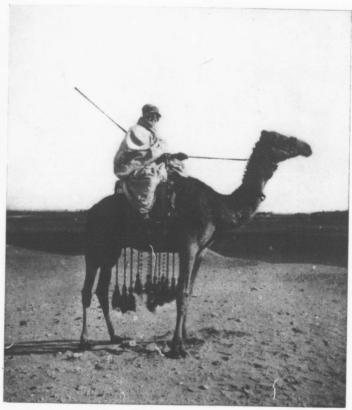
SUNSHINE

Vol. VII. VI No. 12

MONTREAL

DECEMBER, 1901.

A Merry Christmas.



"A SHIP OF THE DESERT."



HIS HIGHNESS ABBAS HILMY, Khedive of Egypt.

The untimely death of His Highness Tewfik Pasha, in 1892, caused the descent of the Khediviate of Egypt to His Highness Abbas Hilmy, who was but a vouth of eighteen years. To come direct from college to the control of a great country such as Egypt is, with very little experience in matters of state, was a task demanding strength of character and wideness of vision. which the new Khedive has since shown to have possessed. True, as is often the case on the accession of a new ruler, there is liable to be friction with other powers, and from this Egypt was not exempt. But at the date in question, that country was encompassed with financial and other problems that would have sorely taxed the wisdom of any new ruler however much experienced. It, therefore, redounds greatly to the young Khedive's credit that, in fully grasping the situation, he so diplomatically arranged a peaceful solution of pending difficulties. To-day Egypt is enjoying, under his rule, a prosperity which is extremely encouraging for its future.

His Highness Abbas Pasha was born on July 14th, 1874, so that he is still a very young man to bear such great responsibility. He was educated at the Theresianum Academy, Vienna.

A Christmas Thought.

Methinks if I were Santa Claus,
With all his wondrous wealth,
I'd go about in broad daylight,
And not at night by stealth:
Because there are so many folks
Who would love to see my face,
I should not wish to lose the chance
To please the human race.

Methinks, likewise, if I were he, I'd give up sleigh and deer;
There are so many spots on earth Where snow doth not appear. I'd give up sled and reindeer, too, And go about the job
Of traveling round this great big world Upon an auto-bob.

Again methinks, if I were he,
I'd bend my energies
To see that those who pine for them
Got more of Christmas trees;
And, 'stead of visiting the homes
Where plenty dwells secure,
I'd take my richest gifts unto
The children of the poor.

Ah, dear old Saint, I'm full of love
For you, and truly pray
You'll never cease the generous work
That's yours upon that day!
But none the less if you could go
By daylight, and could see
The children of the street, I think
You'd see it differently.

JOHN KENDRICK BANGS.



THE HARBOR OF ALEXANDRIA, EGYPT.

The harbor of Alexandria consists of an outer breakwater, forming an obtuse angle nearly two miles in length A second pier, nearly a mile in length, protects an inner harbor, covering nearly five hundred acres of water, twenty-seem feet deep. No fewe: than thirty thousand artificial blocks, weighing twenty tons each, and two million tons of natural blocks of stone were used in the construction of these magnificent harbor works.

Assuragraphs.

Do not live in mortal terror of the future. Live right and assure right, and you will be all right.

Yesterday any life assurance company would have taken you for any amount.

To-day no company will take you for any amount.

Your personal health or family history has changed a little.

That is all.

Some life assurance companies are very generous, and promise extraordinary things—on paper.

Keep your eye on great promises wherever you meet them.

"Very Satisfactory to Me."

Winnipeg, October 9, 1901.

E. S. BAKER, Esq.,

District Manager

Sun Life Assurance Co. of Canada, Winnipeg, Man.

Dear Sir,—Allow me to thank you for payment in full of amount due me upon policy No. 27104 in the Sun Life Assurance Company of Canada.

