

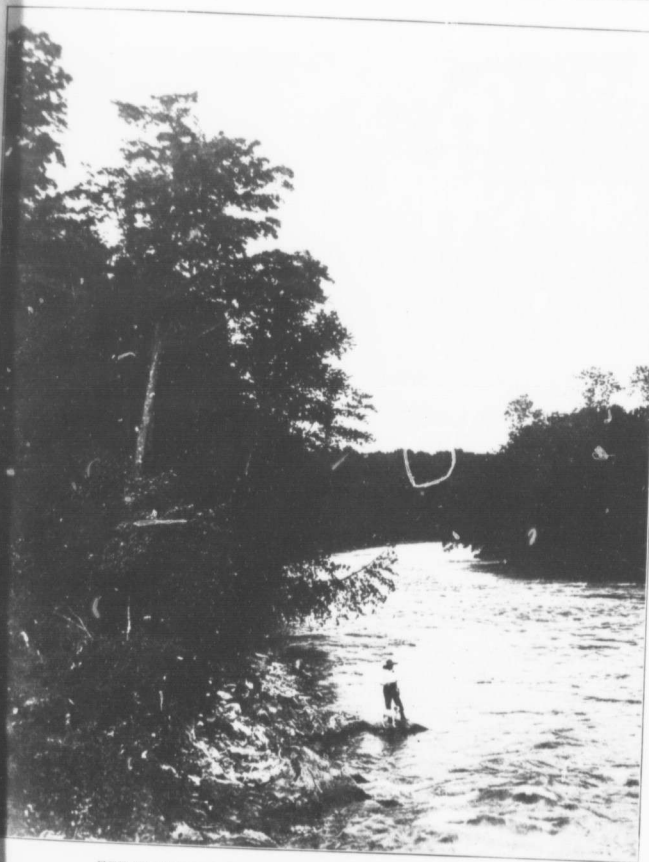
THE EASTERN TOWNSHIPS.

SUNSHINE

Vol. XIII
No 5

MONTREAL

MAY
1908



THE EASTERN TOWNSHIPS—MAGOG RIVER ABOVE THE FALLS.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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SUPERINTENDENT OF AGENCIES.

May 1908						
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22	23	24	25	26	27	28
29	30	31				

I Am Going to Save!

I am going to save!

Have you ever made a resolution like that? Likely you have, but your good intentions were soon forgotten.

Saving money is a habit—it is not acquired in a day, neither by making resolves that we are going to save; it is only acquired by *saving*.

If some good friend had clinched your resolve and directed you to make a beginning in saving it would have been a good act; but likely at the time your good resolutions were in evidence, a person suggested a method.

Perhaps you did make a beginning and you opened a savings bank account but the small balances at the savings bank is evidence that a man wants something more than his own impulses to assist him in saving.

The Savings Bank—an excellent institution—cannot say to you, you MUST save so much every year. If it did, it would be better for a great number of young men.

You have of course, thought of Endowment life assurance, but perhaps never was brought to the point of writing a proposal for a policy.

Endowment assurance is, to many, the ideal way of saving. It prompts men to save a given amount each year. On a certain day a payment becomes due, and the experience of men is, that it is difficult to meet this payment because preparation is made for it.

Why should you drink and be all right about the future of your life. How will it not mean to have a competent independent

Here is a competency PROVIDE for

There is no this. You Men in the be producers

Endowment your savings hoards it for you a splendid protects your for the full value the first depos

Some young the stock market venture the very few this is not a leg

man's savings. We believe t than Endowment It is safe.

It is positive There is no action—it is al is as certain as

The Sun Life Canada is favour men as the cu The words of p SUNSHINE from policyholders is any gives fair t to its patrons.

Why should young men save? "Eat, drink and be merry" is the philosophy of a great many young men. This may be all right for the present, but what about the future?

You are now in the earning period of your life. By and by you will not be. How will it fare with you then? Would it not mean a great deal of comfort to have a competency that would make you independent?

