# SUNSHINE

Vol. V, No. 7.

MONTREAL

JULY, 1900.

#### The Tables Turned.

At a Scottish fair a farmer was trying to engage a lad to assist on the farm, but would not finish the bargain until he brought a character from the last place; so he said:

"Run and get it, and meet me at the cross-roads at four o'clock."

The youth was there in good time, and the farmer said:
"Well, have you got your character

with you?"
"Na," replied the youth; "but I've got yours, an' I'm no' comin'."

#### Mark Twain's Politeness.

Among anecdotes told about Mark Twain is the following:

Appearing in a neighbor's yard one evening, during a lawn party, Twain said, taking off his hat: "My name is Clemens. My wife and I are your neighbors. We have been intending to call and must apologize for not having done so before this. I beg your pardon for intruding on you in this informal manner, at this time of day, but your house is on fire." — Fireman's Herald.

The Sun Life of Canada is "Prosperous and Progressive."
The Government Blue Book says so. (See page 105.)

#### The Bachelor.

Returning home at close of day,
Who gently chides my long delay,
And by my side delights to stay?
Who sets for me my easy chair,
Prepares the room with neatest care,
And lays my slippers ready there?
Who regulates the evening fire,
And piles the blazing fuel higher,
And bids me draw my chair still nigher?
When sickness comes to rack my frame,
And grief disturbs my troubled brain,
Who sympathises with my pain?

Nobody.

Assurance Agent (to widow)—I will send you a check for the \$10,000 assurance on you late husband.

Widow—Ah, if my poor husband had only lived to see this day!

-Equitable Record.



A Horse Built for Two.-Northwest Indians,



MR. THOMAS GILROY. Manager Sun Life of Canada, City of Winnipeg.

Mr. Thomas Gilroy, manager of the Sun Life of Canada for the city of Winnipeg, enjoys the distinction of being the longest in the Company's service of any of its officials.

Mr. Gilroy early turned his attention -to life assurance, and in the year 1871 was appointed inspector of agencies for the Sun Life of Canada, which had begun to issue policies only a few months previously. Mr. Gilroy established the first agency and secured the first application outside of Montreal, the locality being Brockville, where the Company has ever since been favorably regarded.

After eleven years spent in opening up agencies throughout Ontario, he was appointed first to the general agency at Winnipeg, and is now City Manager for that agency.

Throughout his many years of service Mr. Gilroy's zeal and fidelity have been unremitting, and the wonderful growth of the Company during his long connec-

tion with it naturally affords him no small degree of pride and satisfaction.

In 1871 there were only 100 policies in force for a total sum of \$200,000. At the close of 1899 there were 48,925 policies, assuring nearly \$53,000,000.

Mr. Gilroy has always taken an active interest in public affairs, was a member of the city council of Winnipeg for several years, and in 1895 was elected to the civic chair, which he filled to his own credit and the approval of his fellowcitizens

#### Strength.

In all respects, indeed, the current accounts may be said to be the best as yet sent out by the Sun Life of Canada. Strength seems to have been gained in every direction.

Each year it becomes more than ever evident that the Sun Life of Canada is destined to shine as an assurance star of the first magnitude. Already as a fact it has obtained a high position among the younger enterprises.

-The Insurance Observer, London, Eng.

#### What is Life Assurance?

"What is life assurance? 'Tis a band That grasps the Future by the hand And weds it to the Present.

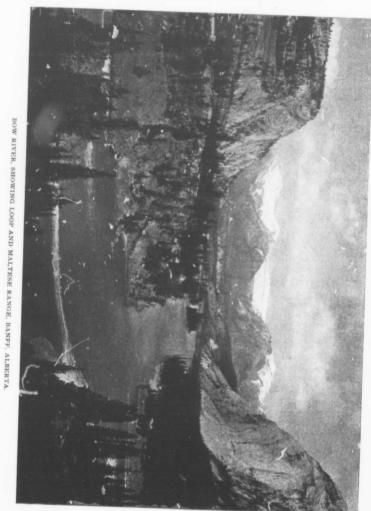
It is an act that surely proves That thoughts run not in selfish grooves, So tends to make life pleasant.

It binds those living—when one dies, Welds close the links of human ties, And tests love's strong endurance.

It teaches thrift, care and forethought, Yields value far more than is bought: This, this is life assurance."

—E. J. H., in Commercial World, London.

