

Rev. Henri A. Scott,  
St. Foy, P. Q.

# SUNSHINE

Vol. V.  
No. 1.

MONTREAL

JANUARY,  
1900.

“Upon the tide of Times Eternal Sea,  
A new-born Year is wafted to our Shore ;  
From out the darkness of Eternity,  
A Century's dawn breaks on the world once more.”

## In this Number.



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One of the Lessons of Life.  
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Sir Charles Tupper, Bart.  
Senate Chamber, Ottawa.  
House of Commons, Ottawa.  
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A Corner of the Library of  
Parliament.



LORD MINTO.  
GOVERNOR GENERAL OF CANADA.

Photo. by Notman, Montreal.

## How Ottawa became the Capital.

Soon after the provinces of Upper and Lower Canada were united in 1841, Montreal became the capital. It was centrally situated, near the boundary line between the two provinces, and easy of access, besides being the commercial centre. It would in all probability have remained the seat of government till this day but for an event which occurred in the year 1849.



Political feeling ran high over a bill to provide for the payment of certain losses incurred during the rebellion of 1837. It passed both

branches of the legislature, but when Lord Elgin, who was then governor-general, came down to give it the royal assent he was assailed with stones by a mob which had assembled in the streets. The same evening an attack was made on the parliament building, which



VIEW OF PARLIAMENT BUILDINGS, POST OFFICE AND BRIDGES OVER RIDEAU CANAL, OTTAWA.

stood on the sight now occupied by St. Ann's market, near the foot of McGill street. The windows were broken, the furniture smashed, and the building finally set on fire. Many of the members barely escaped with their lives, and in a short time Canada's legislative hall's with the library and all the valuable public records were a smouldering heap of ruins.



The house of the Hon. Mr. Lafontaine, the premier, was also wrecked and his stables burned, and the windows of the residences of other members of the government broken. Further riots occurred at a later date, and

the Governor-General was again pelted with stones as he passed through the streets.

Such lawless acts on the part of its citizens could have only one result—the removal of the seat of government from Montreal. But where to go was the question. Neither province was willing the other should have the advantage, so a very inconvenient compromise was effected, by making Toronto and Quebec the seat of Government alternatively for four years, which was the duration of parliament. At the end of that time everything had to be packed up and removed and the civil servants with their families and all their belongings carried back and forth at the public expense. Some funny stories are

of these things. On one occasion a packing case which was broken open revealed a lot of cordwood, which some government employee did not wish to leave behind.

Of course a system which involved so much inconvenience, expense and inter-

ruption to business could not last, and in 1859 steps were taken to establish a fixed seat of government. Montreal, Quebec, Kingston, and Ottawa were all aspirants, but Parliament could not decide in favor of any one of them. It was finally determined to refer the matter to the Queen, with the request that she would make a selection. After obtaining a report on the merits of the rival claimants she selected Ottawa, her award being announced on the 31st day of December, 1859.



The reasons for the selection were obvious. Ottawa was on the line between the two provinces, it was removed from the frontier

and therefore safe in the event of foreign invasion, and it possessed an admirable site for the buildings on Barrack Hill, an ordinance property of about 30 acres in the centre of the city. To an imperial observer the selection must have appeared the wisest that could be made, though at the time it caused some surprise.

Attempts were made by disaffected parties to set aside the award, and the government of the day was actually defeated for upholding it and resigned in consequence. But they were soon back in office and supported by the good sense of the country, set about giving effect to the decision.



Parliament voted \$300,000 for the necessary buildings, but before the parliament building and eastern and western departmental blocks were completed over \$3,000,000 had been expended. An extension of the western block and the erection of the new Langevin block since Confederation have brought the total cost of the buildings as they now stand up, to over \$5,000,000.

—From Canada.



### Policies that Cannot Lapse.

A very important feature of the policies of the Sun Life of Canada is the non-forfeiture privilege,—which means that if a policy is of value enough to pay the premium, it will not lapse, but will keep itself in force. Hundreds of policyholders who have availed themselves of this privilege, have had their policies retained to them.

These premium payments are placed against the policy as a loan, and can be paid off or left to be deducted from the policy when it becomes a claim. This clears away what was at one time a very formidable objection to life assurance, viz., That, if, from sickness or some other cause, the policyholder was unable to pay the premiums when they became

due, that he would lose all he paid in by the policy lapsing. The policyholder can now know how much his policy is worth by referring to the table of guaranteed values that is given in each policy. All policies of the Sun Life of Canada have these valuable features. A very practical illustration of the automatic nonforfeiture privilege is given below.



CHELSEA, Nov. 20th, 1899.