This policy was a twelve-year Endowment, and the net result has been that the Company carried the risk on my life during the whole term and have now returned to me every dollar I paid in and \$89.85 per thousand in addition. This is very satisfactory to me.

Yours very truly,

JAMES PATTERSON, M. D.



RIGHT HON. EARL OF CROMER, Great Britain's Minister Plenipotentiary in Egypt

Lord Cromer commenced his career in the army, entering the Royal Artillery at the age of seventeen. Within three years he was aid-de-camp to Sir Henry Storks, in the Ionian Islands, and four years afterwards he was appointed secretary of the inquiry, held in 1865, into the celebrated Jamaican outbreak, in which Governor Eyre was involved. He thus naturally drifted into diplomacy. Upon his uncle, the Earl of Northbrook, becoming Viceroy of India, in 1872, he was appointed his private secretary, and here he acquired that knowledge of Eastern affairs which has rendered him such a successful administrator. He was appointed a commissioner of the Egyptian Public Debt, in

1877, when in the interest of the European bondholders international action was taken. When Ismail was deposed by the Sultan, in 1879, and Lisbon Tewfik became Khedive of Egypt under the dual control of France and England, Sir Evelyn Baring was appointed one of the two Controllers-General whom France and England nominated. In conjunction with M. de Bliguieres, he continued the practical administration of the affairs of Egypt until 1880, when he again entered the service of the British Government and was appointed Finance Minister of India, under the Marquis of Ripon. In this capacity he framed and carried through three successful budgets.

On every hand the Earl of Cromer is acclaimed a wise and successful public administrator. The vast reservoirs which he is building, for storing the overflowing waters of the Nile, and the extensive area of waste land that he means to reclaim and enrich by irrigation from these reservoirs, will be a most enduring monument to his greatness. His continuance in active official life is perhaps the best possible guarantee that Englaud can have for the future control of Egyptian affairs.

In 1882 he was appointed to succeed Sir Edward Malet as minister to Egypt, which high office he has since continued to fill.

In 1892 he was created a Baron, a Viscount in 1898, and quite recently King Edward conferred an Earldom upon him.

A Visit from St. Nicholas.

'Twas the night before Christmas, when all through the house

Not a creature was stirring, not even a mouse;

The stockings were hung by the chimney with care,

In hopes that St. Nicholas soon would be there.

The children were nestled all snug in their beds, While visions of sugar-plums danced in their heads; And mamma in her kerchief and I in my cap Had just settled our brains for a long winter's nap.

When out on the lawn there arose such a clatter, I sprang from my bed to see what was the matter. Away to the window I flew like a flash,

Tore open the shutters and threw up the sash;



The moon on the breast of the new fallen snow Gave the lustre of day to the objects below; When what to my wondering eyes should appear But a miniature sleigh and eight tiny reindeer, With a little old driver so lively and quick. I knew in a moment it must be St. Nick. More rapid than eagles, his coursers they came, And he whistled and shouted and called them by name;

"Now, Dasher! now, Dancer! now, Prancer! now, Vixen!

On, Comet! on, Cupid! on, Dunder and Blixen! To the top of the stoop, to the top of the wall! Now dash away! dash away! dash away all!"
As dry leaves before the wild hurricane fly, When they meet with an obstacle, mount to the

sky,

So up the house-top the coursers they flew, With the sleigh full of toys and St. Nicholas, too;

And then in a twinkling I heard on the roof The prancing and pawing of each little hoof. As I drew in my head and was turning around, Down the chimney St. Nicholas came with a bound;



He was dressed all in furs from his head to his foot,

And his clothes were all tarnished with ashes and soot.



A bundle of toys he had flung on his back; And he looked like a pedlar just opening his pack.

His eyes, how they twinkled! his dimples, how merry!

His cheeks were like roses, his nose like a cherry; His droll little mouth was drawn up like a bow, And the beard on his chin was as white as the snow.

