

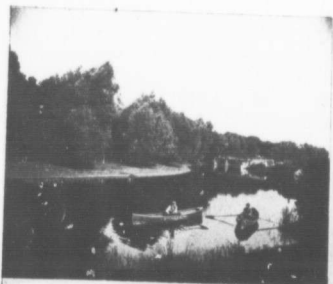
VIEWS OF OWEN SOUND IN THIS NUMBER.

SUNSHINE

Vol. VIII
No. 10

MONTREAL

OCTOBER,
1903



In Queen's Park, Owen Sound.

King's Royal Hotel, Owen Sound.

Main Street, Owen Sound.

Inglis Falls, near Owen Sound.

The Harbor of Owen Sound.



It is not generally supposed that life assurance men are "owin' sound" anything, but the staff of the Sun Life of Canada owe Owen Sound their warmest thanks for the good time given to them during their recent visit to their live city on the Georgian Bay.

It was fortunate that Owen Sound was selected. Its location, hospitable citizens and scenic beauty all go to make it an ideal place.

The King's Royal Hotel, across the bay, was the home of the party during its three and a half days' stay, and everything was done for the comfort of its guests that possibly could have been done.

We realize that it is no sinecure to take care of three-quarters of a hundred hungry men in addition to an hotel's regular patrons, but the management of the King's Royal arose to the occasion, and created such a favorable impression that some of the staff wish to return next season; provided, however, that the same guests are at the hotel as were there this year. Although all the party appreciated the friendliness of the permanent summer patrons at the King's Royal, some of the staff had a deeper interest than others, and in all probability their thoughts are lingering around the cosy corners even until now.

As it is natural for a father to think that the latest addition to his family is "the best yet," because it is the newest, so it is quite natural that we should say

that the 1903 outing was the top-notch. Apart from its newness, it had many characteristics which placed it among the best, if not *the* best.

The location of the hotel, with the placid waters of the bay all around, made it an admirable spot for a resting-place for men who wished to get away from the clang of the street-cars and the busy throngs of men.

The outing was purely and simply a social affair. There was not a sign of business; not once did the management mention business in an official way. Of course there were gathered, now and then, circles of men who were caught talking life assurance.

Some would do this even although they were to bid their final farewell to this world an hour afterwards and about to enter the place where life assurance men go.

The great object of the outing—to rest and get acquainted—was successfully carried out, and the men left feeling that they know the management and the other members of the field staff better than when they came together, and the bonds of affection for the good old Sun Life of Canada have been tightened.

It is rather a difficult matter to report "enthusiastic sociability," so we will not attempt it, but only give a few sketches of some of the more prominent events of the outing.

The itinerary, as given below, was carried out to the letter. It does not require a strong imagination to spell out "a good time" from this programme.

ITINERARY.

Tuesday, August 18th.

8.30 a.m.—Breakfast at McConkey's, King street, Toronto.

11.00 a.m.—Leave Toronto by special train for Owen Sound; arriving about 4 p.m., and thence to King's Royal Hotel by steamer "Canada."



MR. M. A. HALLIDAY,
Agent Sun Life of Canada,
Chesley, Ont.

6.30 p.m.—Dinner. There will be no set programme for the evening, the object being to allow time to get settled and acquainted with the surroundings.

Wednesday, August 19th.

- 8.00 a.m.—Breakfast.
10.00 a.m.—Sail on Georgian Bay (str. "Canada"). Picnic lunch at Griffith's Island. Returning to King's Royal about 5 p.m.
6.00 p.m.—Dinner.
7.20 p.m.—Leave for Owen Sound by steamer "Canada."
8.00 p.m.—Attend public reception to the officers and staff of the Company at the City Hall.
9.30 p.m.—Return to King's Royal (steamer "Canada").

Thursday, August 20th.

- 8.00 a.m.—Breakfast.
9.00 a.m.—Those who desire to fish will

be driven to Lake Francis for a day's fishing, returning in time for dinner at night.

Two prizes will be given: one for the largest fish, and one for the greatest number over six inches. The two prizes cannot go to one person.