JOHN R. REID, ESQ.,  
Manager Eastern Ontario,  
Sun Life Assurance Co. of Canada,  
Ottawa.

DEAR SIR,

I am writing this letter to express my heartfelt feelings in reference to the assurance on the life of my lamented husband, but really I cannot say all that I feel. I WAS UNDER THE IMPRESSION THAT THE POLICY HAD RUN OUT, BUT INSTEAD OF THAT I LEARNED THAT THE COMPANY HAD KEPT UP THE ASSURANCE BY ITS NON-FORFEITURE SYSTEM, BY MEANS OF WHICH MY HUSBAND'S PREMIUM WAS PAID BY THE COMPANY FOR THREE YEARS. Mr. N. F. Ingersoll, who has rendered me every assistance in connection with the papers, has to-day paid over the cheque, which I can assure you will be a great help to myself and five small children. I have always thought well of life assurance, but the benefits are now brought home to me. My best wishes for the success of the Sun Life of Canada.

Very gratefully yours,

ANNIE READE.

Referring to the above, Messrs. C. A. Dewar and W. P. Kirby, of Chelsea, writes :

In reference to the assurance on the life of the late Wm. Reade, of this place, will you permit the undersigned, as having been connected with the settlement of this claim, and therefore conversant with all the facts, to express our hearty appreciation of the Sun Life Assurance Company and its excellent non-forfeiture plan under which the policy in this case was kept in force. The money will do a *world of good*, and we are sure that the widow feels glad in the first place that Mr. N. F. Ingersoll, the District Agent, effected the assurance, and, in the second place, that the interests of herself and family were so well looked after by the Company.

Very truly yours,

C. A. DEWAR,  
W. P. KIRBY.

### Literature the Accomplice of Crime.

The present is an age of pessimism, writes Edgar S. Nash, in the *Saturday Evening Post*, and in literature pessimism has fallen on fertile ground. Careful readers have noticed with regret the growing activity of morbidness and crime in current fiction. Eighty per cent. of the annual output of fiction is made up, according to statistics, of stories of crime and criminals. Is it any wonder, then, that even the pessimist should say "enough"?

The class of mental food which appeals to man's appetite for the sensational carries with it a certain contagious germ. In Napoleon's army a sentry committed suicide by hanging himself in his sentry-box; the following night another sought death in the same way; within a fortnight four sentries had thus taken their lives. Napoleon stopped the spread of the epidemic of suicide by removing all the sentry-boxes. Not long ago a prominent man committed suicide at Niagara Falls. The papers were full of the details. Within a week several similar attempts were made.



These are but examples of the contagion of imitation which always follows crime perpetrated in a startling, a new, or a peculiar manner. Herein lies one of the chief snares in the path of the daily newspaper. The great daily is undoubtedly one of the strongest factors of civilization; it is at the same time one of the greatest instigators of crime. In the desire to get the news—all the news—it prints not only the fact of a certain crime having been committed, but also the minutest details. It caters to the morbid tastes of its readers by elaborating all the horrors of the crime. Then it usually exalts the criminal by inference. He is referred to as "a clever forger," or "a king of bandits."



These accounts pass a glamour over the horrible, the repulsive, the lowest side of

human nature. They explain the crime and the surroundings as carefully, as exactly as a college professor demonstrates a problem in geometry. In the public mind the science of crime becomes the art of crime, and imitation is inevitable. This evil has been officially recognized in some European countries, and the newspapers are forbidden by law to print the details of any crime.

If the newspapers, which are but hastily glanced over and cast aside, can exert such an influence, what must be the measure of harm exerted by evil books, which are read, re-read, and preserved? Too many writers fail to realize the great influence which they exert in raising or lowering the moral tone of human society. They think too much of the reward, the coveted wreath of fame; too little of the duties and obligations of authorship; too much of the "will it help me?"; too little of the "will it help others?"



Less, far less, is the influence exerted by the public speaker. He addresses thousands; the writer's audience numbers millions. He can choose his audience, and adapt himself to their needs and tastes; the writer cannot restrict or limit his audience; he speaks to the common-sense man of business and to the love-sick youth; to the matron and to the sentimental maiden; to the learned and to the ignorant. All the elements of his audience should be taken into consideration. His book to one person may be merely interesting, to another it may be a text-book on morals.