The stump of a pipe he held tight in his teeth, And the smoke, it encircled his head like a

wreath.

He was chubby and plump, a right jolly old elf,
And I laughed when I saw him, in spite of my-

A wink of his eye and a twist of his head Soon gave me to know I had nothing to dread.



He spoke not a word, but went straight to his work,

And filled all the stockings, then turned with a jerk,

And laying his fingers aside of his nose, And giving a nod, up the chimney he rose.

He sprang to his sleigh, to his team gave a whistle.

And away they all flew like the down of a thistle; But I heard him exclaim, ere he drove out of sight,

"Happy Christmas to all, and to all a good night."

CLEMENT C. MOORE, in L.S. & M.S. Booklet.



Mr. H. B. HIGINBOTHAM, Manager for Egypt and the Levant Sun Life Assurance Company of Canada.

Mr. H. B. Higinbotham, the manager for Egypt and the Levant, has had a varied experience in life. After graduating from the Guelph Collegiate Institute he took a special course at the famous Ontario Agricultural College, preparatory to embarking in ranching near Fort McLeod, in the Canadian North-West.

The three years he spent on the prairie were filled with many interesting experiences incident to life in the Far-West. Naturally of a venturesome turn, he was afforded ample scope in the life of the cowboy in those early western days.

For purely personal reasons, he was induced to abandon the free and healthful life of a stockman and turn again towards the east, to accept a position in New York, in connection with the transportation business. He advanced rapidly in the company's service, and in a few years was promoted to the position of traveling passenger agent of the Fall

River Line of steamers. This office he acceptably filled for over five years, during which time he visited almost every city of importance in the United States and Canada. His decision to resign from the Fall River Line, after nearly ten years' service, was deeply regretted by his employers and fellow employees.

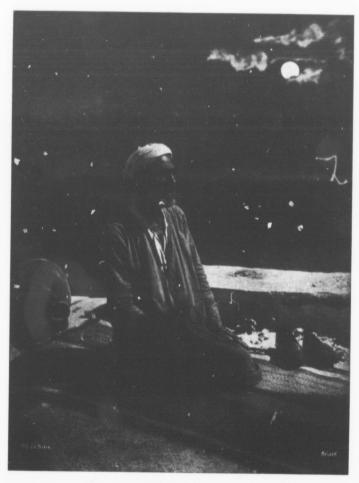
Having made up his mind to make life assurance his life work he took up its study, associating himself with his brother in Philadelphia, with the special object of entering the foreign field. His aptness for the work was very soon demonstrated, and the organization of the Egyptian agency was entrusted to him. His success there led the Company to send him on an inspection trip to the east coast of Africa; thence to the South Africa Republics and Colonies, reporting on climatic and all other conditions of interest to the Company.

This visit was cut short by the threatened war; in fact he left the city of Johannesburg but a few days before ex-President Kruger issued his ultimatum.

On his return from Africa he temporarily acted as superintendent of agencies for Pennsylvania. A year later he again took up his work in the foreign field, as manager of Egypt and the Levant, where he is at present perfecting a splendid agency organization and building up a successful and profitable business.

The general agents of the Company for Egypt are Messrs. Richard Brown & Co., Alexandria.

"Obliterate everything disagreeable from yesterday; start out with a clean sheet for to-day, and write upon it, for sweet memory's sake, only those things which are lovely and loveable."



ARAB AT PRAYER.

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, Editor.



Sun Life Assurance Company of Canada.

HEAD OFFICE: MONTREAL

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JAMES TASKIER, ESQ.
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Chief Medical Officer:
GEO. WILKINS, M.D., M.R.C.S. ENG.

Resistant Actuary: ARTHUR B. WOOD, A.I.A.

Egypt and Life Assurance.

In turning to Egypt we meet with a consecutive record of man, covering some seven thousand years. On account of the width of the chasm of time which has divided the activities of the people of ancient Egypt from our day, we are apt to think of ourselves as more advanced than they were. While this may be true in many directions, we must not forget the fact that we are not the sole originators, but in many cases followers of a people who were pioneers in the arts and sciences.