- 9.30 a.m.—Those who cannot catch a fish, or don't want to, will be the guests of the city of Owen Sound, leaving by yacht "Venetta" for Owen Sound.
10.00 a.m.—See Owen Sound and drive to Inglis and Jones Falls. Yacht "Venetta" back to King's Royal, arriving 12.30.
1.00 p.m.—Lunch.
2.00 p.m.—Yacht "Venetta" for afternoon's sail on Georgian Bay.
6.30 p.m.—Dinner.
8.30 p.m.—Impromptu concert by staff in the Park Opera House.

Friday, August 21st.

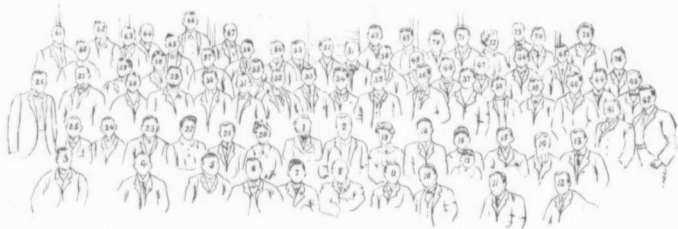
- 8.00 a.m.—Breakfast.
9.30 a.m.—Baseball match on the Park Athletic Grounds between nines picked from the staff, five innings.
1.00 p.m.—Lunch.
2.30 p.m.—Steamer "Canada" for Owen Sound.
3.50 p.m.—C. P. R. train for Toronto. Here ends the Outing's Inning.

SAIL ON GEORGIAN BAY.

The steamer "Canada," conveyed the party to Griffith's Island on Wednesday. The day was fine and the sail on the clear waters of Georgian Bay was much enjoyed. The lunch on Griffith's Island was also a bit of outside, go-as-you-please-catch-as-catch-can picnic style, and was at least different from the methodical everyday meal at a hotel.

(Continued on page 150.)

KEY TO OUTING GROUP.



1. R. Macaulay, president, Montreal.
2. T. B. Macaulay, F. I. A., secretary and actuary, Montreal.
3. W. J. Melrose, Sherbrooke, Que.
4. J. W. Gordon, Hamilton, Ont.
5. L. L. Lewis, Detroit.
6. P. F. McCoy, Ottawa.
7. A. M. Mackay, Montreal.
8. John Gouinlock, Toronto.
9. E. N. Peterson, Newport News, Va.
10. G. A. Gadbois, Halifax, N. S.
11. R. S. Warner, Toronto.
12. Alex. Bryden, St. John's, Newfoundland.
13. Gilbert C. Jordan, St. John, N. B.
14. Wm. Grant, Ottawa.
15. Arthur B. Wood, A. I. A., Montreal.
16. Mrs. Cameron, Atlanta, Ga.
17. Master Cameron, Atlanta, Ga.
18. W. A. Higinbotham, Philadelphia.
19. Mrs. Wilkinson, Port Huron, Mich.
20. Mrs. Dr. Rogers, Gananoque, Ont.
21. F. G. Cope, Montreal.
22. Mrs. Rankin, Detroit.
23. John A. Tory, Detroit.
24. C. C. Knight, Sherbrooke, Que.
25. W. J. Marquand, Halifax, N. S.
26. John S. Cameron, Atlanta, Ga.
27. E. E. Wilkinson, Port Huron, Mich.
28. C. N. Moore, Detroit.
29. H. C. Rankin, Detroit.
30. J. P. Mohler, Detroit.
31. A. E. Fisher, Detroit.
32. Dr. D. H. Rogers, Gananoque, Ont.
33. Thomas Hendry Brantford, Ont.
34. J. R. Johnston, Raleigh, N. C.
35. H. Ball, Barrie, Ont.
36. T. O. Champion, Toronto.
37. H. B. Higinbotham, Philadelphia.
38. Eugene C. Peed, Baltimore.
39. H. B. Dunsford, Montreal.
40. W. Kennedy, Montreal.
41. E. D. Ludwig, Erie, Pa.
42. N. D. Sills, Richmond, Va.
43. M. Ferron, Grand Mère.
44. A. Lecavalier, Montreal.
45. F. S. Farris, St. John, N. B.
46. R. Vezina, Quebec.
47. E. V. Dyer, Port Hope, Ont.
48. John H. Welch, Charlottetown, P. E. I.
49. F. Waterson, North Bay, Ont.
50. W. H. Hamilton, Guelph, Ont.
51. T. R. Raitt, Toronto, Ont.
52. W. H. Hill, Peterboro, Ont.
53. R. J. Stuart, Norwood, Ont.
54. F. M. Mallory, Sherbrooke, Que.
55. F. X. Dion, Quebec.
56. J. H. Keller, Sherbrooke, Que.
57. A. M. Griffith, Kalamazoo, Mich.
58. W. B. Falk, Grand Rapids, Mich.
59. James W. Simpson, Montreal.
60. J. H. Ferguson, Delhi, Ont.
61. Holland A. White, Hamilton, Ont.
62. W. N. King, Montreal.
63. James C. Tory, Montreal.
64. John Smith, Toronto.
65. J. R. Sanderson, Sault Ste. Marie, Ont.
66. R. N. Berrien, Atlanta, Ga.
67. W. Thompson, Peterboro', Ont.
68. J. O. Richardson, Montreal.
69. W. Lyle Reid, Ottawa.
70. A. S. Macgregor, London, Ont.
71. J. R. Wright, Montreal.
72. Mrs. Boyd, Toronto.
73. Walter Gouinlock, Toronto.
74. M. A. Halliday, Chesley, Ont.
75. A. Tremblay, Chicoutimi, Que.
76. P. Gelinat, St. Boniface, Que.