When a great writer handles morbidness and crime he rarely makes evil repulsive; "the unfortunate victim of an adverse fate" is usually excused, and a web of romance is woven about him into which the unsuspecting reader falls. Sometimes this is done unintentionally; it is but the hoarse croak of some pessimistic scribe whose perennial text is that life is not worth living. Only recently a wealthy, well-bred German killed his wife and himself as a direct result of reading

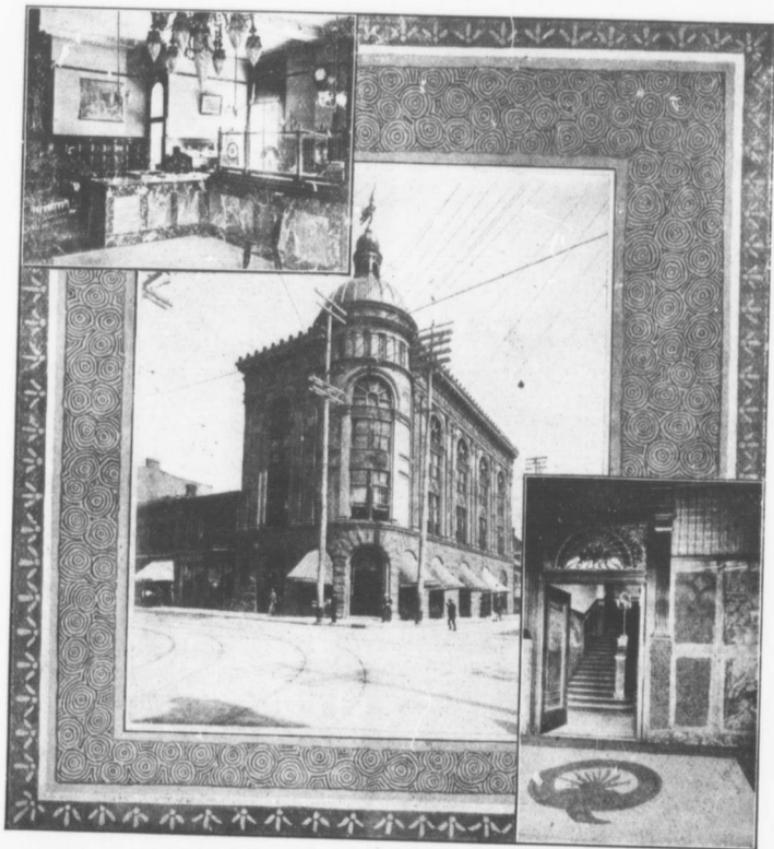
this class of literature. Do these authors bear no share in that crime? Are they not in reality accomplices?

Not to take into account the moral effects of a book is as criminal as for the druggist to sell poisonous drugs without labeling them. But to label poison literature is to advertise it. As neither of these precautions solves the problem, the only safe way is to paint crime, when it must be painted at all, in all its natural colors, to depict it as forbidding and repulsive, as it ever is, and to avoid every encroachment upon the unhalloved ground of the morbid, the morose.

The works of Robert Louis Stevenson are not to be classed as sensational literature, yet it was one of his stories, "A Suicide

Club," which started innumerable clubs of this kind throughout the country, and a Western student, a member of one of these organizations for self-destruction, has recently taken his life.

The great mission of books is to increase the sum of human happiness, to uplift, to enlarge human ideas and ideals. When an author disregards this, and clothes forbidding aspects of life in attractive garments, he exerts a demoralizing influence, if he does not actually stimulate crime. Of the many writers engaged in turning out this flood of literature dealing with crime and criminals, few work with serious purpose to help mankind, while the many writing thoughtlessly and irreverently are blind to the mischief they are stealthily working.



BUILDING OF THE SUN LIFE OF CANADA, OTTAWA.

## One of the Lessons of Life.

It is well to profit by the unfortunate experiences of others, and that many are continually doing so is illustrated by the case of a business man which recently came to our attention, says the United States Review. As this business man was one morning seated in his office, the door opened, and, looking up, he saw before him a female book agent. The frown of annoyance which had instantly gathered disappeared as he perceived the sweet yet sad expression of the young woman. With half reluctance he dismissed her, and as she turned away, he added:—

"A girl like you ought to marry and have some good man take care of you." "I was married," she replied, her face brightening, only to again fill with sadness; "but

I am alone with my baby. My husband, just as he was getting nicely fixed, died. Heaven knows that I hope no other woman will have to endure what I have since then." She turned abruptly and went forth again into the cold world. But shall we say her visit that day went for naught? No. It saved another mother from perhaps similar distress. The business man, who was one of the class who was always disposed to take chances, was before long himself taken away from his family—but not unassured. On the same day that the young woman called, the assurance agent, who was so often repelled, was sought out and application made for a large policy.

## Two Reasons.

When a man puts his money into the Sun Life of Canada, it is for investment and protection. If he lives, he wants to get his money, and if he dies, he wants his people to get it. He wants the best security that can be had, and the security that will earn the best amount of interest.

"Besides giving me 4½ per cent. compound interest on my investment, the Sun Life of Canada has carried my risk for thirteen years for nothing, which is very satisfactory."