Many of their carvings and architectural features excel anything of modern times, and in the fine arts there is revealed to us, by the pick and spade, a knowledge which we may well covet.

The Pyramids, which are familiar to us in picture if not otherwise, are still reckoned among the seven wonders of the world, as is also the Pharos, or lighthouse, at Alexandria.

It is thus not a matter of surprise that the underlying principle of life assurance has come to us from Egypt in that striking example of frugality and forethought exhibited by Joseph in providing for the seven years of want in the years of plenty.

This is still the text of the life assurance preacher.

Underneath and through all his arguments is Joseph's principle.

There may be many policy plans offered, but to provide during the productive period for the years which will be non-productive is the *summum bonum* of assurance arguments.

This applies particularly to young men. Generally a young man's expenses keep pace with his income.

When he is receiving a small salary he saves nothing, and as the salary increases he finds that the result is the same.

How often do we hear men regret the folly of not assuring early in life, and the regret is occasioned by their own past.

From Egypt the principle of life assurance has come. To Egypt the Sun Life of Canada has gone, and we are pleased to state that the Company has been received with the greatest cordiality.

The views we offer in this number of Sunshine will, we are sure, be of worldwide interest. We regret that we cannot find space for more.



THE SPHINK, with Pyramids in the distance.

Egypt as a Winter Resort.

Every indication is forthcoming that the approaching season in Cairo and on the Nile will be a prosperous one, and visitors will probably exceed the record of last year, when so many English people deserted the Riviera for Egypt.

All the hotels promise to be full, and this new health resort will not lack for patronage. Helouan, within half an hour's railway ride from Cairo, has sulphur baths, recommended for rheumatism, and several first-class hotels, while furnished villas may also be hired.

Assouan, which is described as the driest accessible health resort in the world, has two large hotels and an English church, and is growing in popularity year by year, rivaling Luxor, so well known to invalids and others who dare not face an English winter. At Luxor, also, hotel extensions have taken place, and no modern improvements are wanting. Assouan is the starting point for the further voyage to Wady-Halfa.

Sportsmen in search of big game are making up parties for shooting buffalo, giraffe, rhinoceros, hippopotamus and elephant in the district lying between Khartoum and Fashoda. The regulations are now somewhat more stringent, Hast thou kept watch and ward, And o'er the buried Lands of Fear So grimly held thy guard?

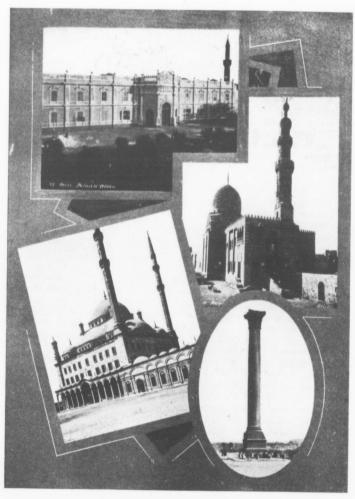
'No faithless slumber snatching, Still couched in silence brave, Like some fierce hound long watching Above her master's grave."

. .

owing to the increase in the number of guns. Dahabeahs, steam and sailing, and modernized—for the type of craft goes back to the days of the Pharoahs—provide the most luxurious and necessarily costly means of conveyance, and the fleet available is always in keen demand for families making application a long time in advance.—London Telegraph.

The Reason Why.

Clergymen sometimes get answers they do not expect, even from children. A minister was questioning a Sunday-school class about the man who fell among thieves on the way from Jerusalem to Jericho. Bringing the story to a point, he asked—"Now, why did the priest and the Levite pass by on the other side?" "I know," said a lad; "because the man was already robbed."