Representatives of the SIX LAYS OF CANADA, from Canada and the United States, at Owen Sound, August 17-21, 1903.
Key to group on opposite page.



The Outing Party on the Lawn in front of King's Royal Hotel.

(Continued from page 147)

The whole party were as young children, and enjoyed themselves throwing stones at bottles from the beach, while President Macaulay, with the others, had a trial at skipping stones.

THE CIVIC RECEPTION.

The Mayor of Owen Sound and a few of the aldermen received the staff at the City Hall. Mayor Greer was chairman, and gave the freedom of the town to the party. Messrs. Miller and Stevens, Ald. Christie and others also spoke words of welcome. Messrs. T. B. Macaulay, A. B. Wood and F. G. Cope responded for the staff.

FISHING.

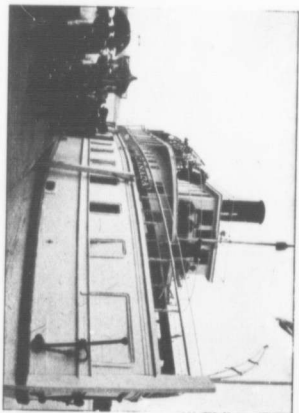
The fishing section of the party who drove to Lake Francis had a day of successful sport—successful because, as a reward of their labors, they arrived home in the evening with a bounteous supply of bass, perch, pike, etc. There were many of the etc., for they were too small

to classify; but "any port in a storm," and any kind of fish is better than no fish. Mr. Thomas R. Raitt again succeeded in winning the first prize for the largest number of fish. This is the third year Mr. Raitt came out ahead. We don't know how he does it, but he does. Mr. A. S. Macgregor came pretty near capturing the first prize, but his fish were not large enough. Mr. J. P. Mohler won the second prize for the greatest number of fish over six inches long.

THE CIVIC DRIVE.

On Thursday afternoon the party were the guests of the city of Owen Sound, and were driven to points of interest in the city and vicinity. Many visited Inglis Falls, and greatly enjoyed the visit. Other places of interest were visited, among them many of the manufacturing interests of Owen Sound, and all agreed that the future of Owen Sound is bright with promise.

(Continued on page 151)



Steamer "Canada"
"All aboard for Griffith's Island"



Swapping Fishing Stories on the Wharf
while waiting for the steamer.



Lunch Time on Griffith's Island.



Having a Throw at Floating Cans.

OUTING VIEWS.

SUNSHINE

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

A. M. MACKAY, *Editor.*

| SUN | | MON. | | TUE. | | WED. | | THU. | | FRI. | | SAT. | |
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 | | | | | | | |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | | | | | | | |



HEAD-OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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President and Managing-Director.

