NITOBA.

# SUNSHINE 

| $\substack{\text { oL. IX } \\ \text { No. } 7 \\ \hline}$ |
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BROADWAY (Looking East), WINNIPEG

## Winnipeg.

Written for Sunshine by rev. George Bryce, D.D., ILL.D., Winnipeg.
In iminigration literature the Loudoner or the Scottish ploughman reads to-day of the chief city of the Canadian West, rising from the mere hamlet of 216 souls in 1870 to be in 1904 an attractive city of 67,000 people.

It seems to the reader a story of Arabian Nights entertainments. To the writer it is no dream but a reality. The huts and $\log$ houses of a generation ago are replaced by bank buildings, one ten stories high, another seven; by departmental stores and great blocks, where stood frontier shops frequented by squalid Indians, or a miserable hostelry which dealt out scanty meals to hungry newcomers. The mud street has given way to the asphalt pavement, and the logs covered by saponaceous mud to the broad stone walks of Main street.

The city with its twelve miles of asphalt pavements, and its thirty miles of macadam, with forty-four miles of boulevards maintained at public expense, and twenty miles of trees where stood the bare prairie so noticeable and beautiful, that it is proposed to change the name "Prairie City" to the "Elm City" of the West. All this is an evidence of what well directed and persistent effort can do in half a generation.

The parks of Winnipeg, ten in number, well tended and cultivated, are so distributed that they are breathing places and things of beauty.

In the face of many difficulties, sixty or seventy churches, eighteen public schools, with an attendance of 9,500 pupils, thirteen banks-many of them architectually deserving, and mercantile establishments, like the Hudson's Bay Corapany stores, the McIntyre Block in which the Sun Life of Canada finds itself, the Fort Garry Court of numberless suites of residental rooms, all have been
erected by Canadian brain and brawn and speak of greater triumphs yet to be

The city is a busy hive of industry It is the great wholesale and jobbing centre of the West. From it go out no less than fourteen railway lines and branches to all parts of the Province and Territories, and it is looking forware by the overcoming of two rapids to wate communication by river and lake up the


REV, GEORGE BRYCE, D.D., LL. D. Chairman of the Faculty of Science Manitoba Univers author of "The Remarkable History of the Hudson Bay Co." Short History of Manitoba, etc. Contributor of article " Winnipeg," in this issue
Saskatchewan, even to the foot of $t$ Rocky Mountains. The city is also th central point of the Grand Trunk Pacil enterprise.

Winnipeg of to-day is the larges wheat exporting city on the contine of America. Its export of wheat ens ward, in 1903, was fifty-one millions bushels, as against forty-two millice from Duluth and thirty-seven millia from Chicago. The completion of waz and electric power now in course

SUUNSHINE




WINNIPEG : PAST AND PRKSENT.
Fort Garry-The Winnipeg of 187 c . Winnileg of To-DAy
construction will give it a great impetus, and its no inconsiderable manufactures of to-day will be increased to give it the place of the Chicago of the Canadian prairies.

Side by side with its business energy is the great attention given to education. Its public schoois are probably unsur-


REV. C. W. Gordon, (Raliph Connor), Pastor St. Stephens Presbyterian Church, Winnipeg.
"Ralph Connor" is the "Ian Maclaren " of Canada. His books: "The sky Pilot," "Black Rock," "The Man from Glengarry " and "Glengarry School Days," will live-because of their human interest. The liternry world is delighted that "Ralph Connor " is at work on another story which will, we are sure, be up to his usual high standard.
passed in the world for architecture, completeness and comfort, and their efficiency is in keeping with their appearance.

In higher education the University of Manitoba is unique. It is the only university west of Lake Superior, and this year examined 816 candidates. It has a substantial building, on a plot of seven acres, on Broadway, which will afford
room for other necessary buildings, an with its six colleges affiliated to it is something unexampled in so new a country. The colleges which have attrac tive buildings and grounds in differen: parts of the city, have full staffs of proo fessors, and strong financial support, ate St. Boniface (Roman Catholic), St. Johms (Church of England), Manitoba (Pres byterian), and Wesley (Methodist), thes four being classical colleges, and the Medical College and College of Phar macy. There is also a normal schoo and a Carnegie library.

The charities of the city are equally worthy of notice. Winnipeg and $S$ : Boniface general hospitals a re large insti: tutions, the former having a Nurses Home and Maternity Hospital attache to it. The Government Deaf and Dum Institution is a necessary and valuabl undertaking, where charitable ladie have originated such deserving instity tions as the Women's Home, Children Home, Children's Aid Shelter, St. Mar Boys' Home, Free Kintergarten Instity tion and others.