The lie indirect is often as bad, and always meaner and more cowardly than the lie direct.—Ballou.



#### She Wouldn't Pay.

"I shall have to ask you for a ticket for that boy, ma'am."

"I think not."

"He is too old to travel free. He occupies a whole seat, and the car's crowded. There are people standing up."

"That's all right."

"I haven't any time to argue the matter, ma'am. You'll have to pay for that boy."

"I've never paid for him yet, and I'm not going to begin to do it now."

"You've got to begin doing it some time. If you haven't had to pay any fare for him you're lucky or else you don't do much traveling."

"That's all right."

"You'll pay for that boy, ma'am, or I'll have to stop the car and put him off."

"That's all right. You put him off if you think that's the way to get anything out of me."

"You ought to know what the rules of this company are, madam. How old is that boy?"

"I don't know. You'd better ask that old gentleman sitting in the corner. He got on with him. I never saw him before."

-Collier's Weekly.

#### Energy.

Energy is a marked characteristic of the work of the Sun Life of Canada on this side, and a most cheering success seems to be the result of its enterprise. Premiums, income from investments and funds all show increases in the last report. And what is a still more important thing, these increases were not obtained by flinging money about recklessly; the expense rates has even declined about 3 per cent.

—From London (Eng.) Letter, Insurance and Finance Chronicle.

#### Don't look for Flaws.

Don't look for flaws as you go through life; And even when you find them

It is wise and kind to be somewhat blind And look for the virtue behind them.

For the cloudiest night has a hint of the light Somewhere in its shadows hiding;

It is better far to hunt for a star Than the spots on the sun abiding.

The current life runs every way
To the bosom of God's great ocean;
Don't set your force 'gainst the river's course
And think to alter its motion.

Don't waste a curse on the universe; Remember it lived before you;

Don't butt at the storm with your puny form, But bend and let it fly o'er you.

The world will never adjust itself
To suit your whim to the letter;
Some things must go wrong your whole life long,
And the sooner you know it the better.

It is folly to fight with the Infinite, And go under at last in the wrestle;

The wiser man shapes into God's plan, As the water shapes into the vessel.

-ELLA WHEELER WILCOX.

#### Promptness.

Regina, N. W. T.

THE SUN LIFE OF CANADA,

Montreal.

Re Ramsay No. 41,865.

Gentlemen,—Yours of 8th inst, came duly to hand, enclosing cheque for \$1,000.00 in full settlement of this policy.

Permit me, on behalf of Mrs. Ramsay, to thank you for prompt payment.

Yours truly,

JAS. BALFOUR.

#### Expansion.

The report of the Sun Life Assurance Company of Canada tells of development and progress. Beginning from small things, twenty-nine years ago, it has earned by judicious management an enviable standing in the financial world. The income of the Company continues to expand at a rapid rate.

-Montreal Daily Star.



MR. EDWIN S. BAKER,

Manager Manitoba and Northwest Territories,

Sun Life of Canada.

Mr. Edwin S. Baker, the manager for Manitoba and the Northwest Territories of the Sun Life of Canada, is one of the Company's youngest managers. entered the service of the Company at Head Office in 1891. Two years later he was appointed cashier at the Winnipeg agency. This position he satisfactorily filled until 1898, when he was promoted to the position of joint manager with Mr. Thos. Gilroy, and a short time ago was appointed manager of Manitoba and the Northwest Territories. In consequence of his previous successful career we look to see a great increase in the business from his territory.

#### Comrades.

Though now I'm grown, I own no toy,
A jumping-jack still gives me joy;
I pull his string, with greeting glad—
"Here's to you, Jack—what fun we've had."
—Indianapolis Journal.

#### The Use of Hypocrites.

Henry Ward Beecher was once approached by a young man whom wealth had made a fool and who also was conceited. He considered himself very clever, and did not hesitate to assume a patronizing air to men infinitely his superiors. It was in this sort of spirit that this young fellow met Mr. Beecher, who knew his family.

"Do you know, Mr. Beecher," said he, "I've been thinking that I would settle down, behave myself and join your church. Now, I like your preaching, but when I go to your church and see such men as old S— and others, grasping skinflints and hypocrites to the core, sitting there in full membership, why, the thing is just a little too much for me. And really," he added, "I cannot join."

"Well, you're right," said Mr. Beecher; "every church has such men, and I fancy Plymouth is not free from them. And until you spoke I have always wondered why the good Lord permitted it. Now I understand."