Here is a fact—if you are to have a competency in old age **YOU MUST PROVIDE** for it NOW!

There is no doubt about the truth of this. You **MUST!**

Men in their declining years cease to be producers—they are consumers.

Endowment assurance gathers together your savings in your earning period and hoards it for your declining years, giving you a splendid investment, and it also protects your estate in the event of death for the full value of the policy the moment the first deposit is made.

Some young men take a "flyer" in the stock market or in some investment venture. We need not say that the very few who succeed show us that this is not a legitimate channel for a young man's savings.

We believe that there is nothing better than Endowment assurance.

It is safe. We are certain of that.

It is positively safe.

There is no gamble about the transaction—it is all on a scientific basis, and is as certain as it can possibly be.

The Sun Life Assurance Company of Canada is favoured by thousands of young men as the custodian of their savings.

The words of praise which we publish in **SUNSHINE** from time to time from our policyholders is evidence that the Company gives fair treatment and good profits to its patrons.

A New Record.

The month of March, with its slush and bleak weather, did not thwart the ardour of the representatives of this Company. Without any extra inducement but by the ordinary methods of the agency force the Company's business for that month was the largest of any month in its history, the total amount of business written being \$3,000,000. The Agency Department is justified in feeling proud of its energetic field force, for a result like this spells efficiency.

Just Among Ourselves

All who are acquainted with Mr. Arthur B. Wood, assistant actuary of this Company will heartily join us in tendering him congratulations on the occasion of his marriage on the 22nd ulto. The head office staff presented him with a silver tea service. Mr. T. B. Macaulay in making the presentation reviewed the successful career of Mr. Wood with the Company, and highly complimented his ability as an actuary. He also spoke of him as a warm personal friend. Mr. Wood also at the same time received handsome gifts from the Canadian and American managers through Messrs. F. G. Cope and A. M. Mackay.

It Varied.

The late Judge Saunders of North Carolina was noted as an angler, but he had a poor memory as to the weight of the fish he had taken. On one occasion a friend trying to entrap him, said, "Say, judge, what was the weight of that big catfish you caught the other day?"

The judge turned to his waiter and said: "Bob, what did I say that catfish weighed?"

"What time yesterday boss,—in de mawnin', at dinner or after suppah?"—*St. Louis Republic.*

The Eastern Townships,

The Eastern Townships, a name which for years has been applied to the territory comprising the counties of Brome, Compton, Missisquoi, Richmond and Wolfe, Shefford, Sherbrooke and Stanstead, Drummond, Arthabaska and Megantic, form the south-east corner of the Province of Quebec. They lie between the forty-fifth and forty-sixth parallels of latitude, and on the south and east are bounded by the United States. In area this district, one of the most fertile of the Dominion of Canada, comprises 4,444,868 acres.

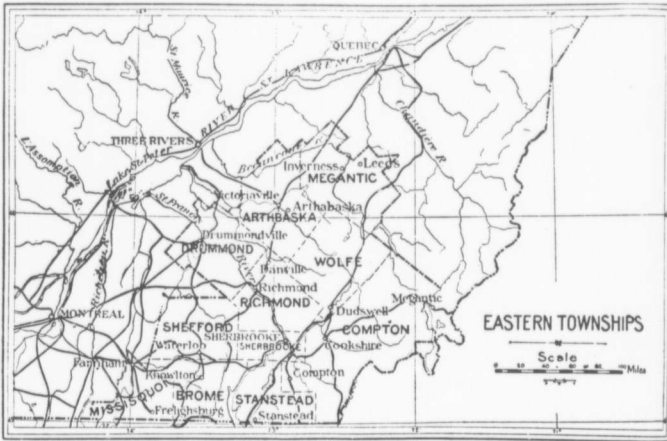
At the outset in connection with this brief

and other evidences of activity and prosperity are to be found here.