S. H. EWING, ESQ.
Vice-President.

J. P. CLEGHORN, ESQ.
J. R. DOUGALL, ESQ., M.A.
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ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPP.

An Incident.

Sometimes it takes a very little incident to change the course of one's thinking. In the case before us it was only a little boil that was the cause of attracting to itself the whole attention of a business man who never took holidays and who enjoyed the whirl of business better than anything else.

Well, one day this little boil planted its roots in the neck of our friend, and, thinking it had better stay a while, it made its fastenings good and strong. The first thing the boil did was to force the man to take a holiday, and the boil decided to stay close to him to see that holiday should be kept. It was such a his wide-awake, interesting boil that it managed before many days passed to attract the man's thoughts to itself, and itself alone. Business was foreign to his mind; by-and-bye sleep could not find any part of the man's attention, the boil alone was his sole companion. It was *only* a boil was the sympathy from truly sympathetic people. Days passed—until one morning the worried look of the family physician, when he called, began to worry our sick friend; a new element had entered into the case which looked grave. The doctor feared blood-poisoning, and said that if agreeable he would like to have a consultation with another doctor. This scared the sick man, and after this he had forgotten all about the pain, his mind was centered upon another subject. His business was running all right under his indirect attention

while he was sick ; but his business was in such a condition that, should the worst come, his wife couldn't possibly carry it on successfully. Life assurance he had none, or nearly none—only two thousand. In his present condition nothing could be done but worry ; and worrying, was disastrous. His only course was to put up the very best possible fight for life. This he did, and he conquered. In the silence of his sickness, with chances against his recovery, he made a resolve, and here it is. We give it in his own words, as near as we can remember. "Listening to the clicking of the clock the night after the consultation was held, when fever and pain were distressing, I resolved that the very moment I recovered sufficiently to pass the examination of a life assurance doctor I would fortify against the chance of leaving my wife and child to the mercy of the world's charity—that I would make tracks to a life company and assure up to the very last cent that I could possibly pay premiums on." This was his resolve, and, true to his word, three months from that time he was the possessor of a life policy which would easily take care of his family, should he step out of this life.

So sometimes a little boil may change the course of a man's thinking. Life assurance was just as urgent and necessary all the time, but this man didn't see the need of it when he was strong and doing well. To-day he is one of the greatest believers in life assurance we ever met, and all on account of a little boil.

After the Outing.

Since the outing we have received several letters from the men who were there. From these letters we make a few extracts :

"The outing is a great stimulus to agents in the endeavor to secure enough business to entitle them to attend. We came home feeling

one hundred per cent. more capable of securing good business, and more convinced than ever that the Sun Life Assurance Company of Canada is not only the best company for a man to represent, but also the best company for policyholders as well.

"GILBERT C. JORDAN,
"Manager for New Brunswick."

"As I have attended each successive outing, I have been brought into contact with the many agents of the Company, and have been put in a position to discuss with them many little points I have found were beneficial in my own canvassing ; and this, of course, was a consequent benefit to the Company.

"JOHN GOINLOCK."

"It does the Agency Staff good to come together at the outing and discuss matters of common interest.

"Personally, I have returned to my work with more enthusiasm and a greater determination to make the Sun Life of Canada one of the leading companies in the South.

"J. R. JOHNSTON,
"Manager for N. and S. Carolina."

"I believe that the present outing was the most successful one that was ever held and it will pay ten fold for the expenditure.

"JNO. A. TORV,
"Manager for Michigan."

"The outings are decidedly beneficial. The agency department have our thanks for 1903.

"W. A. HIGINBOTHAM,

"C. C. KNIGHT,

"JAMES C. TORV,

"In Camp Wilson, Kennebec Road, Que."

The friendships which are formed at the outings with the Officers of the Company, and with one another, are very valuable.

"E. C. PEED,
"Baltimore, Md."

"These outings bring out workers who develop into excellent men for the Company.

"N. D. SILLS,
"Manager for Virginia."

(Continued from page 150)

THE STAFF CONCERT.

