyholders.

Yours very truly,
L. N. BURKE,
Attorney and Counsellor-at-Law.



HINDOO MARRIAGE CEREMONY.

The Wind.

I push and shoulder the heaving fleet
 Till the snowy canvas rips ;
 Then hardly she knows it,—in kisses sweet
 I melt on a maiden's lips ;
 To-day I am North and to-day I'm South
 And to-morrow out of the West
 I will gather a rose, with a rosy mouth,
 For dim old Asia's breast.
 And none can call me an English wind,
 And none a wind of France,
 For from pole to pole, like the human soul,
 I range—the Lord's free lance,
 They have mapped the earth and charted the sea,
 And bound them to man's control ;
 But I am the Wind, and the Wind is free—
 The Wind and the human soul.

—Grace Ellery Channing.



A Case of Must.

M. J. Irons, who has been growing plants with wonderful success under an acetylene light at the Cornell department of agriculture, said recently :

"Plants are like men. They adapt themselves to the conditions confronting them. If a plant can't have ten hours of sunshine it contrives to get along somehow on five hours.

"It is like mankind.

"A man said to his friend one day :

"Do you think that two can live as cheaply as one?"

"Before my marriage I thought they could," the friend replied.

"And afterward?"

"Afterward I found they had to."

Before you took out that life policy you thought you never could pay the premium, but you paid it. And likely you could pay another if you had to.



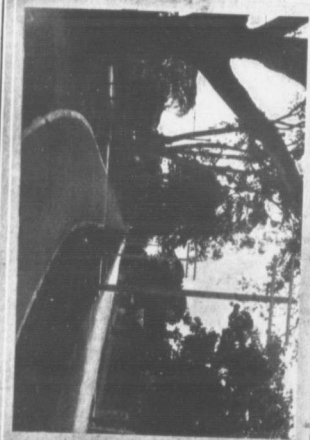
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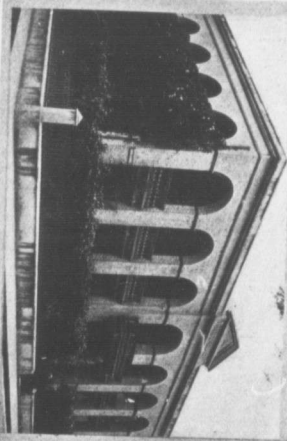
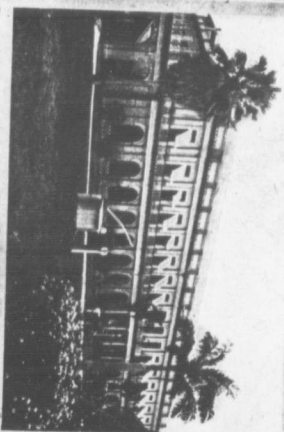
PELICAN ISLAND, MARINE RESERVE.
MARAVEL ROAD.

TRINIDAD.

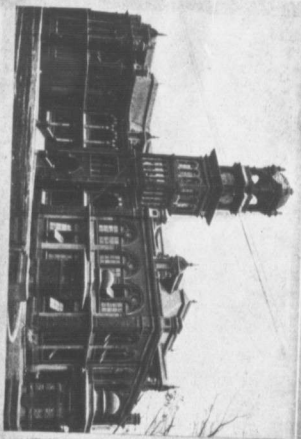
TRINIDAD ISLAND, GULF OF PARIA.
ONE OF THE BAYS ON ISLAND OF GABARIC.



COLONIAL HOSPITAL.
AROUND THE FITCH WALK.



QUEEN'S ROYAL COLLEGE.
PUBLIC LIBRARY.



TRINIDAD.