4. Mining is an important industry in the Eastern Townships, the asbestos deposits being the richest in the world, and copper, gold, iron and other minerals abounding.

5. The Eastern Townships is the native home of the maple tree, nearly every farmer having his sugar orchard, and the output of the season just closed is estimated at not less than ten million pounds.

6. The Eastern Townships is especially noted for its picturesque scenery, hill and valley, lake and river, meadow and woodland combining to form a landscape of unrivalled attractiveness.



article, may be enumerated certain striking facts referring to this section of the country.

1. By the census of 1901 its population is given as 221,633 persons, English and French, who it may be said form a remarkable example of the union of races in Canada, as they dwell together in peace and harmony, both proud of their respective nationalities, but both placing their common Canadian citizenship above and before all else.

2. Agriculture, the backbone of the country, is the great industry of the Eastern Townships which, because of the fertility of the soil, has gained the name of the "Garden of Canadian Agriculture."

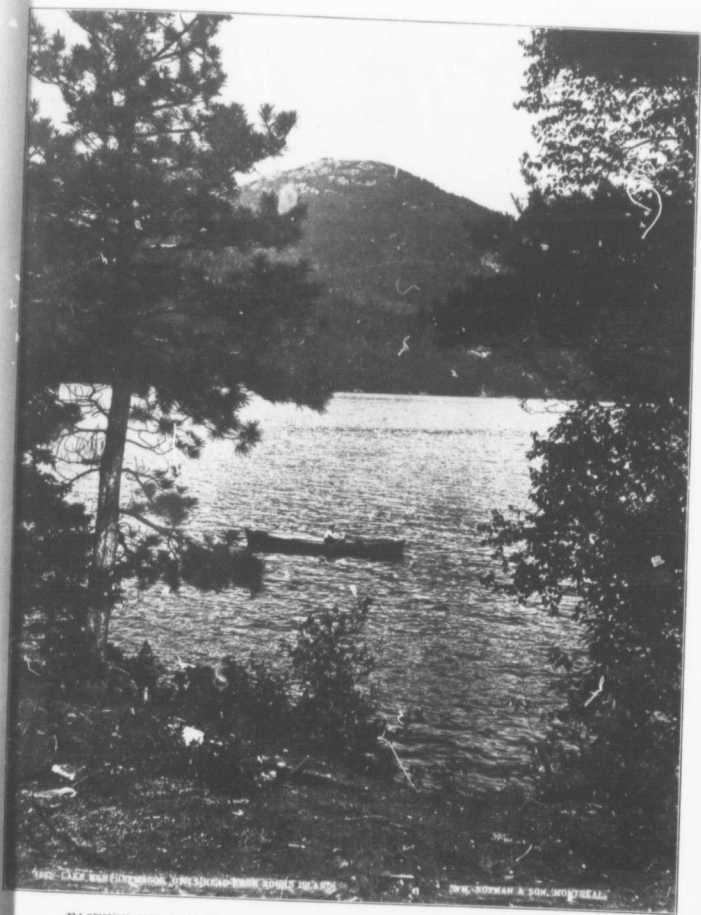
3. A city, several towns and many villages, attractive and progressive, with busy factories

A Bit of Tradition.

In the St. Francis River, at the city of Sherbrooke, is the famous Pine Tree, shown in our engravings, regarding which there has been handed down an interesting tradition. The story is that hostile bands of Abeniquis and Iroquois met here, in about 1692, to contend for the hunting grounds of the upper St. Francis. It was finally decided that the matter should be settled without fighting. Two warriors were chosen and directed to run around the tree on the small island in the river until one should fall from exhaustion, which would be accepted as defeat by his party. The Iroquois' strength gave out first, his scalp was taken by his pursuer and the Abeniquis were left in possession of their hunting grounds. A limb of the tree is



EAST



EASTERN TOWNSHIPS—LAKE MEMPHREMAGOG, OWLS HEAD FROM ROUND ISLAND.

sent a few years ago to Laval University at Quebec and on examination it was declared that the tree might be three hundred years old.