"Ah," gurgled the young fellow, drawing himself up. "I am glad I have thrown light on the question. What strikes you as the reason, Mr. Beecher?"

"Well," replied the great preacher, looking the young man straight in the eye, "it is permitted in order to keep just such fools as you out of the churches."—Saturday Evening Post.

#### Attractive and Business-like.

We are in receipt of samples of some exceedingly tasty canvassing literature, issued by the Sun Life of Canada. Nowadays it is not only necessary to have a good article to sell, but it is equally necessary that you should advertise the article. Further, the advertising must be attractive and business-like. The aforementioned samples from the Sun Life of Canada are so.—The Bulletin.

#### Old Rails Worth More than New.

The singular spectacle of a railroad company getting almost twice as much for old and worn-out steel rails, which it is taking up, as the new ones cost, which are taking the places of the old ones, is afforded at the present time by the Ontario and Western Railroad, which is having delivered an order of seven thousand tons of first-class steel rails, which were contracted for early in 1898. when rails were down to \$18 a ton, says the New York Tribune. The old rails, which are being loaded on to the cars for shipment to the steel mills, are now quoted at \$33 a ton, and the price is still rising.

"In 1898," said General Manager J. E. Childs, of the Ontario and Western. to a Tribune reporter yesterday, "we found we needed a large quantity of new rails - that is, a large quantity for us and, as the price was then down to \$18 a ton. I thought it would be a good idea to buy a two years' supply. That is what I did, and we are just laying a lot of those new rails. Since then, as every one knows, the price of rails has advanced enormously. It looks odd enough to see the handsome new rails going down in place of the old ones, and to think at the same time that the old ones are worth more than the new ones cost us. As it costs only about \$3 a ton to lay the new rails, it will be seen that we are making money pretty fast in replacing the old rails with the new ones. We'd like well enough to go on that way for the next ten years, but, of course, there won't be any fun left in the situation when we contract for more new rails, provided the price keeps on rising."

There is no surer mark of the absence of the highest moral and intellectual qualities than a cold reception of excellence.—Bailey.

#### The Value of Life Assurance.

The best men everywhere are insured—lawyers, doctors, clergymen, bankers, statesmen, financiers—and all men of prominence in every walk of life have recognized the claim of life assurance, and have allied themselves with it. Life assurance is open to every one in good health and of good family history, and it is the paramount duty of every man to carry a reasonable policy on his life.

In comparing the justitution of life assurance with the various financial and benevotent enterprises of which we have any knowledge, we are forced to the conclusion that it is not paralleled by any other, and that the advantages claimed by any and all of the various schemes for the accumulation of wealth, the conservation of the public interests in the provisions made for carrying on the business of the country by our chartered banks, the protection of the people from loss by fire and tempest, the accommodations provided by government and other savings banks for the convenience and comfort of the people, as well as the organization and sustenance of charitable guilds, lunatic asylums, etc., etc., are

Our banks have done and are doing good work in their own way. They relieve financial pressure in many instances, when, without their assistance the public credit would be injured through the embarrassment of some worthy man, and a panic precipitated which would spread ruin throughout the commonwealth.

only secondary as compared with the

benefits conferred upon mankind by life

assurance.

But every dollar received from a bank in times of difficulty must be repaid, and properly so, as unless this is done it

would be impossible for the bank to continue in business. If death overtakes the borrower before his debt is paid, his estate must pay the loan, even if the last dollar is needed for that purpose, and the family are compelled to seek shelter from the storm in the houses of strangers or in the refuge for the poor.

How is it with life assurance? single premium, if paid in season, provides the policy which stands between the family and want, when the funeral is over. The creditor may be as unfeeling as Shylock, but the law protects a life company in paying over to the bereaved widows and orphans, at the time they most need it the amount secured them by the beneficence of a system, the merits of which are now beginning to be thoroughly understood.

-Insurance & Finance Chronicle.

#### Our Literature.

The advertising literature of the Sun Life Assurance Company of Canada is very tastefully prepared. It pays a company to be up-to-date in the way of booklets.

-The Insurance Press, New York,

#### Judge not.

Judge not; the workings of his brain And of his heart thou canst not see; What looks to thy dim eyes a stain, In God's pure sight may only be A scar brought from some well-won field Where thou wouldst only faint and yield.