Sun Life Assurance Company of Canada

“PROSPEROUS AND PROGRESSIVE”

THE RECORD FOR 1905

Assurances issued and paid for in Cash	\$18,612,056.51
Increase over 1904	\$2,700,152.27
Cash Income from Premiums, Interest, Rents, &c.	5,717,492.23
Increase over 1904	\$1,155,556.04
Assets as at 31st December, 1905	21,309,384.82
Increase over 1904	\$3,457,623.90
Surplus earned during 1905	1,344,371.80
Of which there was distributed to policyholders entitled to participate that year	166,578.30
And there was set aside to complete the placing of all the policies on the 3½ per cent. standard (although the law allows the Companies until 1915 to do this.)	616,541.35
Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ per cent. interest)	1,735,698.59
Surplus by Canadian Government Standard	2,921,810.37
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1905	1,648,285.78
Payments to Policyholders since organization	13,118,368.35
Life Assurances in force, December 31st, 1905	95,290,894.71
Increase over 1904	\$9,963,231.86

LOOKING BACKWARD—FIFTEEN YEARS

SHOWING THE STEADY GROWTH OF THE COMPANY

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$ 2,473,514.19	\$16,759,355.92
1895	1,528,054.09	5,365,770.53	34,754,840.25
1900	2,789,226.52	10,486,891.17	57,980,634.68
1905	5,717,492.23	21,309,384.82	95,290,894.71

From the Blue Book

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report of the Government Superintendent
of Insurance for 1905.

COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Force over 1904.	Amount of Policies New and Taken up in Canada.	Increase of Assurance in Force in Canada.
Sun Life of Canada	\$4,301,022	\$5,717,376	\$1,155,578	\$2,790,206	\$3,457,624	\$18,612,057	\$9,938,899	\$8,005,084	\$4,257,881
Canada Life	4,104,595	5,413,301	1,149,611	1,084,434	1,264,766	13,014,146	5,796,732	6,614,661	2,070,925
Manufacturers Life	1,645,386	1,914,810	285,702	970,330	1,077,337	6,664,924	4,484,749	4,061,630	2,573,366
Mutual Life of Canada	1,547,506	1,956,519	231,210	1,053,748	1,075,562	5,734,187	3,687,484	5,681,167	3,631,914
Confederation	1,380,054	1,861,792	189,692	633,678	737,957	5,811,298	3,105,321	4,485,913	2,114,317
North American	1,351,608	1,660,064	150,000	716,928	737,014	5,901,662	2,140,677	4,335,676	1,447,586
Great West	791,403	862,507	160,000	533,118	591,377	6,052,333	2,140,677	4,335,676	1,447,586
Imperial Life	680,798	680,497	160,000	333,118	451,377	4,311,804	3,578,582	6,032,333	3,578,582
Federal	572,220	630,418	91,521	407,895	431,244	4,311,804	1,899,123	3,191,061	1,627,283
London Life	354,142	475,015	75,564	252,738	275,141	3,191,061	1,200,790	3,191,061	1,200,790
Excelsior Life	262,914	315,951	45,189	209,423	233,242	2,376,648	912,794	2,376,648	912,794
Dominion Life	194,990	248,918	52,046	152,200	169,148	2,443,282	1,267,121	2,443,282	1,267,121
Lion Life	167,241	248,918	42,154	112,210	116,475	1,043,000	620,514	1,043,000	620,514
Home Life	157,911	374,697	73,394	68,288	169,148	6,118,985	2,037,448	6,118,985	2,037,448
National Life of Canada	191,612	195,502	38,534	6,474	116,475	1,043,000	620,514	1,043,000	620,514
Northern Life	151,441	195,502	33,321	6,474	219,401	1,288,779	2,183,964	1,288,779	2,183,964
Continental	143,958	174,816	22,867	99,701	226,263	1,532,646	582,008	1,532,646	582,008
Royal Victoria	138,592	163,250	22,657	82,255	101,574	1,395,770	370,284	1,395,770	370,284
Crown Life	135,933	154,639	7,612	42,865	95,559	1,243,890	488,379	1,243,890	488,379
Sovereign Life	80,632	151,879	41,448	62,691	50,147	1,002,100	331,305	1,002,100	331,305
Central Life	18,722	168,645	182	42,955	113,295	1,446,644	621,260	1,446,644	621,260
		20,670	*	5,757	*	353,230	*	353,230	*

* Not in Business in 1904.