J. M. HENDERSON, INS. AGENT,  
*Smith's Falls.*



RIDEAU HALL.  
THE  
RESIDENCE  
OF THE  
GOVERNOR-  
GENERAL  
OF  
CANADA.

"Not only has my investment been a good one, but my life assurance protection has cost me nothing,—it has been practically thrown in. I wish the Sun Life of Canada every success, and will always take pleasure in recommending it."

JOHN G. HUNTER,  
*Merchant, Cornwall.*

"The payment of the amount on the exact day of maturity, and the added fact that the investment has exceeded the estimates given me when I assured, renders the settlement an entirely satisfactory one, and increases the good opinion I have always entertained of the Sun Life of Canada.

J. H. GILMOUR,  
*Wholesale Grocer, Brockville.*



PARLIAMENT BUILDINGS, OTTAWA.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

A. M. MACKAY, *Editor.*

—1899—1900.

**A Happy and  
Prosperous New Year.**

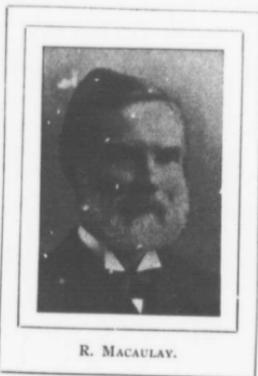


**To the Agency Staff  
From President Macaulay.**

Dear Mr. Editor,—

After learning that I had become occupied and busy preparatory to an

enforced absence for the winter, you come to me, and in your most benign manner, begotten of long association in Y.M.C.A. methods, you ask me to sit down and calmly indite an address to the agency



R. MACAULAY.

staff for the New Year. It would bother anyone not a Y. M. C. A. man to comprehend how you could be guilty of such wickedness; well knowing that the cold and snow and Jack Frost's biting winds are driving me hence perforce, and causing the mind to soar above all these plaguy things, and to think only of the warmer climes, the luscious ripe oranges, the delicious yams, and the smiling, smirking maidens awaiting us down in Dixie's land and in the sunny Bahamas. Business in these circumstances is too flat, too materialistic to be thought of. My remarks, therefore, must be hurried and few.

A Hebrew prophet once enquired of one of Zion's watchmen: "Watchman, what of the night?" May I not quite fittingly assume that members of the field staff will be enquiring: What progress has the Sun Life of Canada made during the year now drawing to a close?

What the exact position of the Company will be on the 1st January next I cannot now forecast, but this I can safely say, should the current month of December carry forward the actual findings of October and November, the following will be approximately correct: In gross amount the applications may aggregate about \$14,600,000. Premiums received and expense account will show marked improvement on 1898.



In the revenue department premiums received will likely be more than \$250,000 over the corresponding figures for 1898. Certainly a very gratifying increase. You will naturally enquire: But how much has the expense account increased? Well, if new business is to be kept up and renewals augmented, both of which are implied in the handsome advance in the premium revenue, the expenditure should also continue to increase. On that score, however, we meet with an agreeable surprise. At the close of November, notwithstanding that new foreign fields have been opened, for which the Company has had its usual toasting by rival institutions, the expense account had actually diminished in amount—was less by about \$8,500 than the corresponding 1898 figures. These two vitally important facts taken together—a large increase in premium receipts and a large diminution in expense account—show very conclusively the determination of the management, while carefully widening the area of operations, and thus ensuring the steady growth of the Company, to keep the cost of management well in hand.

Am I not justified in the statement that a Company so conducted is wisely conserving all the vital requirements of an institution claiming to be worthy to be entrusted with a people's economic savings? There is no trick of casuistry in these figures, nor in that statement. When the report for the year 1899 reaches you, my statement may be verified by each of the Company's representatives by himself.



Members of the Agency Staff—both Home and Foreign—you whose names have been familiar and honored household words with me for years, to you belong the arduous labor, and the credit, too, of getting the business which we at Head Office record with so much pride and enthusiasm. You, gentlemen, do not need my assurance that, the Sun Life of Canada is making satisfactory progress, or that it is safely and soundly managed. You know it for yourselves.



But I must not enlarge. The year and even the century is nearing a close. To some, nay, to many, it throws ominous shadows before it. These addresses, like our outings, are beginning to impress me with the ever-impending idea of leave takings. A new year has much in common with a great battle—we anxiously ask ourselves what *entrants* shall be lucky enough to emerge from it unscathed? With this thought present with me, I shall close with a quotation from Lieutenant Cumby's letter, which appeared in the "Nineteenth Century" for November, describing his thoughts as he hurriedly rushed on to the deck of the Bellerophen to take his part in the famous battle of Trafalgar.