This is one of the regular features of each year's outing. It was in charge of Mr. John Gouinlock this year, and that alone stamped it a success. Mr. Gouinlock gathered together a most excellent array of talent. Messrs. Cameron and Harvey, of Toronto, kept up their well-known reputation as entertainers, and our own Jordan excelled himself. His squeaky arm was more squeaky than ever. If Mr. Jordan would call together his prospects in each town in his district and give them this recitation, we feel sure he would capture every man, but he would not dare to have them examined immediately afterwards, as the heart runs fast after boisterous laughter. (We hope this is orthodox.) Mrs. Rankin, of Michigan, was given great applause for her song, "America and Canada," which she so sweetly rendered. This composition is from the pen of Mr. Rankin, and we are pleased to give it in this issue. One interesting feature of the concert was the presentation to Mr. Gouinlock of a gold watch for his good behavior and hard work in the West Indies. The watch was given by Mr. J. C. Tory, the General Manager of the Western Foreign Department. Mr. R. Macaulay, the President, made the presentation in a neat address. Mr. Gouinlock looked innocent, and was, as is usually the case, taken by surprise, but he had a speech prepared for the occasion. He handled himself magnificently under these most trying circumstances.

The prizes for the fishing contest were also given by the President. Mr. Raitt and Mr. Mohler, the fortunates, gave their fishing secrets away, but not knowing enough of the technique of fishing, we will not dare to give them here.

THE BASEBALL GAME.

The sporting element of the party

were "at home" on the last morning of our stay. The game was between the Head Office and East, and the others, and as is always the case, the East won. Let me see; no, they came out a tie, but they would have won if they had another inning. Many of the men were expert players, but some couldn't strike a football with a picket-fence slat. Yet, all in all, they had a good game, and had one of the most enjoyable half-day's sport of the outing. Here is the score:

THE FIELD STAFF.

| | | | | | |
|--------------------|---|---|---|---|---|
| Falk | 0 | 1 | 0 | 0 | 1 |
| Hendry | 1 | 0 | 0 | 0 | 0 |
| Higinbotham, H. B. | 0 | 1 | 0 | 1 | 0 |
| Sills | 1 | 0 | 0 | 0 | 0 |
| Gouinlock, W. | 0 | 0 | 0 | 0 | 0 |
| Tory, J. A. | 0 | 0 | 0 | 0 | 0 |
| Wilkinson | 0 | 1 | 0 | 0 | 1 |
| Sanderson | 0 | 1 | 0 | 0 | 1 |
| Gordon | 0 | 0 | 0 | 0 | 1 |

HEAD OFFICE STAFF AND EAST.

| | | | | |
|------------|---|---|---|---|
| Raitt | 0 | 1 | 1 | 0 |
| Dunsford | 1 | 0 | 1 | 0 |
| Cope | 1 | 0 | 0 | 0 |
| Wood | 0 | 0 | 1 | 0 |
| Wright | 0 | 0 | 0 | 0 |
| Lecavalier | 0 | 1 | 1 | 1 |
| Simpson | 0 | 0 | 1 | 0 |
| Knight | 0 | 0 | 0 | 0 |
| Jordan | 0 | 0 | 0 | 0 |

NOTES.

It was feared that Mr. John A. Tory was going to pull up the bottom of Lake Francis—his fishing-hook got caught in something "horrid big." He thought, sure, he would have a new fishing-rod—the first prize—but 'twas a log he got.

It was cruel to have announced before the ladies that Messrs. Sills, Higinbotham (both W. A. and H. B.), Peed and Peterson thought of coming to the King's Royal next year and were to bring their wives and families. Fortunately it was the last day of our stay.

One noticeable feature of reform was seen, in that Messrs. Macgregor, Grant, Hill, White, et al., were quiet at nights and went to sleep like good boys should.

Mr. Welch, of Charlottetown, was so pleased with the outing that he went back to Prince Edward Island resolved to ask the Lieutenant-Governor to send up an official note inviting the outing to the "Island in the Gulf." Wish he would succeed; our home is down that way.

Mr. Bryden, of Newfoundland, registered a complaint against Cashier Richardson, who met him on the Pullman before going to sleep, and greeted him the first thing in the morning with, "Hello, Codfish! how did you sleep?"