The historic land marks of Winnipe are not especially notable. Fort Garr gate still stands to speak of the grea fort and governor's residence of a forme day. In the city or its environs $S$ Johns Cathedral, St. Boniface Cathedra and Kildonan Church are memorials a former day.

The city has its face, however, turne to the future rather than the past. The will be three great cities in Canadathe voice of the prophets-Montres Winnipeg and Vancouver. The day wi no doubt come when there will be mo Canadians living west of Winnipeg the are found to the east of it.


## SÜNSHINE



TRANSPORTATION: PAST AND PRESENT,
Arrival of First C. P. R. Train in Winnipeg, by Red River Steamer
Str Thomas G. Shaughnessy, President Canadian Pacific Railway Company.
The Imperial Limited." The Canadian Pacific Railways' Pacific Railway Company,
to Vancouver over $29 c 0$ miles. This year there famous train running from Montreal making fourteen transcontinental trains per week.

## 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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Supbrintendent of Agenctes .
Frederick G. Cope.


Tl assu the bring a wh own It fush realiz when with Tru near as yo these

Whe future Are own af in the when, you wil
One ing nos dollar a will nev To re but is not do A det to crow give the of satisfa of labor-to the active man that woul mean the hardest of labor-but rathe an optional condition, where we cas have freedom to choose our labor.

There are thousands of men to-dat who have reached old age and are no at the mercy of circumstances, jus because years ago they looked ahead the future and prepared for it.

The gr luring th he recen Insurance The net n Canada

The hardship of paying endowment assurance premiums is forgotten when the endowment has run its course and will never be any cause for regret.
To reach this goal may be difficult, but is that a reason why you should not do it ?
A determined "I will do it" will help to crown your efforts with success, and give the "sunset" of your days the halo of satisfactory accomplishment.

## Marvellous Growth.

The growth of life assurance in Canada luring the past thirty years, as given in the recent report of the Government Insurance Department, is interesting. The net amount of assurances in force n Canada, at the close of last year, was
nearly five hundred and fifty millions of dollars, or one hundred and two dollars and ten cents for every man, woman and child in Canada.
There were paid in premiums, last year, over eight millious of dollars.
One noticeable feature is, that men of financial prominence are increasingly investing it life assurance. According to a book issued by the Spectator Company, New York, there are one hundred and sixty-eight business men in Canada who carry assurances aggregating nearly fourteen millions of dollars, or eighty-one thousand dollars each. Eighty-eight of this number carry policies of one hundred thousand dollars and over.
And even yet, the story of life assurance in Canada is just beginning to be written. What the next decade will reveal we cannot reckon.
Are you fully assured?

## Think Twice.

Before you push a brother down, Think twice.
Before at others' sins you frown, Think twice.
For who are you in judgment hall, Your brother to the bar to call?
To-morrow you may slip and fallThink twice.
Beware the stinging gibe and quipThink twice.
Lest you yourself should feel the whip, Think twice.
Without the gossip's idle sneer,
The thrust that draws the bitter tear,
For fortune's favoring gale may veer; Think twice.
Is charity a quickened art? Think twice.
And does it thrill both hand and heart ? Think twice.
The mercy you to others show
That mercy you shall some day know;
With others' faults be kind, be slowThink twice.


MR. EDWIN S. BAKER,
Manager for the Province of Manitoba, Sun Life Assurance Company of Canada, Winnipeg.

## Just Among Ourselves.

Mr.Arthur B. Wood, Assistant-Actuary is the subject of congratulations in his having passed successfully the rigid examinations to become a Fellow of the Institute of Actuaries of Great Britain. The final examination was held in April, and a cablegram has just been received announcing the result. Mr . Wood will, hereafter, worthily carry the title F.I.A.

The agency embracing the states of North and South Carolina has been divided, and each state will, in future, have a separate organization. Mr. E. M. Peterson, of Norfolk, Va., will be manager for North Carolina, with chief office at Raleigh, and Mr. R. W. Moody will be manager for South Carolina, with chief office at Columbia.


MR. THOMAS GILRO V ,
Manager for City of Winnipeg, Sun Life Assurance Company of Canada.

Mr. Gilroy has represented this Company in varios parts of Canada for over thirty years, At the annu Meeting of the Company, in 1877 , in an address, it Gilroy, among other things, said: "In the future the Company will be one of the largest and best institutios in Canada." That Mr, Gilroy was a true prophet ${ }^{3}$ evidenced by the standing of the Company to-day From years of service he is the doyen representative the Company.