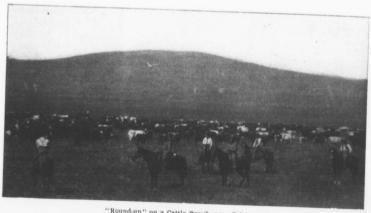
The look, the air that frets thy sight May be a token, that below The soul has closed in deadly fight With some infernal, fiery foe, Whose glance would scorch thy smiling grace, And cast thee, shuddering, on thy face !

The fall thou darest to despise, May be the angel's slackened hand Has suffered it that he may rise, And take a firmer, surer stand : Or, trusting less to earthly things, May henceforth learn to use his wings.

And judge none lost; but wait and see, With hopeful pity, not disdain : The depth of the abyss may be The measure of the height of pain And love and glory that may raise This soul to God in after days!

-ADELVIDE E. PROCTOR.

On May 31st, the income of the Sun Life of Canada, showed an increase of \$130,159.29 over the same period last year.



"Round-up" on a Cattle Ranch, near Calgary.

## SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA,

A. M. MACKAY, Editor.

#### When in the Sixties.

It is said that out of every one hundred men who start in business life, only three succeed in attaining a competency; ninety-seven fail, and old age finds them still in the struggle for bread. In view of the great odds against success, it is well for men to provide for the days of declining strength when they comfortably can.

An investment of a few hundred dollars a year in life assurance will furnish an annuity that will make work an easy task when the sixties are reached. The 5% Gold Debenture Policy of the Sun Life of Canada is an admirable investment contract. The Company will, at its expiration, issue a bond which guarantees 5% interest for twenty years payable half yearly, and at the end of this term the full amount of the bond will be paid. Other pleasing features of this policy are fully explained in an attractive booklet, recently issued, which will be sent to all who request it. Send to-day for a copy.

#### From the Blue Book.

On next page we give a comparative statement of last year's business of the Canadian life assurance companies, compiled from the Dominion Government Blue Book. A glance at it shows that the Sun Life of Canada is a leader in new business, as it has been for many years, and has also attained the distinction of having the largest net premium income. The Blue Book shows that this company is "Prosperous and Progressive."

#### A Canadian Leader.

The report of the Sun Life Assurance Company of Canada makes very interesting reading. This home Company, which commenced in a small way nearly thirty years ago, has grown marvellously, even beyond the fondest hopes of its promoters. It stands to-day in the front rank of the financially strong institutions of this country. Its branches extend to the uttermost parts of the earth, and perhaps it has done more to advertise Canada abroad than any other Canadian enterprise.

It is a leader among Canadian companies in business written each year, and last year it also led in net premium income received. The phrase which this Company adopted over a dozen years ago as its motto is perhaps more than ever fulfilled, for the report truly says that it is "Prosperous and Progressive."

-Montreal Herald.

#### Remarkable Growth.

The annual report of the Sun Life Assurance Company of Canada is extremely interesting to those interested in life assurance and particularly to the policyholders of the Sun Life of Canada.

The progress made has been most satisfactory, and the growth of its premium income is remarkable as being larger than that of any other Canadian company.—Manitoba Free Press. Winnipeg.

No use arguing against facts. What does it matter whether you believe in life assurance or not; the market value of your objections would not sustain your family a millionth part of a minute after you are gone. Opinions are only worth anything when they are helpful.

### Business of Canadian Life Assurance Companies

COMPILED FROM THE PRELIMINARY REPORT OF THE SUPERINTENDENT OF INSURANCE OF THE CANADIAN GOVERNMENT FOR 1899.

COMPANIES.	NET LIFE PREMIUMS RECEIVED.	AMOUNT OF POLICIES NEW AND TAKEN UP.	NET ASSURANCES IN FORCE.
Sun Life of Canada	\$2,214,343	\$9,746,309	\$52,753,986
Canada Life	2,199,262	5,529,701	79,691,480
Confederation	1,000,011	3,873,869	31,407,409
Dominion Life	100,014	1,000,208	3,588,879
Excelsion	102,934.	1.326,723	3,501,913
Federal Life	387,610	2,415,900	11,447,570
Great West Life	299,887	2,756,050	10,111,959
Home Life	26,727	673,000	1,494,130
Imperial Life	296,617	3,549,000	6,159,125
London Life	226,586	1,712,922	5.778,622
Manufacturers'	510,561	3,387,941	13,952,548
National Life	16,834	607,000	544,000
North American	744,865	4,842,640	23,045,403
Northern Life	37,747	1,158,780	1,587,500
Ontario Mutual	853,887	4,008,005	26,798,032
Royal Victoria	60,240	882,230	1,653,807
emperance and General	215,756	2,653,750	9,350,800

The Sun Life of Canada has for years done the <u>largest</u> new business among Canadian companies, and last year attained the position of having also the <u>largest</u> net premium income.