Mr. McCoy, of Ottawa, held up the train, and at the point of a "manual" revolver made the brakesman assure his life. Dangerous men up in Ottawa.

The landlubbers who were too mean to feed the poor little fish in Georgian Bay did not take the trip around the harbor on the yacht "Venetta."

A young man from Head Office went to the King's Royal a day before the outing party arrived, and when we got there he was calling everybody by their first name, especially the ladies. How is it? It takes some of us a month to strike up any sort of an acquaintance. He must have given the cue to some of the American delegates.

Some men have honors thrust upon them. The following made round "goose eggs" at the baseball match. Field Staff: Messrs. W. Gouinlock and John A. Tory; Head Office and East: Messrs. Wright, Knight and Jordan. They should buy an incubator.

Mr. J. Gouinlock writes that his wife pulled his hair (don't know how she could do it!) when he got home. She



President Macaulay and Dr. D. H. Rogers.

thinks it real mean of Mr. Tory not to have given him a lady's watch. Men are so selfish!

Guess the outing worked all right. The batches of applications that are coming in shows that something's doing.

We forgot to move a vote of thanks to the Sun. We don't mean our Sun, but the other one. He smilingly put in an appearance every day of the outing. At Montreal and other places it rained all the time.

Mr. Halliday deserves the undying gratitude of every member of the outing for his attention to the party. He must have been pleased when the train pulled out.

Now! for the "dotted line."



MR. JOHN GOUINLOCK,
The winner of the Gold Watch.

The Life Assurance Business.

The life assurance business is one of the most sacred businesses that there is. It is to me the most sacred business outside of the ministry. It is profoundly important that every man, that every person, should take life assurance to protect his family, no matter whether he is succeeding in business or not, because business conditions may change at any moment. Always away back and away behind business and other contingencies is the life assurance policy, which is sure to be paid to the beneficiary in case of the death of the policyholder.—William H. Baldwin, Jr., President of the Long Island Railroad.



How Many ?

How many business failures and bankruptcies have been averted by life assurance money ?

How many families of young children have been kept together by it ?

How many widows have been saved from poverty by it ?

How many young men and women have been educated by it ?

How many fathers and mothers have been made comfortable in their old age by it ?

How many have been saved from pauperism and crime by its benign influence ?

How great a burden the State has been relieved of by it ?—Exchange.



No Room for Two.

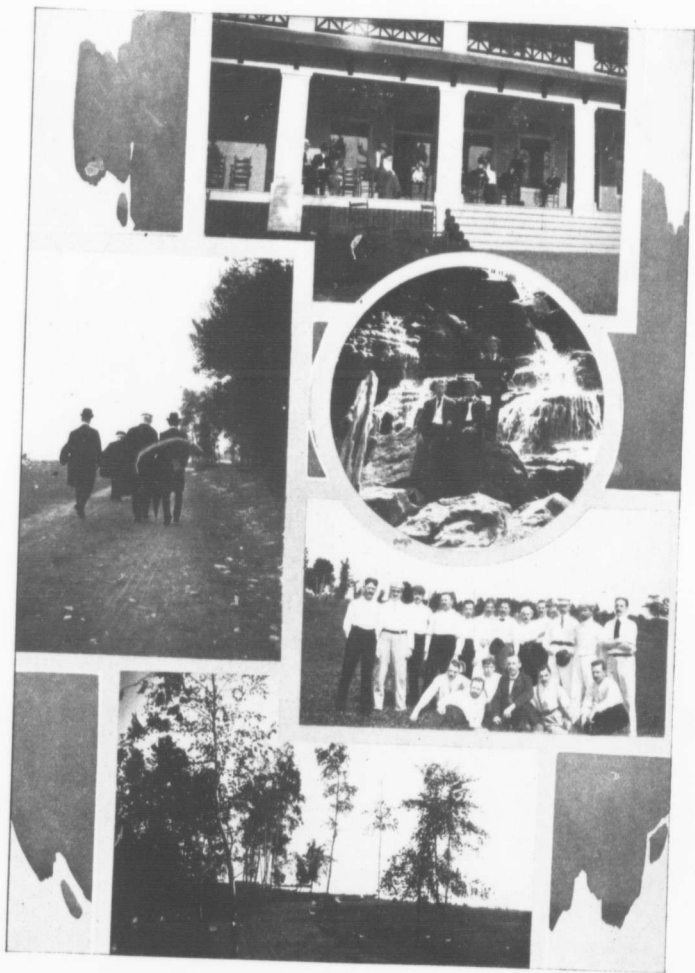
A popular General was once asked what little incident he had laughed most at. "Well," he said, I don't know ; but I always laugh when I think of the freshman and the army mule. I was riding down the line one day when I saw an Irishman mounted on a mule which was kicking its legs rather freely. The mule finely got its hoof caught in the stirrup, when in his excitement the Irishman remarked : 'Well, begorrah, if you're goin' to get on, I'll get off.' "