Another story with more historical data, relates to the site of the present city of Sherbrooke. Rogers and his band, in 1759, seeking vengeance for attacks made on New England settlements, marched north through the Canadian forests to the Indian village of St. Francis, near the St. Lawrence, which they destroyed while the place was in the possession of the women and children, the warriors being absent on a hunting expedition. On their return the Indians pursued Rogers and his followers, overtaking them at the junction of the Magog and St. Francis rivers, the present site of the city of Sherbrooke. A bloody fight took place, in which Rogers won, only to lose most of his followers by starvation and exposure in the subsequent march through the forests to the southward. It is said that golden candlesticks and other spoil, taken from the church in the Indian village, were buried somewhere along the banks of the Magog river. Probably many, in years gone by, have searched for this treasure, but always in vain.

A Paragraph of Real History.

The pioneer settlers of the Eastern Townships entered this territory in the closing years of the eighteenth century and the opening years of the nineteenth. They were hardy, courageous men and women, coming principally from the New England States. Some were United Empire Loyalists, preferring the hardships of the forest beneath the British flag to the easier lot of another land beneath another flag. They found an unbroken wilderness, but, undaunted, they cleared their little farms, communities were formed, villages sprang up, and the foundation was laid for the prosperity enjoyed by their descendants and all whose lot has since been cast in this favoured territory.

Present Conditions.

The Eastern Townships is to-day probably one of the most prosperous sections of all Canada. The financial depression which has been so widespread, has not been seriously felt here. Manufacturing industries in the towns have experienced quiet times, but agriculture has prospered, lumbering has never been more profitable, mining continues with undiminished activity. Business may be at a standstill across the imaginary boundary line to the south, communities elsewhere in Canada may feel the weight of hard times, but business, commercial

and agricultural, goes on as before in the Eastern Townships, almost unaffected by the financial stress.

The principal industrial and commercial centres are the city of Sherbrooke, the metropolis of the Eastern Townships, with a population of 15,000; Granby, which easily takes the second place in commercial importance; Coaticook, Magog, Richmond, Cowansville, Knowlton, Rock Island, Stanstead, Cookshire, Windsor Mills, Lake Megantic, Waterloo, Sutton, Danville, Waterville, Bedford, East Angus, Farnham, etc. There are now in the Eastern Townships 75 miles of first-class railways, affording transportation facilities such as few territories of the extent possess. Each town and village has its financial and public institutions, all indicative of the activity and stability of the commercial life. The Eastern Townships Bank, which holds a place among the best banking organizations in the Dominion, has its headquarters in Sherbrooke and branches in almost every town and village in the surrounding country.

An idea of the extent of Eastern Townships industry of various kinds may be had from statistics which are available. A recent agricultural census, completed in 1907, shows that 57% of the total land is cleared, while 43% remains in woodland, and 32% of the total is actually employed in crop raising. These figures taken as a whole indicate well balanced farms, woodland, pasturage and cultivated fields prevailing in very fair proportions. So many acres yet to be brought under cultivation, give effective answer to anyone who claims that the land of the Eastern Townships is worn out. Nearly half of it has never been turned by the plow. The dairy census shows over 200,000 cows yielding the farmers a revenue of over \$6,000,000 annually.


The last census shows in the Eastern Townships 887 manufacturing establishments, with an invested capital of \$15,178,295, turning out annually manufactured goods valued at \$16,387,300. There was in 1904 an output from the asbestos mines valued at \$1,225,000.

These figures will give some idea of the varied and extensive operations which are carried on in the Eastern Townships.

The Eastern Townships' Summer.

Now, in the month of May, when the ice has broken from the grasp of winter, and donning its summer garb, a word may be said of the Eastern Townships in summer.