#### An International Company.

The New York Spectator says:

"Apart from the three great life assurance companies of New York we doubt whether there is another company whose field is so extensive and which is as well known in all parts of the world as the Sun Life Assurance Company of Canada. This Company began business in May, 1871, establishing its head office at Montreal, and in the course of twenty-nine years has extended its field of operations so as to cover nearly the entire civilized world, and it is steadily increasing its business wherever it is planted. The Company is in a very prosperous position. The past year was one of the best in its very successful history-showing increases all along the line.

The policy forms of the Company are among the most liberal extant, especially in regard to nonforfeiture, for after two years' premiums have been paid no policy which is under its nonforfeiture provisions can lapse, so long as there is a sufficient amount of the reserve on hand to pay the premium. Mr. R. Macaulay, the president of the Sun Life of Canada, has occupied that position for more than ten years, and has a record of forty-five years of life assurance work. He has impressed his vigorous personality on the Company and made the phrase " Prosperous and Progressive " more than an empty saying.

#### Policy Saved by the Nonforfeiture System.

Lake Megantic, June 12th, 1900 Mr. C. C. Knight,

District Manager Sun Life of Canada, Sherbrooke, P. Q.

Dear Sir,—I take this opportunity to acknowledge the receipt of your Company's cheque in settlement of the assurance held by my late husband, M. Rockett.

The policy was taken out in July, 1890, and five premiums were paid thereon, since then the assurance has been carried through your non-forfeiture system, and although no premiums have been paid since 1894, your company has shown no disposition to dispute the claim in any way, on the contrary it has most generously settled without putting me to any trouble.

Please accept my sincere thanks.

Yours truly,

MRS. M. ROCKETT.

#### \* \*

- He was Expected.
- "What's your name?"
- "I'm Mr. Whiteband, the new minister."
- "Then I think mama's expectin' you—'cause she said she'd bet shillin' you'd be sure to come on wash day?"

Evil is wrought by want of thought, as well as by want of heart.—Hood.

. .

Every man's task is his life-preserver.

—Emerson.

### Ten Years' Progress of the Sun Life of Canada.

1889	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899 2,	2,596,207.00	9,247,664.00	52,806,035.00
GAINS	\$2,033,067.00	\$7,014,342.00	\$39,468,052.00



MAIN STREET, WINNIPEG.



GANG PLOWING ON THE PRAIRIE.



What remains of Old Fort Garry.

#### Climb Stairs for Health.

Persons who live in top flats and who have to climb what seem to them endless staircases to reach their homes should not take the matter to heart, for a wellknown physician declares that stairclimbing is the very best thing for health, when performed in the proper manner, says the Boston Journal.

Usually a person treads on the ball of the foot in taking each step. This is very tiresome and wearing, as it throws the entire suspended weight of the body

on the muscles of the legs and the feet. In walking or climbing stairs the right method is to seek for the most equal distribution possible of the body's weight.

In walking upstairs the feet should be placed squarely down on each step, heel and all, and then the work should be performed slowly and deliberately. In this way there is no strain upon any particular muscle, but each is doing its

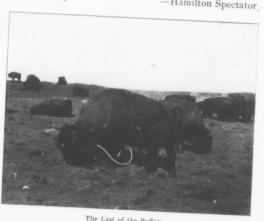
duty in a natural manner. Climbing stairs in this manner is an excellent form of exercise for the lower limbs, and, provided the chest is thrown well back and the climber does not get into the habit of bending half double, it is excellent for the lungs and heart. The latter is excited to a more rapid action, and the lungs get full play.

Doctors who are in the habit of prescribing systematic stair-climbing for their patients who are suffering

from dyspepsia or lung trouble, say that many a case of incipient consumption has been cured by the patient having to climb stairs.

The particular attention of the reader is invited to the progress which this company has made and the wonderful growth of the premium income, which is greater than that of any other Canadian company, although the assurance in force in the Sun Life of Canada is exceeded by at least one other company.