## The Longevity of Thinkers.

Thinkers as a rule live long; or, $t$ put the proposition into a more generi term, exercise of the mind tends to lon gevity. Herbert Spencer died recently in his 84th year, Darwin reached hiis 7.3rd, Sir George Stokes his 84th, Carly't in his 86th, Tyndall was accidentally poisoned at 73 , but might have live several years longer, Huxley was ; when he died, Gladstone in his 89th year Disraeli in his 77th, Newton lived to be 85 , and Lord Kelvin is still vigorous in research in his 8oth.-Scottish American


AGENCY GROUP-MANITOBA AGENCY,
Under the Management of Mr, Edwin S. Baker.
A. E. Wellington Northwestern Manitoba.

Wm. Hanley,
Boissevain, Man.
J. St. Claire Carke, Winnipeg.

## A. L. Horton,

## Carberry, Man.

Dr, James Patterson. Medical Examiner, Winnipeg. B. J. THOMSON Western Manitoba.
E. N. Higinhotham, Southern Manitoha. T. G. IrfDale, Northern Manitoba. Miss Halyburton. Stenographer, Winnipeg Office.

Winnipeg, Man., November 2oth, 1903. Edward S. Baker,

Manager The Sun Life Assurance Co. of Canada, Winnipeg.
Dear Sir,-Re Policy, No. 38079, I beg to acknowledge the receipt of your cheque for two thousand dollars, the amount of assurance due on the policy Mr. R. McKiechan held in your company.
Please accept my thanks for the same, and also for the ease and promptness with which this claim has been settled.

Yours, very respectfully, E. O, MCKIECHAN.

## How to Keep Cool in July.

A couple of Jews, father and son, went for a stroll one sweltering day through the streets of Glasgow. As they passed an Italian ice-cream shop the boy turned to his father:- "I vish you'd puy some ice-cream, fader," he said longingly, "I do feel hot." The father gazed at him for a few seconds in mild surprise, and then exclaimed-"No, no, Moses my poy ! but I dell you vot I'll do. I'll dell you some ghost stories vot'll make your blood run cold."

## The Old Negro's Theology.

The story is told of Senator Vance, of North Carolina, once champion storyteller of the Senate, that, riding along in Bencombe County, one day, he overtook a venerable darky with whom he thought he would have a little fun.
"Uncle," said the Governor, "are you going to church ?"'
"No, sah, not exactly,-I'm gwine back from church."
"You're a Baptist, I reckon-ain't you?"
"No, sah, I ain't no Baptist ; de most of de bredren and sistern about here has been under de water."
"Methodist, then ?"
"No, sah, I ain't no Mefodis, nudder.
"Campbellite?"
"'No, sah, I can't errogate to myself de Camelite way of thinkin',"
"Well, what in the name of goodness are you then ?" rejoined the Governo: remembering the narrow range of choice in religions among North Carolina negroes.
"Well, de fac' is, sah, my old marster was a herald of de cross in de Presbyte rian Church, an I was fetch up in de faith."
"What! You don't mean it? Why that is my church."

The negro making no comment on this announcement, Governor Vance went 8 him again.
"'And do you believe in all of the Presbyterian doctrine?"
"Yes, sah, I does."
"Do you believe in the doctrine predestination?"'
"I dunno dat I recognise de name, sah.
"Why, do you believe that if a man elected to be saved he will be saved, an if he is elected to be lost he will b lost ?"
"Oh, yes, boss, I believe dat. It gospel talk, dat is."
"Well, now take my case. Do yo believe that I'm elected to be saved?"

The old man struggled for a momes with his desire to be respectful and polity and then shook his head dubiously.
"Come, now, answer my question. pressed the Governor, "what do yo say ?"'
"Well, I tell you what 'tis, Mars $Z e$ I's ben libin' in dis hyar world nigh sixty years, and I nibber hyard of art man bein' 'lected 'thout he was a cand date.

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


SOME WINNIPEG RESIDENCES.