THE ABDIN PALACE, Cairo,

MOSQUE OF MEHEMET ALI,

Cairo,

MOSQUE KAIT BEY, Cairo. POMPEY'S PILLAR, Alexandria.

Afterwards.

Suppose you should die. It is certain you must! When? We don't know; neither do you!

It is a little bit of comfort to know that your wife and children are surrounded by good friends who will, after you are gone, give them their sympathy.

This will ease their burden of grief considerably.

But it has no commercial value.

The grocer or baker would rather have gold.

The landlord is not sympathetic enough to give a clear receipt each month unless he gets cash.

In our thinking, while we do not in the least discount sympathy, we would like, in addition, a good substantial cheque from an assurance company.

Wouldn't you?

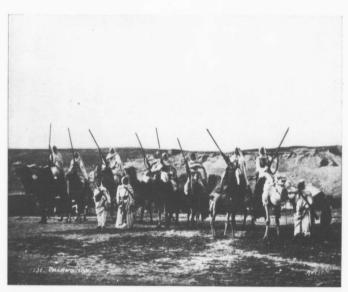
How would it be in your case?

Are you depending upon your friends, should anything happen to you?

Better look up the agent of the Sun Life of Canada this precious hour and say to him, "I want some life assurance!" Of course you run the risk of causing the agent to have an attack of heart trouble, from shock, but better that than to have your neighbors say of you, "Yes, he was a good man, but he acted very unkindly in leaving his family without any money!"

In fact they will call it "disgraceful," and they will not be far from the truth either.

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



A CARAVAN OF THE DESERT.

Buitengewoon Vlugge Uitbetaling.

Maastricht, 17 Augustus 1901.

De ondergeteekende, J. B. H. Klynen, candidaat notaris, te Maastricht, als exécuteur-testamentair van wylen den Heer J. W. H. Haenen in leven Notaris te Maastricht, verklaart hiermede gaarne, dat de uitbelaling van polis 23829 door genoemden notaris Haenen op zyn leven met de Levensverzekering Maatschappy "The Sun of Canada" gevestigd te Montreal (Canada) gesloten tot een bedrag van achttien duizend gulden, door tusschenkomst van de Directie voor Nederland te Amsterdam, op de meest coulante en vlugge wyze aan zyne erfgenamen heeft plaats gevonden, en zefs ongeveer 30 dagen voor het verstryken van den termyn, binnen welken de uitbetaling volgens de polis voorwaarden moest geschieden.

J. B. H. KLVNEN, Candidaat-Notaris.

(French Translation.)

Maestricht, le 17 août 1901.

Je soussigné, J. B. H. Klynen. candidatnotaire, à Maestricht, en qualité d'exécuteur
testamentaire de feu J. W. H. Haenen, de son
vivant notaire à Maestricht, déclare volontiers
par la présente que le règlement de la police
d'assurance sur la vie n° 23829, se montant
à 18,000 florins souscrite par le dit notaire
Haenen, à Amsterdam, à la direction pour la
Hollande de la Compagnie d'Assurances sur
la Vie "Le Sun du Canada," dont le siège
social est à Montréal, a été effectué, de la
manière la plus prompte et la plus satisfaisante,
à ses héritiers, et même 30 jours avant l'expiration du délai de règlement prévu par les conditions de la police.

J. B. H. KLYNEN, Candidat-Notaire.

This Company Is First.

Whitbourne, Nfld., Sept. 28, 1901.

W. J. MARQUAND, Esq.,

Manager for Newfoundland, Sun Life Assurance Company of Canada, St. John's, Newfoundland.

Dear Sir,—I am to-day in receipt of cheque for \$1000, less the premium which was not fully paid at the time the application was given, in payment of policy No. 97026, on the life of my late husband, Richard Martin Hall. This is the first claim to be paid, notwithstanding my husband was assured in two other companies for several years.