—Scottish American.



The Hamilton, Ont., Contingent at the Outing.

Two Scotchmen were going home together somewhat "elevated," and the one said to the other—"Weel, Donald, we've have had a grand day, and I'm sure the young couple—" "Whist, man," interrupted his friend, "it wisna a marriage. It wis a fun'ral."



OUTING VIEWS.

Leaving for Home.

On the Porch of the King's Royal.

At Inglis Falls.

The Baseball Team.

A Pretty View from the Verandah of the King's Royal.

America and Canada.

Air—"Maryland, my Maryland."

BY ONE OF THE MICHIGAN REPRESENTATIVES,
sung by Mrs. Rankin, of the Staff Concert.

My native State, I'd sing of thee,
Michigan, my Michigan!
Of mem'ries ever dear to me,
Michigan, my Michigan!
Thy lake-bound shores and heal'ful breeze,
Thy brooks and streams, thy inland seas,
Thy sunny skies and glorious trees,
Michigan, my Michigan!

Across the line by faith I see,
America, America!
Where Liberty holds reverie,
America, America!
When Washington, the Great, was born,
True Freedom saw its natal morn.
"Old Glory's" Stars and Stripes adorn
America, America!

The Great Lakes wash another shore,
Canada, fair Canada!
Where kindred hearts keep open door,
Canada, fair Canada!
Thy borders stretch from sea to sea,
Thy sons bear palm for gallantry,
Great Britain's greatest colony,
Canada, fair Canada!

Thy Provinces well governed are,
Canada, fair Canada!
For Right is e'er thy guiding star,
Canada, fair Canada!
In thee the "Sun Life" had its birth,
Whose mission is to bless the earth.
The world bears tribute to thy worth,
Canada, fair Canada!

Apart our governments may be,
America and Canada!
And tariff walls commercially,
America and Canada!
The same blood coursing through our veins,
A mutual fellowship sustains.
What great ambitions each attains!
America and Canada!

Owen Sound, Ont., Aug. 20, 1903.



Some Whistler Sayings.

The late James McNeill Whistler was not only one of the greatest artists, but one of the most brilliant wits of the day. In repartee he was unrivalled.

Once, when he had just let off one of his choicest mots, a rival epigrammatist, who was suspected by Whistler of plagiarism, exclaimed, "Ah! How I wish that I said that!" "You will say it," said Whistler, grimly, "after I have gone hence!"

How delicious, too, was his reply to the enthusiastic lady who exclaimed that the world had only known two great artists, Whistler and Velasquez. "But why," said the master, in his tired voice, "why drag in Velasquez?"

On another occasion Whistler was describing to some friends an encounter with one of these enemies on the gentle art of making whom he wrote so charmingly. "And what did you say?" inquired an eager admirer. "I said nothing," replied Whistler, "I merely laughed offensively."

When he had a disagreement with the Royal Society of British Artists and resigned the presidency, and with some of his friends left the society, he gave vent to one of his most bitter sayings, "The artists have left; the British remain."

One of the latest stories about him tells how a group of American and English artists were discussing the manifold perfections of the late Lord Leighton, president of the Royal Academy. "Exquisite musician; played the violin like a professional," said one. "One of the best dressed men in London," said another. "Danced divinely," remarked the third. "Ever read his essays?" asked a fourth. "In my opinion they're the best thing of the kind ever written." Whistler, who had remained silent, tapped the last speaker on the shoulder. "Painted, too, didn't he?" he said.