1. Government House.

Residence of Sir Daniel Hunter McMillan, G.C.M.G.
2. Residence of Mr. J. H. Ashilown.
3. Residence of Mr. J. A. M. Aikens.
5. Residence of Mr, W, G. McMahon.
4. Residence of Hon. J, Stewart Tupper I
6. Residence of Ex-Mayor John Arbuthnes

## Don't.

The man who drops his life policy vilfully bids a good thing depart.
The lapse of a policy of assurance on your life is to forecast discomfort, perhaps misery, for your wife and family. Don't ! Would you half build a home and stop all operations because of a temporary financial difficulty, or overcome the difficulty and go on with the home? If you have paid premiums on life assurance, conomize in some direction and keep the premiums up. It is not economy to apse out.
Lapsers are not only losers of premiums already paid, but of future benefits of themselves and family.
Having made a start in life assurauce, let it be the very last thing you think of dropping. And even then drive the thought away. Keep the policy going until you go. It will be "very handy to have in the house."
Sustained life policy is C.O.D.-cash on death. But if you cease to sustain it, is death without cash.
"Hospitality may never sit with gladfess" in your home if you allow your assurance to run out.-Ed. P. Ackerman.

## Adaptability.

"I suppose" said the facetious doctor the carver of monuments, "you finish our grave stones as far as 'In memory f,' and then wait for some one to die?"' "Yes," answered the stonecutter with grave smile, "unless they are for patients yours, in which case I keep right on." "How," continued the doctor, "do you orrect your errors after the stones are ttered ?"
"That's easy; a widow who trades with me got me to engrave on her husband's tomb, 'The light of my life has gone out.' When she married again we added, 'but Thave struck another match."

## The Bailie's First Day.

It was the Bailie's first day on the bench. When the first prisoner was brought before him he asked: "Are you guilty or not guilty?" "Not guilty," replied the man promptly. "Not guilty!" exclaimed the Bailie, then what are ye daein' here? Tak' that man awa', policeman, and bring in ane that is guilty, and I'll gi'e him saxty days."
"He is not fully prepared to die, whose widow would be left financially unprepared to live." -Investor's Guide.


SEVEN OAKS MONUMENT: Site of a Clash between Old Rival Fur Companies,
Winnipeg.


OFFICERS gath REGIMENT WINNIPEG RIFLES.
(Mr. Edwin S. Baker is Captain and Adjutant of this Regiment).

## The Heckler Heckled.

The first premier of New Zealand was a witty and eloquent Irishman, James Edward Fitzgerald.

On his first election he was subjected to much interruption at the hustings by a butcher who enjoyed a dual notoriety as a heckler in local politics, and as owner of the first sausage machine importedintothe new settlement.

The crowd wearied of his interjections, and heckled
him in turn, and at last one man calle to him. "Leave politics and go back your sausage-machine! "
"If I had the candidate in my sausaz machine, I'd make mince-meat of him cried the excited butcher.

Fitzgerald with immovable face retor ed. "Is thy servant a dog, that thr


Tomb of late Members of goth Regiment who Fell in the North West Rebellion,
should'st this thing.

Mrs. Barker "Shall I siz 'Because Love You: Barker-" Maria ; if 5 love me, dow sing."


WFSTERN CANADA FARM SCENES

Mr. James Sharm Buildings on Prairie.
's Farm, Dauphfn, Man, Harvesting Barley,
Wheatfield, near St. Jean, Man.

Belmere Sheep Range, Shellmouth, Man,
Mr. James Shand's Residence.
Ploughing on the Prairie.
Threshing Wheat on the Prairie.

## Sun Life Assurance Company of Canada

## RESULTS FOR 1903

Assurances issued and paid for
Increase over 1902
\$14,167,205.47
from Premiums, Interest, Rents, etc. 3,136,514.54
Cash Income from Premiums,
Increase over $\mathbf{1 9 0 2}$ 3,986,139.50 424,630.16
Assets at 3 rist December, 1903
15,505,776.48
Increase over 1902
2,025,503.60
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard the Hm. Table, with $4 \%$ interest on policies issued before 3 1st December, 1899 , and $31 / 2 \%$ on those issued since)

I,001,382.46
Increase over $\mathbf{1 9 0 2}$ 289,202.32
Profits paid Policyholders
93,471.11
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1903

1,191,411.22
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 3ist, 1903

10,096,036.65
Life Assurances in force December 31st, 1903
75,681,188.87
Increase over 1902
8,499,587.24

TEN YEARS' PROGRESS

|  | iscome | Set Assets exclusive of uncalied Capital | Life Assurances in force |
| :---: | :---: | :---: | :---: |
| 1893 . . . . . | \$1,240,483.12 | \$4,001, 776.90 | \$27,799,756.51 |
| 1903 . . . . . | 3,986, 139.50 | 15,505,776,48 | 75,681,188.87 |
| Increase . | \$2,745,656.38 | \$II.503,999.58 | \$47,881,432.36 |