-Hamilton Spectator



The Last of the Buffalo.



EARLY TRANSPORTATION IN THE NORTHWEST.

#### How Rat Portage Got its Name.

Rat Portage was named for just what the words convey, a portage for rats. It is on the Winnipeg river, just below the outlet of the Lake of the Woods. Long ago, before the country was settled as it is now, there was a portage at the point where the town is built for the thousands of muskrats that passed from the river to the lake in winter and back again to the river in spring. At the outlet of the lake there is a waterfall eighteen or twenty feet high that the rats could not pass over, so they went around, making the portage."

—Detroit Free Press.

Your assurance money would be the only cash you would leave your family were you to die today. Is this correct?

#### Send for Them.

Any or all of the following interesting booklets issued by the Sun Life of Canada will be sent upon request:

- -The Story of a Policy.
- -A Record of Success.
- -Should Women Assure.
- -Guaranteed Income.
- —The 5% Gold Debenture Bond.
- -Profits.
- -In Eight States.
- -Prosperous and Progressive.
- -Annual Report for 1899.

#### A Woman in It.

They talk about a woman's sphere As though it had a limit; There's not a place on earth or heaven, There's not a task to mankind given, There's not a blessing or a woe, There's not a whisper, yes or no, There's not a life, or death or birth That has a feather's weight of worth, Without a woman in it.



A TYPICAL WHEAT FIELD OF MANITOBA.



ENTRANCE OF SAULT STE. MARIE CANAL.

#### "I Believe in Assurance."

Assurance stands as a guardian and a nurse where the baby nestles in the cradle. It guards with tenderness the home. A factor in civilization, it makes a man what he ought to be. It provides the means for the support of those who, after he has departed this life, are left without his care and his tender devotion. I believe in assurance. Assurance brings rest and slumber to the weary soul and the worn-out body. Never can a man rest in his bed with that ease which should come to him with the blessing of God until he has an assurance upon his life and knows that, in case of premature death, his family will be provided for after he answers the summons from above. HON, CHAS. F. WARWICK,



#### Love and Laughter.

Laugh, and the world laughs with you;
Weep, and you weep alone;
This grand old earth must borrow its mirth,
It has troubles enough of its own.
Sing, and the hills will answer;
Sigh, it is lost on the air;
The echoes bound to a joyful sound
But shrink from voicing care.

Be glad, and your friends are many;
Be sad, and you lose them all;
There are none to decline your nectared wine,
But alone you must drink life's gall.
There is room in the halls of pleasure
For a long and lordly train,
But one by one we must all file on
Through the narrow aisles of pain.

Feast, and your halls are crowded;
Fast, and the world goes by;
Succeed and give, 'twill help you live;
But no one can help you die.
Rejoice, and men will seek you;
Grieve, and they turn and go—
They want full measure of all your pleasure,
But they do not want your woe!

COL. JOHN A. JOYCE.



The Sun Life of Canada is Prosperous and Progressive. The Government Blue Book says so. See page 105.



## The Sun Life Assurance Co'y of Canada.

HEAD OFFICE: MONTREAL

#### Directors:

#### R. MACAULAY, Esq.,

President and Managing-Director.

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

S. H. EWING, ESQ.

JAMES TASKER, ESQ.

J. P. CLEGHORN, ESQ.

MURDOCH MCKENZIE, ESQ.

ALEX. MACPHERSON, ESQ.

T. B. MACAULAY, ESQ.

J. R. DOUGALL, ESQ., M.A.

Chief Medical Officer:

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

Secretary and Actuary:

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

ARTHUR B. WOOD.

#### AGENCY DEPARTMENT.

Superintendent of Agencies:

JAMES C. TORY.

## ...LAST YEAR...

Was one of the Most Prosperous

The Sun Life in the History of Of Canada.

### Interesting Points from the 1899 Report:

l	New Life Application
	New Life Applications
	Increase over 1808
	Increase over 1898
	Coupled with decrease in Expenses
	Assets
	Increase over 1898 9,247,664.61  Surplus over all Liabilities except Capital 1,015,752.80  (According to the Company's Standard 1, 2014, 304.45)
	(According to the Company's Standard, the Hm. 4 per cent. Table.)  Increase in Surplus
	siven during the year to policie
	thereto
	during 1899
	Total assurance in force
	Total assurance in force

## PROSPEROUS PROGRESSIVE