I must therefore express my appreciation of the prompt way in which this claim has been settled. The assurance was effected on the 1st July, 1901, and my late husband died on the 24th August following; and when I realize that to-day I receive the full amount of the assurance, notwithstanding the first premium was not wholly paid, I must express the deep sense of gratitude I feel, and the full appreciation I hold for the Company you represent.

While again thanking the Company, as well as yourself, for the prompt and satisfactory settlement made this day, I beg to say that it will always be a pleasure for me to recommend the Sun Life Assurance Company of Canada to all who may contemplate assuring their lives.

Yours sincerely,

SUSIE STRATHIE HALL.

The Living Sea.

How like the city is unto the sea!

The mighty wave of commerce breaks and beats
In restless surges through the city streets,
Swayed by the master tide of energy.

How many derelicts, from morn to morn, Drift at the mercy of the wind and wave— The flotsam and jetsam of the pave— Deserted, rudderless and tempest-torn!

Here move great argosies with gold and bales— Staunch ships that dare the cunning currents'

And through their long procession dart the light, Swift pleasure craft, with sun-emblazoned sails.

Yet am I minded only of one thing:

How much—how much these smiling waters drown.

Dear God, what wrecks this very day went down. Unhailed, unsignaled and unsignaling!

—Ainslee's Magazine.

Now and then we meet an agent who is too tired to walk to the third floor to see Mr. Prospect when the elevator is "closed for repairs."

We look in vain for that agent's name figuring among the members of the \$200,000 club.



A STREET IN CAIRO.

PLACE OF MEHEMET ALI, Alexandria.

EGYPTIAN MARKET WOMAN.

As We Are Seen in England.

The Sun Life Assurance Company of Canada is now not only one of the best known British life offices in the Empire. but is also a familiar name in lands which owe no allegiance to the Union Jack. In the Dominion of Canada the two greatest commercial institutions are the Canadian Pacific Railway and the Sun Life of Canada. During the past decade the representatives of the Sun Life of Canada, stationed in various parts of the world, have been the means of widely spreading the knowledge of the wonderful resources of our greatest colony, and thus incidentally performing valuable service to the Empire. Indeed, a writer in the press some little time ago suggested that in recognition of this service the veteran president of the Company, Mr. Robertson Macaulay - like Carnot the organiser of victory - is well deserving of a knighthood.

The supreme advantage of a life office having its headquarters in Canada is that it is able to invest all the money it receives in that country in gilt-edged securities at a higher rate of interest than can be obtained in Europe. The financial editor of a well-known London journal the other day published the following remark:

"Many have been the inquiries by trustees and others as to the yield at present obtainable on Canadian Government securities. This is scarcely surprising, for I have often pointed out how substantial a yield, speaking comparatively, can be obtained from these securities at the present time. Canada, despite the fact that it is by no means among our youngest colonies, has a future of development before it, a fact of great importance when one realizes the remarkable mineral resources and healthy energetic population within its area."

This is perfectly true, for Canada is at this moment the most prosperous country in the world. The policyholders in a Canadian life company have not only the advantage of this fine field for investment, but also of the direct and vigilant control which the Government of the Dominion exercises over all life policies, which, in fact, are periodically overhauled by State officials, the chief of whom is an English barrister and wrangler. Indeed, in Canada, a life company lives, so to speak, in a glass house, for after it has been examined from head to foot each year by Government experts. its whole financial position is published in minute detail in an imposing annual Blue Book