"I was aroused by my mess-mate, Overton, the master, who called out: 'Cumby, my boy, turn out. Here they are all ready for you, three and thirty sail of the line close under our

"lee, and evidently disposed to await our attack!' You may readily conclude I did not long remain in a recumbent position, but, springing out of bed, hurried on my clothes, and kneeling down by the side of my cot, put up a short but fervent prayer to the Great God of Battles for a glorious victory to the arms of my country, committing myself individually to His all-wise disposal, and 'begging His gracious protection and favour for my dear wife and children, whatever His unerring wisdom might see fit to order for myself.' This was the substance, and, as near as memory will serve me, the actual words of my petition, and I have often since reflected with a feeling of pride how nearly similar they were to what our immortal leader himself committed to paper as his own prayer on that occasion."

May God preserve, prosper and bless the Field Staff of the Sun Life of Canada in my sincere prayer.

*A. Macaulay*

Montreal, 8th Dec., 1899.



### Year the Fifth.

SUNSHINE enters upon its fifth year with this issue. That our efforts to give an interesting monthly is appreciated is evidenced by the bundle of letters from its readers that are now on the Editor's table, all saying encouraging things about SUNSHINE. Not a few have been so much interested that they have taken out assurance policies with the Company of which SUNSHINE speaks. Thus its double purpose has been fulfilled.

We will not make any great promises for the future, but will at least endeavor to keep up to our present standard. We are arranging for a series of photographs

to appear throughout the year of "Canada's National Monuments." This is a field that, as far as we know, has not been touched. It will be an object lesson in patriotism. The Origin of Common Things will be another series of interesting short articles which will appear. Several numbers will be given to the cities of Canada and the United States, and photographs of general interest will be shown. But enough. We better not promise too much. Of course, we are going to keep pounding away at Life Assurance and do our best to show that the Sun Life of Canada is the Company to assure in. If you read SUNSHINE constantly for 1900, you will surely be one of the many policyholders in the Sun Life of Canada—at least, we hope so.



### The Heroism of Scouting.

Col. Baden-Powell, the British commander in besieged Mafeking, is a famous scout. He has written a very interesting little book on scouting, in which he emphasizes various facts in relation to personal bravery in war. Evidently he has no special admiration for deeds of bravery done conspicuously in front of the firing line or a charging column. "It is comparatively easy," he says, "for a man in the heat and excitement of battle, where every one is striving to be first, to dash out before the rest and do some gallant deed." But scouting is very different because there one works alone and out of sight of comrades and war correspondents. Col. Baden-Powell finds nothing better for scouts in the way of advice, when they are in doubt, than a Zulu saying: "If we go forward we die, if we go backward we die; better go forward and die." It's a saying that could be applied to other work than scouting.



The late Garret A. Hobart, Vice-President of the United States, carried life assurance amounting to \$350,000.

### Cause for Congratulation.

At the time of going to press the final figures for the year 1899 are not complete. Up to the 1st of December, however, the cash income of the Sun Life of Canada, actually received in the eleven months, showed an increase of \$252,472.82 over the corresponding period of the previous year. This splendid increase has come to the Company without the addition of even one cent to the expense account. On the contrary, there is an actual decrease in expenses, of \$8,653.14. These figures are certainly cause for honest pride and congratulation.

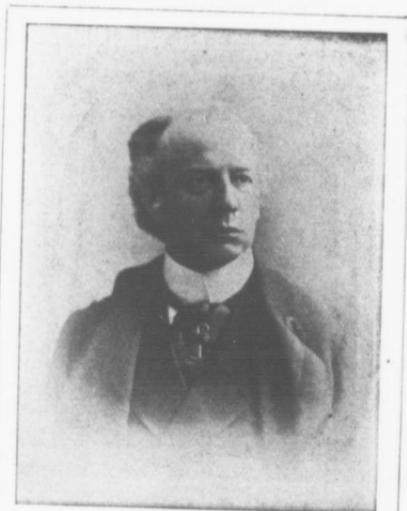


### The Standards of Valuation.

The effect of using different standards of Mortality and Interest in valuing the liabilities of a Life Company is well shown in the Reserves of the Sun Life of Canada, as at 31st December, 1898 :—