It is then that the pretty villages, the verdant hills, the many lakes and rivers stand out in



their picturesque
Canada" become
from the cities in
Lakes Memphremontic
and other Canadian
south in the United
comes a summer
house entertains
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the fields and a d
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A century old,
pioneers; a fertility
yet has yielded by
a thrifty, honest
the heritage that
picturesque villages
beauty and a climate
briefly, such are
Townships.



THE EASTERN TOWNSHIPS—LONE PINE IN ST. FRANCIS RIVER.

See article "The Eastern Townships," page 52.

their picturesque beauty and the "Garden of Canada" becomes the Mecca of those who flee from the cities in the heated months of summer.

Lakes Memphremagog, Massawippi and Brome attract hundreds, not simply from Montreal and other Canadian cities, but from cities far south in the United States. Every village becomes a summer resort, and almost every farmhouse entertains its summer guest or "city cousin" on their annual outing for a romp in the fields and a deep breath of pure, life renewing Eastern Townships' air.

A century old, hewn from the forest by hardy pioneers; a fertile, exhaustless soil which as yet has yielded but a fraction of its vast stores; a thrifty, honest population, who fully realize the heritage that is theirs; thriving towns and picturesque villages; landscapes of unrivalled beauty and a climate healthful and agreeable—briefly, such are the features of the Eastern Townships.

Business-getting, Business-holding, Profit-paying.

As a business-getting, business-holding, and profit-paying life assurance institution, the Sun Life Assurance Company of Canada stands in the very front rank. Its ability to get and to hold business, and at the same time make exceptional returns to its policyholders by way of profits on their policies is certainly remarkable.—Bulletin, Toronto, April, 1908.



Direct Your Thoughts.

Man is a thinking being, whether he will or no; all he can do is to turn his thoughts the best way.—Sir William Temple.



MR. THOS. J. PARKES.

Mr. T. J. Parkes, Manager for the Eastern Townships, is the youngest, from a managerial standpoint, of the Company's managers.

Joining the Sun Life staff in 1904, in connection with the Montreal city branch, he has by hard work and persistency, together with a mania for organization, climbed to his present position.

Mr. Parkes is not unknown to the life assurance men of Canada, for he is, perhaps more than any other, responsible for the phenomenal growth of the Underwriters Associations in Canada.

Mr. Parkes is only happy when things are going full swing, and if he will not make things "go" in his agency he will greatly disappoint us.

He has given life assurance hard study, and the man who presents excuses to him may expect a reply that will surely disarm him.

Like other managers of note, Mr. Parkes makes his influence felt in many directions. The Old Brewery Mission of Montreal misses him as its Treasurer, and the

many unfortunates who frequent the mission miss his good cheer and sympathy. The Montreal churches are also missing him—in fact anything that made for the betterment of men had all the time and energy that Mr. Parkes could give. He has a facile pen, and few men can equal him in writing a scathing article on what he considers an abuse.

We could say many more things about Mr. Parkes and still be within bounds, but our space forbids. He is yet a young man, and we leave him to make a new record in his interesting life history, when we may at some other time continue this brief sketch.

♦ ♦

Opportunity.

The familiar poem, by the late Senator Ingalls, on Opportunity, which teaches that opportunity comes once and only once to every man, is matched by the poem here given, author unknown. Both teach truth, but this poem probably comes nearer to the actual.

They do me wrong who say I come no more
When once I knock and fail to find you in;
For every day I stand outside your door
And bid you wake, and rise to fight and win
Wail not for cherished chances passed away!
Weep not for golden ages on the wane!
Each night I burn the records of the day—
At sunrise every soul is born again.