The Sun Life of Canada, though established in the year 1866, did not start active operations until about five years later, and for about a score of years thereafter, while the Company was growing from infancy to manhood, its business was almost entirely restricted to the Dominion. But at the end of that period the directors of the Company, beginning to realize the true strength of their financial opportunities, determined on a policy of expansion, namely, that wherever good and profitable business could be obtained—we emphasize the words "good and profitable"-for the Sun Life of Canada accepts only the choicest - there should the ambassadors of the Company make a "local habitation and a name." The result of this policy of expansion is that from the world's great centres of commerce a constant stream of the most select investment-assurance is flowing into the head office of the Company, and last year the new assurances issued by the Company amounted to no less than £2,141,808, yielding a new premium income of £97,000. At the close of 1900 the total annual income of the Company was

nearly £578,000, and the total funds £2,130,000. But during the present year all these figures are certain to be largely augmented. The new business, we hear, is rolling in at an astonishing rate, and this, too, without any particular increase in the Company's organization, a fact which is all the more striking at a time like the present when nearly all life companies are finding difficulty in maintaining their returns up to the normal level. The prosperity of the Sun Life of Canada is due to the fact that the Company is an attractive one. thanks largely to its distinguished actuary, Mr. T. B. Macaulay, Fellow of the English Institute of Actuaries, president of the American Institute and corresponding member of the French Institute. And the Sun Life of Canada is not attractive to its policyholders only, but also to its own servants, which fact is a force which cannot be over-estimated in the work of developing any great enterprise. The Company is exact in its dealings, demands its just due to a feather weight, is as exact in giving as receiving, never breaks faith, and endeavors to employ only men of character, and treats them as such.

When Thackeray, in "Pendennis," half a century ago, humorously suggested the founding of a paper to be called the Pall Mall Gazette—a title soon afterwards seriously adopted—it was to be a journal written by gentlemen for gentlemen, and if one might be permitted to apply the phrase in another connection, one would be inclined to say that the Sun Life of Canada is a company run by gentlemen for gentlemen.

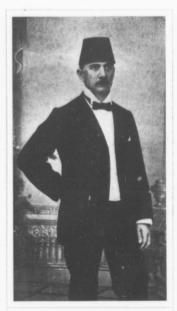
Certain it is that the Company has found the golden key that opens the door of welcome in every country wherein it has set its foot. The Company's business in the United Kingdom, as is well known in assurance circles, has been making great progress for years

past, and well-established branch offices are to be found in many of the important centres of population and commerce.—

Insurance, Banking and Financial Review, London, October, 1901.

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

Nearly all good work is up-hill work; therefore, when difficulties are met they should be regarded rather as a sign that we are working in the right direction than as a cause for surprise and discouragement.



MR. K. A. TRAD, General Agent Sun Life of Canada, Beyrout, Syria.

.LAST YEAR...

Was one of the The Sun Life Most Prosperous in the History of Of Canada.

Interesting Points from the Report.

Assurances issued and paid for						\$10,423,445.37	
Income from Premiums and Interest	*	*				677,136.37	
Increase over 1800			*	*		2,789,226.52	
Increase over 1899	٠		٠	*		193,019.25	
Assets at 31st December, 1900	٠					10,486,891.17	
increase over 1899						1,239,226.56	
(According to the Company's Standard the Hm. Ta interest on policies issued before 31st Decen 3% % on those issued since.)	pt	Ca t, w	ap ith 899	ita	1, 2/8	529,289.22	
Increase over 1899						50,353.11	
in addition to profits given during the year	to	17/	ali	nie	10	0-1333111	
entitled thereto						59,843.96	
Making a total paid or accrued during	the	v	ea	ro	f	110,197.07	
Death Claims, Matured Endowments, Protother payments to policyholders during	11	110,197.07					
Death Claims, Matured Endowments, Prof.	ite	91	he	01	1	843,771.86	
other payments to policyholders to 31st I)ec	٠.,	19	00	,	6,774,364.86	
Life Assurances in force 31st Dec., 1900.						57,980,634.68	

PROSPEROUS AND PROGRESSIVE.

TEN YEARS' PROGRESS.

			Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.	
1890 1900			\$ 889,078.87 2,789,226.52	\$2,473,514.19 10,486,891.17	\$16,759,355.92 57,980,634.68	
Increase .			\$1,900,137.65	\$8,014,376.98	\$41,221,278.76	