One day a lady came to Whistler with the request that he would honor her by painting her portrait. When she came to him for her first sitting she brought a cat with her, and placed it upon her knees. The animal was very restless,

and was constantly mewling. Whistler was much annoyed. "Madame," he said at last, "will you have the cat in the foreground or in the back yard?"



How Much Assurance Should a Man Carry on His Life?

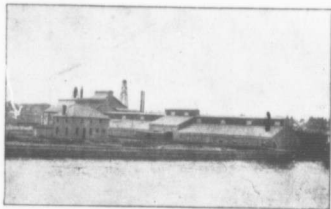
After a man has been led up to the point of performing the manifested duty of assuring his life, arises the question: "For how much?" Then it is that he inevitably has a wrestle with his conscience and his pocketbook, says the "Underwriter." He has a wife and children, and has perhaps an income of \$3,000 or \$4,000 a year. He usually feels dreadfully poor the moment the agent approaches him. He is in favor of assuring for a small sum to begin with, until he can "see how things are going," and announces that "if everything is all right he will take more some other time," thus at once presuming that he runs no risk whatever, and has a hold upon life that he need not relax until he desires to.

He thinks of five thousand dollars. That's a nice sum. Probably he never had so much cash in hand all at one time, and he thinks that for a starter that will do. That is not as much as he would like to assure for, but he reasons that it is "better than nothing," and that the wife could at least get along for a time with this until "something turns up." He hasn't the least idea what he means by "something turning up." For a widow and children the usual things that turn up are bills. From the day of her husband's death, income absolutely ceases, and the little capital she may have diminishes.

It is rather hard for a family that has been living at the rate of, say, \$4,000 a year, to suddenly be called upon to live for *all time* on \$5,000. And yet many a

woman is apparently required to do this when her husband dies. It is expected that she will curtail expenses with the lessened income, but it seems cruel to leave her to meet a condition which even the man would shrink from.

Do not, then, approach the matter of life assurance with that feeling that you will take just what you can conveniently pay for. Remember that you are saving money, not spending it. Every dollar you pay on a policy will be returned to you or your heirs with a handsome addition. It will not hurt you to make little sacrifices to pay premiums.



Sun Cement Works, Owen Sound,
built by the late Dr. Horsey.

We have never yet seen the man who felt sorry that he had assured in a good life company. He is akin to the man with a solid bank account. Therefore we say: Don't be mean over it when you are contemplating the investment, even if be for the benefit of some other than yourself.



Congratulations.

George A. Walters, special agent for the Sun Life of Canada at Hankow, China, has been appointed vice and deputy consul-general for the United States at that point by Consular-General Wilcox. The appointment came unsolicited, and is considered a high compliment. Mr. Walters' jurisdiction covers most of central China.

—Indicator, Detroit.

The SUN LIFE OF CANADA IS PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

| | |
|---|-----------------|
| Assurances issued and paid for | \$11,030,690.93 |
| Increase over 1901 | 196,392.86 |
| Cash Income from Premiums, Interests, Rents, etc. | 3,561,509.34 |
| Increase over 1901 | 465,843.27 |
| Assets at 31st December, 1902 | 13,480,272.88 |
| Increase over 1901 | 1,707,240.81 |
| Undivided Surplus over all Liabilities ex- cept Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since) | 712,180.17 |
| Increase over 1901 | 125,680.31 |
| Profits paid Policyholders | 103,550.43 |
| Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1902 | 1,064,611.02 |
| Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1902 | 8,904,625.43 |
| Life Assurances in force Dec. 31st, 1902 | 67,181,601.63 |

TEN YEARS' PROGRESS

| | INCOME | Net Assets exclusive of uncalled Capital | Life Assurances in force |
|-----------------|-----------------------|---|-----------------------------|
| 1892 | \$1,134,867.61 | \$ 3,403,700.88 | \$23,901,046.64 |
| 1902 | 3,561,509.34 | 13,480,272.88 | 67,181,601.63 |
| Increase | \$2,426,641.73 | \$10,076,572.00 | \$43,280,554.99 |