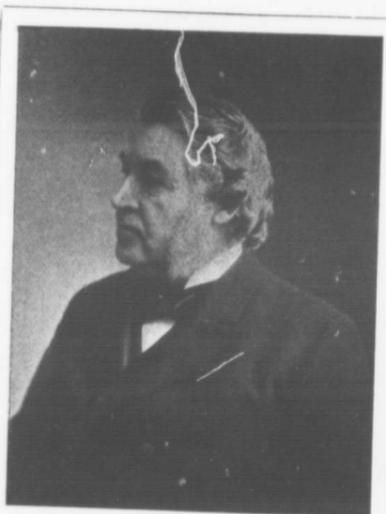
Hm. Table, with 4½ per cent. Interest, calculated by the Company in order to comply with the Dominion Insurance Act.....	\$7,370,707 82
The American Table, with 4 per cent. Interest, calculated by the Government Actuary of the Michigan State Insurance Department.....	7,601,427 00
The Combined or Seventeen Offices' Table, with 4 per cent. Interest, calculated by the Government Actuary of the State of Pennsylvania..	7,728,138 00
The Hm. Table, with 4 per cent. Interest, being the amount set aside in the Company's Annual Report to Shareholders, Policyholders and the Public.....	7,745,347 62

It will be noticed that the Sun Life of Canada sets aside a larger reserve than that called for by any of the Government Departments.



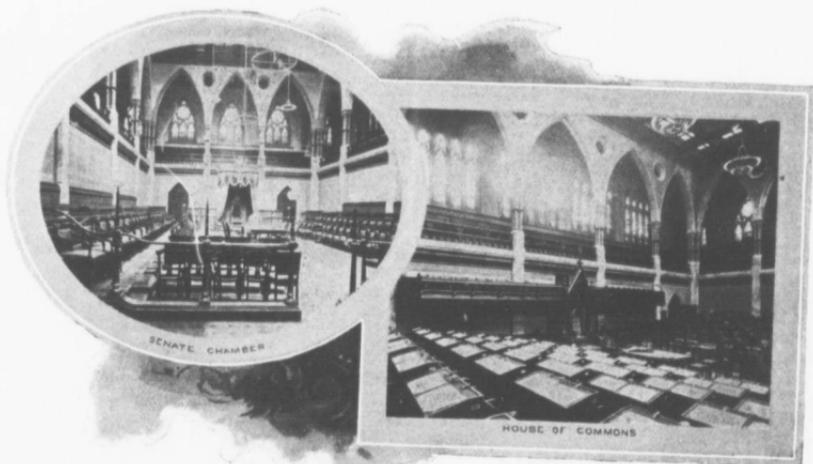
SIR WILFRED LAURIER, G.C.M.G.  
LEADER OF THE LIBERAL PARTY.

Photo. by Montigny, Quebec.



SIR CHARLES TUPPER, BART.  
LEADER OF THE LIBERAL-CONSERVATIVE PARTY.

Photo. by Lancelfield, Ottawa.



SENATE CHAMBER

HOUSE OF COMMONS

SENATE CHAMBER AND HOUSE OF COMMONS, OTTAWA.  
Where Canada's Laws are made.

## Crooks and Crotchets of Canvassing.

Happily for the noble army of life assurance men, two classes of persons are becoming extremely "rare commodities," if I may use that term. I refer first to those who object to life assurance for several reasons, and, secondly, to those who carry no assurance whatever on their lives. The latter is now the very noticeable exception, and in time the humanizing spirit of the age, which is exerting an increasingly powerful influence year by year, will produce such a beneficial effect on the class in question, that "as a species it will become extinct."



Now, a few observations on objectors and objections. Possibly the most frequent is that advanced by young men: "Oh, I have no need of life assurance." Why, bless you! there is no force to the excuse.

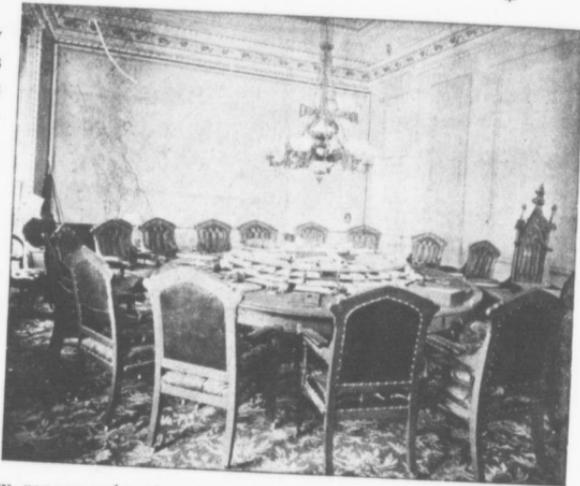
There is every reason why the average young man should take out assurance.

In the first place, "his care is all under his hat," so to speak, and he can afford it. In the second place, although he may have no bad habits, still the economic disposition of our forefathers is giving place to a spirit of free-handedness, and the best of us now-a-days are thrifty only by compulsion. What better way to compel thrift than by taking out a policy of endowment assurance?