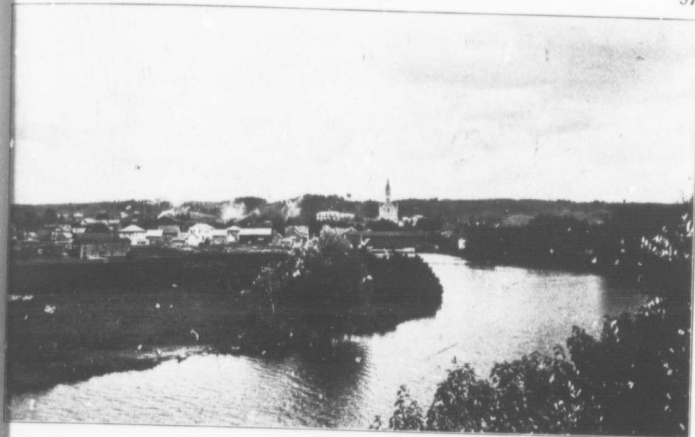
When down in mire wring not your hands and weep.

I lend my arm to all who say, "I can."
No shame-faced outcast ever sank so deep
But yet may rise and be again a man.

Art thou a mourner? Rouse thee from thy spell
Art thou a sinner? Sins may be forgiven.
Each morning gives thee wings to flee from hell
Each night a star to guide thy feet to heaven.

♦ ♦

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



THE EASTERN TOWNSHIPS—NEAR COATICOOKE.



THE EASTERN TOWNSHIPS—DUFFERIN AVENUE, SHERBROOKE.
Showing the Eastern Townships Bank and Post Office.



SUN LIFE BUILDING, SHERBROOKE, P.Q.

The Sun Life of Canada does a splendid business in the Eastern Townships. This Company exhibited its faith in "The Garden of Canada" by the erection, a few years ago, of a handsome building, shown above, in Sherbrooke, as the Company's headquarters for the Eastern Townships.



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mornings; a fl
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THE EASTERN TOWNSHIPS—LAKE MEMPHREMAGOG, ISLANDS AND MOUNT ELEPHANTIS
FROM BAY VIEW POINT.

Mark Twain and the Ocean.

Often as Mark Twain has crossed the ocean he cannot really make himself love it; and not even an Oxford degree at the end will entirely reconcile him to the voyage. At least, whether he means to be taken serious or not, he likes to talk with humorous criticism of the sea.

"Why, on board ship," he said, the other day, "one tires of the aspects in a couple of days and quits looking. The same vast circle of heaving humps is spread around you all the time, with you in the centre of it and never gaining an inch on the horizon so far as you can see; for variety, a flight of flying fish, mornings; a flock of porpoises throwing summersaults, afternoons; a remote whale spouting, Sundays; occasional phosphorescent effects, nights; every other day a streak of black smoke trail-

ing along under the horizon; on the one single red letter day, the illustrious iceberg. I have seen that iceberg thirty-four times in thirty-seven voyages; it is always the same shape, it is always the same size, it always throws up the same old flash when the sun strikes it; you may set it on any New York doorstep of a June morning and lighten it up with a mirror-flash and I will engage to recognize it. It is artificial, and is provided and anchored out by the steamship companies. I used to like the sea, but I was young then, and could easily get excited over any kind of monotony, and keep it up until the monotonies ran out, if it was a fortnight.

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

Large Policyholders.

The Spectator Company of New York issues an interesting statement giving the names of persons in the United States who carry from \$50,000 and over, of life assurance. The following list of large policies on twenty-five New Yorkers may assist some agent in his battle with the man who thinks he is over-assured in having \$5,000 on his life.

August Belmont	\$ 600,000
Thomas A. Buckner	320,000
James C. Colgate	1,500,000
Peter F. Collier	355,290
John D. Crimmins	300,000
J. Horace Harding	400,000
Orlando M. Harper	300,000
Aaron Hecht	500,000
Clarence H. Mackay	300,000
Guglielmo Marconi	750,000
George R. Mosely	450,000
John F. O'Rourke	500,000
E. R. Perkins	325,000
George W. Perkins	310,000
Henry W. Poor	400,000
Henry Siegel	500,000
Millard F. Smith	350,000
Gage E. Tarbell	425,000
E. R. Thomas	1,000,000
G. W. Vanderbilt	1,000,000
Reginald C. Vanderbilt	300,000
T. H. Watkins	800,000
James G. White	700,000
Leo. H. Wise	375,000
B. E. Yoakum	525,000



Did it Ever Occur to You.