In the third place, the moment we receive our policy our estate is worth just that much more, and, in the fourth place, the investment pays better than a bank.



Another objection frequently urged is: "Oh, I can invest my money just as well as an assurance company." Mistaken, my friend, mistaken! No one can invest small sums of money to the same advantage as a well managed company handles its large blocks of premium income. The results from the company at the maturity of the policy are bound to be better than from personal investment, to say nothing of risk, which is practically "thrown in."



THE  
PRIVY  
COUNCIL.  
THE  
GOVERNMENT'S  
SECRET  
CHAMBER.

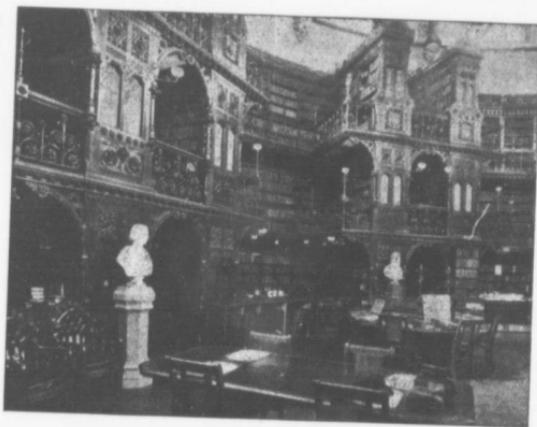
Another, if appealed to in the interests of his wife and family, will answer: "If I am taken, just let them look after themselves as I had to do." Of all the excuses, this grates on the feelings the most. There is an element of downright selfishness in it which causes anger and pity to balance the scales of one's judgment of such a man. Not a dollar of protection! His marriage vows; the teachings of Holy Writ; yes, the feelings of common humanity all cry out against such selfish neglect.

The writer remembers canvassing a man of this stamp, whose wife was desirous that provision should be made for herself and five children. Said the man, after we had discussed a while : "I think it better that my wife and family should be left to their own resources in the event of my death, because in that case my wife would cling closely to the Lord." I replied that it was a grand thing the poor woman would have the Lord to cling to, for her husband would certainly have left herself and little family nothing but a legacy of want.



Another reason advanced is : "I can't afford it."

Now, in nine cases out of ten, this has no foundation. If one obligates himself or herself to pay the premium on a policy it will be met, and thus so much money saved systematically, where otherwise it would



A  
CORNER  
OF THE  
LIBRARY  
OF  
PARLIAMENT.

doubtless go for something that we could just as well do without. The person who looks at the matter in the right light, instead of saying "I can't afford it," will emphatically assert : "I can't afford to be without it." Neither can you !



Says another : "If I had only commenced when I was young ; but now I am too old." That's only your opinion, and on this point you must let others be the judge. True, you cannot turn back "the wheels of time," but nevertheless the best actuarial thought of the world says that you are not too old until you

have passed seventy. No class except on the score of medical qualification or age limit are exempt from the benefits and privileges of life assurance. "Anything that adds to my estate is an investment," said a man who was placing a policy on his life at age 66, and it struck me as at once a concise and forcible way of putting it.



The last objection that I will deal with is offered on account of so-called religious scruples, which are largely the outcome of the pernicious teaching of a so-called religious sect. In the writer's community lives a widow with four small

children, one an infant. This widow supports herself and family by hard work and the contributions of charitably disposed persons. Just a short time prior to her husband's death, by accident, this sect was instrumental in lapsing \$5,000 life assurance. Are the members of that sect supporting the family now? Not a bit of it ! I tell you, if these teachers with their miserable teachings do not receive their punishment in this world, they will certainly on that day when all things that have been wrong will be put right and righteous judgment pronounced.

OBITER DICTUM.

## Start Right.

Hundreds of men who will read this issue of *SUNSHINE* promised last year that they would take out a life assurance policy. But month after month passed away, and here they are at the beginning of 1900 without their promises fulfilled. Start the year right. Do not allow the opening month to slide away without protecting your family, or whoever is dependent upon you.



## Wishing.

Do you wish the world were better?  
Let me tell you what to do.  
Set a watch upon your actions,  
Keep them always straight and true,  
Rid your mind of selfish motives,  
Let your thoughts be clean and high.  
You can make a little Eden  
Of the sphere you occupy.

Do you wish the world were wiser?  
Well, suppose you make a start,  
By accumulating wisdom  
In the scrap-book of your heart.  
Do not waste one page on folly;  
Live to learn, and learn to live.  
If you want to give men knowledge  
You must get it, ere you give.

Do you wish the world were happy?  
Then remember day by day  
Just to scatter seeds of kindness  
As you pass along the way,  
For the pleasures of the many  
May be oft-times traced to one,  
As the hand that plants an acorn  
Shelters armies from the sun.

—Ella Wheeler Wilcox.



OTTAWA, Nov. 8th, 1899.

THE SUN LIFE ASSURANCE CO.  
OF CANADA.

DEAR SIRS,

On behalf of the beneficiary under Policy No. 31746 on the life of the late Jas. Isbester, we feel that an acknowledgement is due you for the very satisfactory manner in which the claim has been settled through the medium of Mr. John R. Reid, the Company's Manager for Eastern Ontario.

Yours very truly,  
CODE & BURRITT,  
Barristers, Solicitors, &c.

## The New Century, When?

There are a variety of opinions regarding the beginning of the Twentieth Century. Some authorities say that it began on Jan. 1st, 1900, while others say that the beginning is on Jan. 1st, 1901. The German Emperor has officially declared that the present century ends with its ninety-ninth year, and has ordered his Court and the army to celebrate Jan. 1st as the beginning of the new century. The Emperor has no less an authority, as a precedent, than Heine, who, because he was born in the year 1800 referred to himself as one of the first men of the century. And there are others who take the same stand, among them a prominent College President in the United States.

The New York Sun takes the opposite view and catechistically asks:—

What is a year?

Three hundred and sixty-five days.

What is a century?

One hundred years.

When did the year No. 1 end?

December 31 of the year 1.

When did the year No. 2 begin?

January 1 of the year 2.

When did the year 99 end?

December 31, A. D. 99.

Did that complete a century?

No.

When was the century completed?

At the close of the year following 99, or at the close of the year 100.

When did the second century begin?

January 1 of the year 1 of the second century, that is, January 1, A. D. 101.

When did the 19th century end?

At the close of the nineteenth hundredth year, or at the close of 1900.

When does the 20th century begin?

It begins on day No. 1 of the year No. 1 of the 20th hundred years—that is on January 1, A. D. 1901.

Will we have another Christmas before the old Century ends?



"It is a matter of satisfaction to myself, as it must be gratifying to the Sun Life of Canada, to know that the results of my Policy exceed the estimates given me when I assured."

S. R. POULIN,  
Contractor, Ottawa.



"Will accept option three of cash payment, and consider it most satisfactory."

MISS G. C. REIFENSTEIN,  
Ottawa.

### The New Manual.

On January 1st the several agents of the Sun Life of Canada will have the new manual in their possession. This is the book that is eagerly read by the agent. It is his daily, and nightly, companion. He knows it better than he does his Shakespeare—we very nearly said—his Bible. From it he gets his encouragement. To it he appeals when in doubt. From it he looks into the future, and talks many decades ahead of his time. It is his friend in prosperity—his friend in adversity, and when he becomes too old to look for more applications, it will have a prominent place on the book rack, and will speak of "the good old days."

Yet, with all his admiration, perhaps it would still be increased if everything about this little book were known.

There are many things that are hidden from the agent. The heartaches of the men who do the calculating and the planning, the weakened sight of the men who take into their eyes every figure and period and semicolon and letter; who read it, not for information—not they—but with a pencil sharpened to stab, they are on the war-path for the upsidedown letter, and the changed figure that would put the

finely worked out estimates all askew. They read it once, twice, and many times. It worries them, they worry the printer; he smiles, and gives another promise and works away. The bindery girls sing their time away and fold the many parts that go to make this innocent looking little book. After all is over, and the work is done; the first thing that meets the eye is some such word as "annual" stare us in the face like this, "annnal"; or the name we are so familiar with, "The Sun Life Assurance Company of Canada," meets us like this, "The Sun Life Assurance Company of Canaba." We look at the originals—the "proofs" many—and we find that the wicked type was wrong all the time, and sneaked through every proof, to provoke us to the end of our days. The only thing that we will ever see is a "u" turned upside-down, or our beloved Canada "misspelled." If you don't see these things happy are ye.

We know you will treat this book lovingly; but for the sake of the people who have brought it to where it is, give it an extra touch of fondness.

May it aid you, Mr. Agent, in rolling in bundles of applications to the Sun Life of Canada.

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## The New Business

Written by the

# Sun Life of Canada

During 1899, aggregated nearly

# \$15,000,000.00



## The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

**R. MACAULAY, Esq., President and Managing Director.**

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, ESQ.                      MURDOCH MCKENZIE, ESQ.

JAMES TASKER, ESQ.                ALEX. MACPHERSON, ESQ.

J. P. CLEGHORN, ESQ.            T. B. MACAULAY, ESQ.

JOHN REDPATH DOUGALL, ESQ.

*Chief Medical Officer.*

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

*Secretary and Actuary.*

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

*Superintendent of Agencies.*

JAMES C. TORY.