That we live only one day at a time?

That only one man in five can get old line assurance, and while you may be the one of the five who can get it this week, you may be one of the four who can't get it next week?

That your breath and your liabilities don't end at the same time?

That only one fire policy in 1260 ever becomes a claim, while every life policy is bound to mature?

That a life assurance policy is a w no lawyer can set aside?

That neighbourly sympathy for the widow is good; but the company's dra is better?

That the greatest protectionists in the country do the most toward protectin their families?

That the most worthless assets eve found in any man's estate are his goo intentions?

That you don't mean that *you* will tak the chance, but that *you will let you family* take the chances?

That if its nip and tuck for you t support the family, tuck will have the best of it when your wife comes to do it?

That next year's dollars are made of of this year's dimes?

That a dime invested in an endow ment policy will yield more satisfactor results than a dime invested at a cig stand?

That the first evidence that you ma have of success in life will be when yo endowment policy matures?

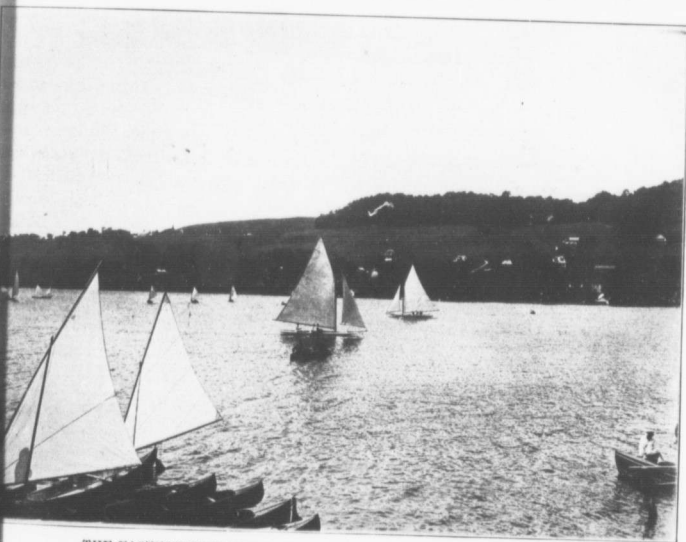
That the daily cost of \$1000 life assu ance from ages 25 to 35 is 6 to 7 cents from 35 to 45 is 7 to 11 cents; from 4 to 55 is 11 to 16 cents; from 55 to 60 16 to 21 cents? Too cheap to go with out, isn't it?—Exchange.



THE EASTERN TOWNSHIPS—Court House, Sherbrooke.



THE EASTERN TOWNSHIPS—BISHOP'S COLLEGE, LENNOXVILLE.



THE EASTERN TOWNSHIPS—NORTH HATLEY, A POPULAR SUMMER RESORT.

"Ever Shining."

Truly the Sun Life of Canada shines with a good grace in fair weather and in foul. It is a prosperous and progressive company this, known throughout the civilized world as a sun in whose favour it is good to bask, for beneath its rays is cheer and warmth a-plenty, and a hope whose highest fulfilment has cheered the hearts of thousands. No apology for financial stringency in the Sun Life of Canada's declaration of independence,



THE EASTERN TOWNSHIPS—A Street in Lennoxville.

neither does the year's business indicate abnormal conditions of any kind or degree, but progress of the solid and substantial kind in every department.

The rigid investigation of Canadian life companies showed that this sterling Canadian institution whose operations are world-wide, had maintained the even tenor of its way under all conditions, whether consideration was had to the treatment of its policyholders, its investments, or its earnings.

And now after a year that tried the souls of life company managers, as of other underwriters, its annual statement is before the public, and again renewed gains are abundantly in evidence.

And small wonder. It has been in

the hands of fit and proper men so long men who have grown grey in its service and toiled early and late, especially in the early years of the Company, to make it sound, solid, and successful, and we have they succeeded.

The president of the Sun Life of Canada, Mr. Robertson Macaulay, is one of the veterans of life underwriting in Canada or elsewhere. Careful and most conservative in his business methods, he has built up the Sun Life of Canada on lines that are destined to endure —along lines that shall be at once an honour to Canadian life underwriting no less than to the Company.

In all his efforts he is ably seconded by Mr. T. B. Macaulay, secretary and actuary, who entered the service of the Sun Life of Canada in 1877 at the age of 17. To say that he is one of the best known and most highly respected actuaries in the business is merely stating something which everyone knows and will

subscribe to. A member of a large number of learned societies, at home and abroad, Mr. Macaulay is also a F. I. A., of England, and was one of the representatives of the actuarial society of America at the International congress of actuaries in Brussels, in 1895, in London in 1898 and in Paris in 1900.—Insurance Index, New York, March, 1908.



How to be Happy ?

If you will be true to the best of yourself living up to your nature, standing boldly by the truth of your word, and satisfied therewith, then you will be a happy man.—Marcus Aurelius.

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B.
G. C. JORDAN, I
Manager
Sun
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to receive," but i
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Canada's nest.
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THE EASTERN TOWNSHIPS—A PRETTY WOODLAND ROAD AT AVERS CLIFF.

A Medical Man's Appreciation.

BATHURST VILLAGE, N.B.,

March 30th, 1908.

G. C. JORDAN, Esq.,

Manager for N.B.,

Sun Life Assurance Co. of Canada.

Dear Sir,—This morning I duly received your very pleasant notice as to the bonus declared by the management of the Sun Life of Canada. It is written that, "It is more blessed to give than to receive," but in this instance I think it is the other way. The amount of bonus is far beyond any reasonable expectation. It certainly speaks volumes in favor of the way in which the Sun Life of Canada has been managed. I am interested in other companies, and in two of them no bonus has been issued, one missed two and the other one quinquennial period. After meeting the act as to Reserve they were unable to do so. The Sun Life of Canada not only meets its Reserve obligations, but makes a handsome bonus—a bonus which not only pays the premium now due, but gives me \$46.00 cash. I wish I had all my eggs in the Sun Life of Canada's nest.

I consider the Sun Life of Canada not only

one of the best, but the best managed Life Assurance Company in Canada or indeed anywhere else.

Yours truly,

G. M. DUNCAN, M.D.



Under Suspicion.

The minister of a country parish, riding on his bicycle, found himself a long way off and wanting water for his acetylene lamp. He rode on till he saw a labourer standing at the door of his cottage. "I say, would you be kind enough to give me some water for my lamp?" he asked, dismounting. "Water!" repeated the man. "I suppose you mean oil?" "No, I don't. I want water." The labourer looked searchingly at the cyclist for a moment, then said—"Take my advice and hurry home. You ought to be ashamed of yourself at your age, and you a minister, too!"

The Record for 1907

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . . 17,879,793.31

INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . \$6,249,288.25

ASSETS.Assets as at 31st December, 1907 26,488,595.15
Increase over 1906 2,195,902.50**SURPLUS.**

Surplus distributed during 1907 to Policyholders entitled to participate that year 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard 3,513,870.89

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 2,393,491.92

Payments to Policyholders since organization 17,492,715.79

BUSINESS IN FORCE.Life Assurances in force 31st December, 1907 111,135,694.38
Increase over 1906 8,569,296.28**The Company's Growth**

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877	107,037.18	300,297.31	2,995,058.00
1882	241,824.19	636,077.94	5,849,889.19
1887	477,410.68	1,312,504.48	10,873,777.69
1892	1,108,680.43	3,403,700.88	23,901,046.64
1897	2,238,894.74	7,322,371.44	44,983,796.79
1902	3,561,509.34	13,480,272.88	67,181,601.63
1907	6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal