

SUNSHINE

Vol. VII
No. 7

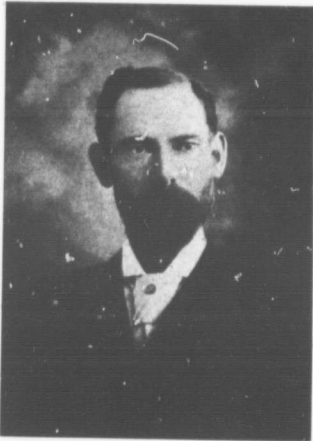
MONTREAL

JULY
1902

Half the year has gone, and you are still one of the multitude who intends assuring his life "pretty soon."

Why not put all your good resolves into action at once and give your application to the "Prosperous and Progressive" Sun Life Assurance Company of Canada?

You'll never regret it.



MR. J. R. JOHNSTON,
 Manager for North and South Carolina,
 Sun Life of Canada,
 Raleigh, N. C.

The Manager for the Sun Life of Canada, in the States of North and South Carolina, is another illustration of the schoolmaster abroad achieving success in a different sphere of work.

Born at Oxford, in the Province of Ontario, more than forty years ago, Mr. Johnston received a sound education at the Chesterville Public School, and the Metcalfe High School. In the year 1874 he entered the teaching profession. Three years later he took a full course at Queen's University, from which he graduated with honours in English and Mathematics. He soon obtained an appointment on the staff of the Carleton Place High School, of which he presently became Principal. After nine years in that position he resigned it to accept the Principalship of the Sydenham High School.

In 1895 he entered the service of this Company as Special Agent in Western Ontario and the State of Michigan. In the following year he was appointed

Manager for North and South Carolina, and is representing the Company faithfully and well in these important States.

♦ ♦

His Prayer.

The way sometimes is dreary,
 And the gloom some times is deep ;
 The cup is often bitter,
 And the path is often steep,
 But there's one who kneels at night,
 In his little robe of white,
 And asks the Lord to bless me,
 Just before he goes to sleep.

The burden oft is heavy,
 There is little chance to rest ;
 Through the day I hear the murmur
 Of the weary and oppressed—
 But at night he still is there
 To repeat his little prayer,
 To appeal to God to bless me—
 And I know that I am blessed !

—S. E. Kiser.

♦ ♦

His Name Was Michael.

The Park Avenue trolley line in the city of Rochester is crossed by three consecutive streets which bear masculine surnames. An Irishman with a carpet bag entered one of the cars the other day, and sat down gingerly near the door. Four or five other men completed the list of passengers. The car swung around the corner of Chestnut Street.

"James!" shouted the conductor. A man signalled him, the car stopped and the man alighted. A half minute afterward the car neared another cross street.

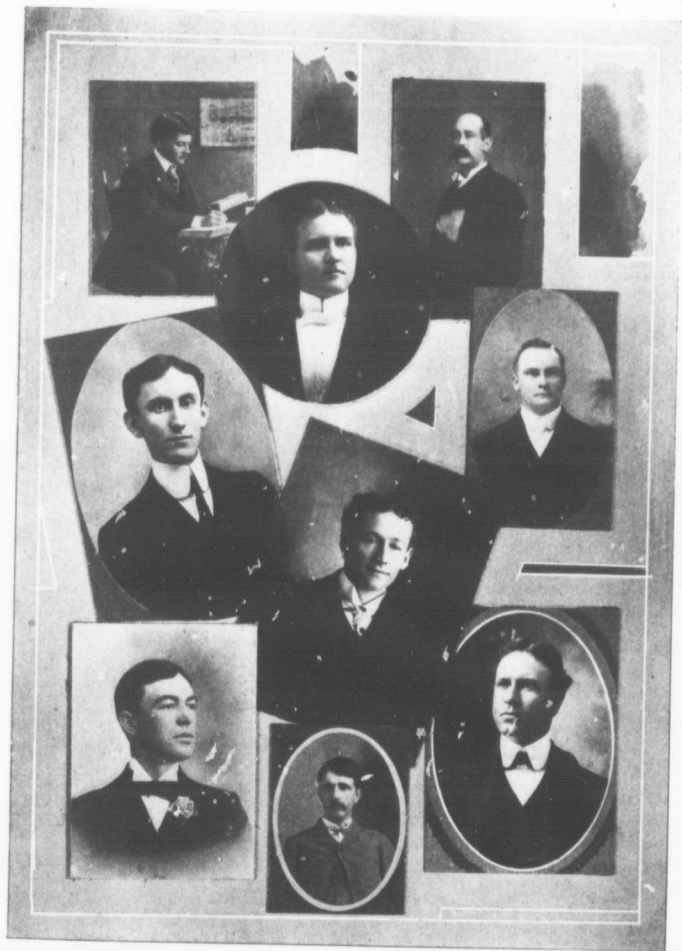
"William!" announced the conductor. Another man got out. The Irishman's eyes grew visible larger.

"Alexander!" shouted the conductor. The third man left the car.

When it had started on, the Irishman arose and approached the conductor.

"Oi want to get out at Avnoo B," he said. "Me forsht name is Michael." —

Railroad News.

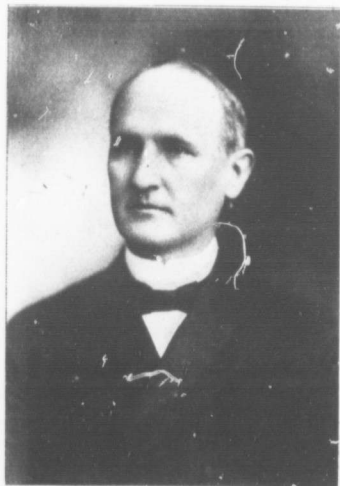


REPRESENTATIVES OF THE SUN LIFE OF CANADA IN NORTH
AND SOUTH CAROLINA.

MR. JOHN W. ROSS,
District Manager,
Wilmington, N. C.
MR. G. B. ALLISON,
Cashier, State Office,
Raleigh, N. C.
MR. CHARLES FIBER,
District Manager,
Durham, N. C.

MR. R. WELLS MOODY,
District Manager,
Columbia, S. C.
MR. J. M. MEACHAM,
District Manager,
Burlington, N. C.
MR. J. P. STARNES,
District Manager,
Asheville, N. C.

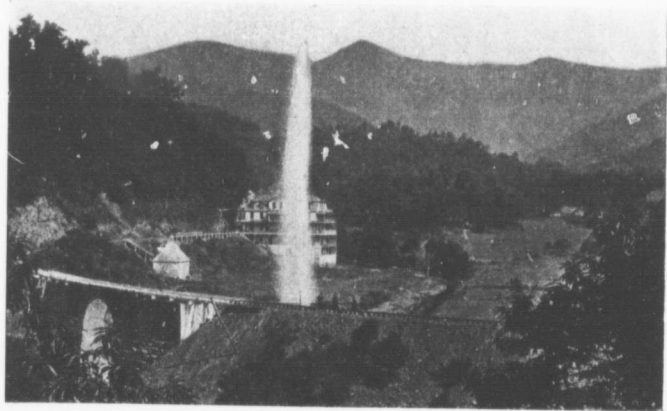
MR. B. F. LITTLE,
Special Agent,
North and South Carolina.
MR. FORREST TAYLOR,
District Manager,
'Goldsboro', N. C.
MR. J. F. CARTER,
District Manager,
McColl, S. C.



HON. CHARLES E. AYCOCK,
Governor of North Carolina.



HON. MILES B. McSWENEY,
Governor of South Carolina.



HOTEL AT ROUND KNOB, IN THE BLUE RIDGE, N. C.,
showing fountain which throws its spray nearly three hundred feet high.



SOUTH CAROLINA COLLEGE,
Columbia, S. C.

YOUNG MEN'S CHRISTIAN ASSOCIATION BUILDING,
Columbia, S. C.

GOVERNOR'S MANSION,
Columbia, S. C.

CITY HALL AND THEATRE,
Columbia, S. C.

Two Men — A Study.

A man is dead. So are many men. There are more men dead than living. But it is not of the many that we write. It is of the one. That is a way of the world. The world spends little time in thinking of death in the abstract. An explosion or a fire may destroy a thousand lives to-morrow. We read about it in the papers. We talk about it in our homes and places of business. But we think of the accident, the responsibility, and perhaps a little of the desolation. But we do not think of death. It is only when we are confronted with death in the singular that we soberly think about it. The many die — death to us is an abstraction. The one dies — death to us is a reality. So we write of the one.

In life he was a prince among men. He was universally liked. Among his business associates he was admired for his manly and straightforward ways. By his honesty and ability he had prospered and had enjoyed for many years an income which entitled him to be classed among the elegantly comfortable. He lived well and he spent well. Friendship with him carried the assurance of a good time. To meet him in the street at noon was to secure a hearty invitation to luncheon, and his good nature and innocence never suspected that his regular noontime accostings by certain acquaintances were anything but accidental. He was everywhere introduced as a royal good fellow, and his friends were careful to see that none of his generous impulses was ever restrained.

He was devotedly attached to his family. He gave them a beautiful home and surrounded them with every comfort and pleasure that could be desired. He was proud of his wife, and provided her with a liberal allowance for clothes. He saw, too, that her carriage suffered

nothing by comparison with those of her friends. As an indulgent father he gratified every wish of his children. He supplied them with every form of toy and amusement. He sent them to the best schools. He was particular that they were clothed with the finest. Then, in the summer he took the family away to a fashionable colony by the sea, established them in an expensive cottage, provided for every possible want, and then returned to the hot city to make more money, that his wife and his children might be happy.

His devotion to his family was a theme in the households of his friends. He stood as a superb example of a loving husband and an affectionate father. He said that he lived for his loved ones, worked for them, and what he earned he gave them. Between his family and his friends he spent every cent of his income. He saved nothing. He carried no life assurance. He made no provision for the future. He expected to attend to that some day, but he wanted to enjoy the present and have his family and friends share it with him.

His present is over, and his future is beyond earthly provision. But what of the future of his family? His business died with him. He left no bonds, no gilt-edged securities, no life assurance. The "all" which his last will and testament left to his "beloved wife" consisted of household effects, a few horses and carriages, and the legacy of four healthy, hungry children. But he will be always remembered as a splendid fellow among his friends, and a tender, devoted husband to his wife, who has only the memory of a sweet and happy past with which to enter the desolate and barren future.

Another man is dead. Few mourn him. He was not popular during life.

He did not make friends rapidly. He did not spend money freely. Indeed, he had been called stingy. That he was in receipt of a splendid salary, everyone knew. But his dinner parties were rare and his cigar box was not open on his desk. During his business career he had never been known to do anything dishonest or mean, nor had he taken unfair advantage. But he was not free with his money, and his circle of friends was in exact ratio to the circumference of his open purse. Consequently, he was not acclaimed as a royal good fellow.

His devotion to his family was not an item of general comment. True, it was admitted that he spent his evenings at home like an exemplary citizen, and that he invariably accompanied his wife in their social duties. But the world judges a man's devotion to his family by what they get off him rather than of him. Accordingly, as his wife was not elaborately dressed, and drove about in a carriage of not strictly the latest model and spent her summers in a less fashionable part of the country, the husband's devotion did not become a household by-word. It even was whispered that his niggardliness was a cause of domestic discord.

This man died. He did not leave a large circle of grieving friends, but among his effects was found a life assurance policy for \$100,000 and a letter to his wife, which read in part. . . . Perhaps in the past you have felt deprived of some things you wanted. While I would gladly have gratified your every wish, I knew that to give too much in the present was to rob the future. When I married you I resolved to look out for you during *your* life. I wanted to

provide for all of your life, and not only that portion in which I was alive. I therefore took a part of my income and secured a \$100,000 policy, which I know will keep you and the children in comfort at least. . . .

Which of these men is the better friend or more devoted husband? One made his wife's life luxurious as long as he lived. The other made his wife's life comfortable as long as she lived.—The Oracle in Insurance Press.

Hot ?

Hot weather? Yes ; but really not
Compared with weather twice as hot.
Find comfort, then, in arguing thus,
And you'll pull through victorious.
For instance, while you gasp and pant
And try to cool yourself—and can't—
With soda, cream and lemonade,
The heat at ninety in the shade—
Just calmly sit and ponder o'er
These same degrees, with ninety more
On the top of them, and so concede
The weather now is cool, indeed.



Old Windmill, Beaufort, N. C.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

HEAD OFFICE: MONTREAL

DIRECTORS:

R. MACAULAY, ESQ.
President and Managing-Director.

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

JAMES TASKER, ESQ.
MURDOCH MCKENZIE, ESQ.
ALEX. MACPHERSON, ESQ.
J. P. CLEGHORN, ESQ.
T. B. MACAULAY, ESQ.
J. R. DOUGALL, ESQ., M.A.
ABNER KINGMAN, ESQ.

SECRETARY AND ACTUARY:

T. B. MACAULAY, P. I. A.

CHIEF MEDICAL OFFICER:

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

ASSISTANT ACTUARY:

ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES:

FREDERICK G. COPE.

1902		July					1902	
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.		
..	..	1	2	3	4	5		
6	7	8	9	10	11	12		
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27	28	29	30	31		
..		

A Promise Unkept.

The actions that generally govern a man's life are the outcome of his serious moments.

Sometime in the past when things were real to you, no doubt you mentally made an inventory of your own worth in current gold. You reckoned your own earning power into this, and everything which would be of value.

Perhaps you were on a bed of sickness, and the doctor's anxious look and the noiseless tread of your attendants, prompted you to this serious thinking.

Your mind worked at the problem for a long time, but to do your best you couldn't get the figures where you could feel that, should your earning power cease, your wife and family would have income enough forthcoming to keep the home in its present condition.

The only way out would be that your wife and children would have to be clothed cheaper; the few luxuries they now enjoy, would have to be cut off, and in fact even with this all done, you couldn't figure how they could subsist. Then, at this time of intense seriousness, you vowed that the moment health permitted, you would protect your home and its comforts by life assurance, and the load eased.

But what became of the vow?

You are still one of the unassured.

Surely the case is as serious to-day as it was on that other day.

Your family is as helpless to-day as then.

The outlook is as gloomy to-day as ever it was.

Life assurance which seemed to have been your only salvation then, is still the same.

What then is the trouble? Why did you not act?

Simply because you allowed the frivolous to sweep away the serious.

The rush and hustle of business and social enjoyments have crowded out of your life all things else.

You love your wife and family as much as ever.

But you are in health now, and the comforts of life are easily had.

Come now! Get serious again, do not wait for sickness or some calamity to rouse you to seriousness.

Act NOW.

Even although we are writing with what you likely consider a selfish motive, are not our facts correct?

There are thousands in precisely the position we have depicted. We have an actual case in mind as we write.

We would not feel overly hurt, even although you should pass our Company and go with another, although we think you would not do so knowingly.

We feel that the consciences of men who have not money enough for their wife and family's support apart from their daily earnings, need arousing. The case is one of the most serious we can think of.

Don't YOU think so?



The Bulletin of Toronto for May contained an admirable article by Mr. Robertson Macaulay, president and managing director of the Sun Life of Canada, on "Abuses of Life Assurance and How to Remedy them."

In it, the abuses are chargeable to

the applicant, the agent, the medical examiner and the company. We regret that the size of Sunshine forbids giving the article *in toto*. We have however taken the liberty of giving subject headings to the following extracts which in themselves, apart from the context, make good and instructive reading:

The Life Contract of To-day.

..... The contract of life assurance is no longer what it was a half-century ago — a puzzle to the popular mind. Indeed, apart from its mathematics, there are few, if any, commercial contracts so well or so generally understood. It is a simple undertaking based on mutual good faith, the party seeking assurance to give a full and honest account of himself and of his family connections in accordance with the printed forms supplied by the company for that purpose, and pay the annual premium. The company, on the other hand, to make suitable provision to insure prompt payment of the sum assured whenever the contract may mature. Briefly, that is life assurance.

The Life Agent.

..... In my estimation, there is no higher class of labor under the sun than that of educating men generally into making the amplest provision possible for the loved members of one's home circle. There are indeed few more touching sights than that of a young family bereft of their breadwinner, and for whom no monetary provision has been made. Poor things, they are left to the charity of friends, if they have any, or to struggle through life as best they may. The bare mention of a family in that condition wrings from one the heart-felt prayer, "God help them!"

The high inherent moral character of the life agent's work ought to warn off

all sinister persons from participating in it, and let me say here that a similar remark applies equally to all departments of the business. Every worker in it, be he agent or manager, becomes an integral factor of the organization itself; be his functions what they may, sterling integrity and probity of nature is a *sine qua non*, else trouble must, and in the long run will, ensue. I speak of life men generally. They ought to be men of known and admitted probity in all their dealings with the assured, such, for instance, as the immortal Burns might have had in mind when he said :

"A man of independent mind
(Who loves the work and a' that)
An honest man tho' e'er sae poor
Is king o' men for a' that,
A prince can mak a belted knight,
A marquis, duke, and a' that ;
But an honest man's aboon his might,
Guid faith he mauna fa' that !
For a' that and a' that,
Their dignities, and a' that.
The pith o' sense and pride o' worth
Are higher ranks than a' that."

Or, as the poet Pope strikingly puts it. "An honest man is the noblest work of God." Need I say that all life assurance agents, and officers too, should be of that exalted type? Thank God a large percentage are so now, and my hearty prayer is for their speedy increase.

Objectionable Practices by Agents.

..... Natural law is as operative and dominant in life assurance circles as in the animal or vegetable world — like company like agent. Like attracts like. The jackdaw is said to always perch by jackdaws; owl to owl, crow to crow. Why? Because like plays and agrees best with like. And thus companies specially officered do, by a law of their organization, attract representatives of a nature closely akin to their managing officers. As the shrewd Ben Johnson said, "Let beggar match with beggars,"

so thus constituted and mated, the companies automatically range themselves into different classes and groups readily distinguishable by the knowing ones, from the intrinsic character of company or agent, and the public are being rapidly educated up to doing so. In many cases a bad agent means a bad company.

Off to Europe.

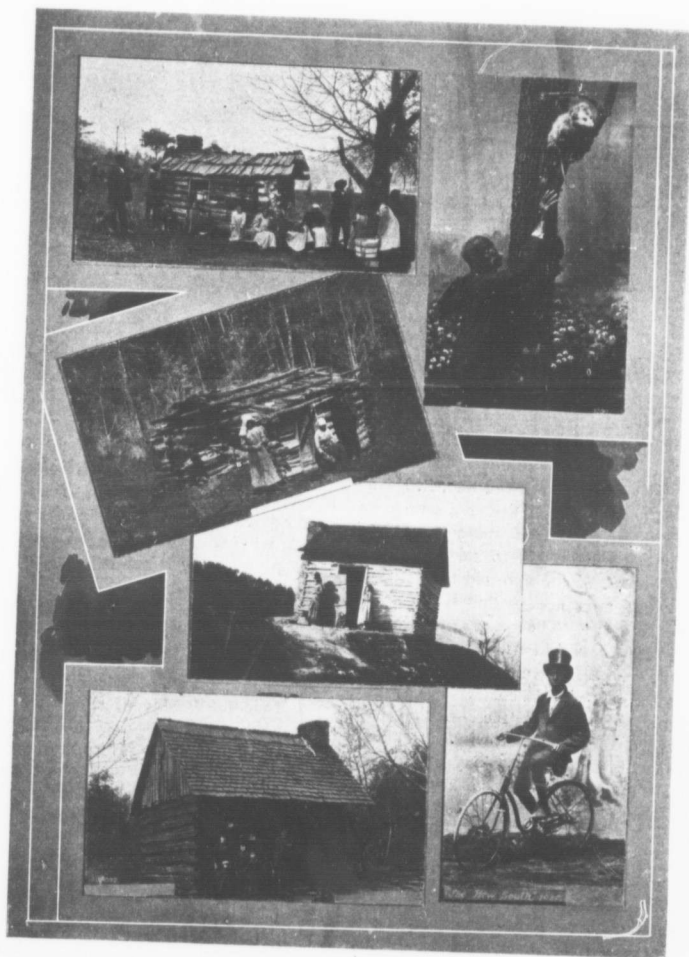
Mr. and Mrs. Robertson Macaulay left for the "Old Land" on the S. S. "Tunisian" on June 14th. Besides attending to many matters of business in connection with the Company's agencies in Great Britain and the Continent, Mr. Macaulay will take a well-earned holiday. He hopes to reach London in time to view the Coronation fêtes.

Bon voyage and safe return.

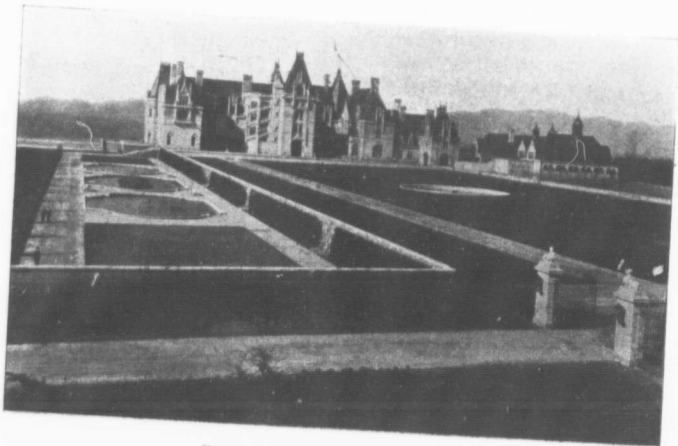
The Dawdler.

One way of wasting time, is in dawdling. There are some people who are forever flying from one thing to another. They do a little at this piece of work, and then leave it and take up something else, only to drop that in a minute or two for a spasm of diligence in still another direction. So they dawdle on through the hours of their day, touching a score or more of things and staying at nothing with persistence. They imagine that they have a great deal to do and are very busy, but they accomplish nothing worth while. It would be immeasurably better if they would take one thing at a time and do it with energy, finishing it before leaving it, then taking the next waiting task and dealing with that in the same way. One great secret of success is to be found in concentration.

Says a well-known writer: "Next to the youth who has no calling, he is most to be pitied who toils without heart, and is therefore for ever dawdling—loitering and lingering, instead of striking with all his might."—The Young Man.



A GROUP OF SOUTHERN ODDITIES.



VANDERBILT'S MANSION, BILTMORE, N. C.

The Saddest Sight.

A few Sundays ago the Rev. R. Keane Ryan, of Chicago, delivered a sermon on life assurance, which was suggested to him by being called to officiate at the funeral of a man who had neglected to procure assurance for his family. He said in part: "The saddest sight I think I ever witnessed in my life, was his frail, delicate little wife, standing beside that open grave, with the cold winds whistling through the barren trees, sobbing as if her heart would break, with not enough money in her pocket to buy her a lunch and pay her way back to her cheerless home. And after she returned to her home, what then? No bread in the pantry, no money in the purse, no coal in the bunker, and the next month's rent due."

The true agent is he who feels that his reward, independent of his hire to which he is entitled, comes in the satisfaction of knowing that his efforts provide bread for the pantry, money for the purse and coal for the bunker. — Business.

The Honor of It.

The mayoralty chair of a certain town was occupied by a gentleman of great generosity. Among the applicants who sought relief from him during his tenure of office, was a well-known local character who asked the loan of a few dollars to buy a donkey and cart to set up in the rag and bone business. "Well, Tim," said the mayor, "if I give you this money, how are you going to pay me?" This was a poser for Tim, but a thought struck him, and he blurted out, "Well, yer worship, if ye are kind enough to give me the money I'll tell yer what I'll do—I'll name the donkey after yer worship."

The Best Faith.

I deem his faith the best
Who daily puts it into loving deeds,
Done for the poor, the sorrowing and the
oppressed;

For these are more than creeds,
And though a blinded reason oft may err,
The heart that loves is faith's interpreter.

—Edward Payson Powell.



MR. ABNER KINGMAN.

Mr. Abner Kingman, the new director of the Sun Life of Canada, is an example of success and prominence attained through sheer pluck and perseverance. He has had an exceptionally successful business career, and being still numbered among the younger men, there is little doubt but that a still brighter future is in store for him.

Mr. Kingman came to Montreal from college, and engaged as a clerk with a coal firm. In a short time, he bought out the business. He afterwards entered partnership with Mr. Brown, of Liverpool, and continued the business under the name of Kingman, Brown & Co., the company being selling agents for the International Coal Mining Company of Cape Breton. Mr. Brown retired some few years ago.

Through the instrumentality of Mr. Kingman, the Black Diamond Steamship Company was formed, Lord Strathcona and other prominent capitalists having been interested in the enterprise. In

1893, the Dominion Coal Company was organized, Mr. Kingman being a leading factor in its organization. This company took over the Black Diamond Steamship Company as part of their transportation system. Mr. Kingman represents the Dominion Coal Company in Montreal and the story of his successful handling of the company's business, is told when it is stated that the sales this year aggregate one million tons of coal.

Mr. Kingman is interested in many financial concerns. Prominent among them being the Canadian Bank of Commerce, of which he is a director, as he also is of the Halifax Electric Tramway Company, the Demerara Electric Company, and the Montreal Transportation Company. As already stated, he has been elected a director of the Sun Life Assurance Company of Canada, succeeding the late lamented Senator Ogilvie.

Among the philanthropic institutions in which Mr. Kingman takes a prominent part, are: the Montreal General Hospital, of the committee of management of which institution he is a member; and the Young Men's Christian Association. He was president of the latter when their handsome building on Dominion Square was erected, and is at present a member of the board of directors. He is also an elder in the American Presbyterian Church.

The Sun Life of Canada is to be congratulated in adding to its present executive strength a man with such wide and successful financial experience.

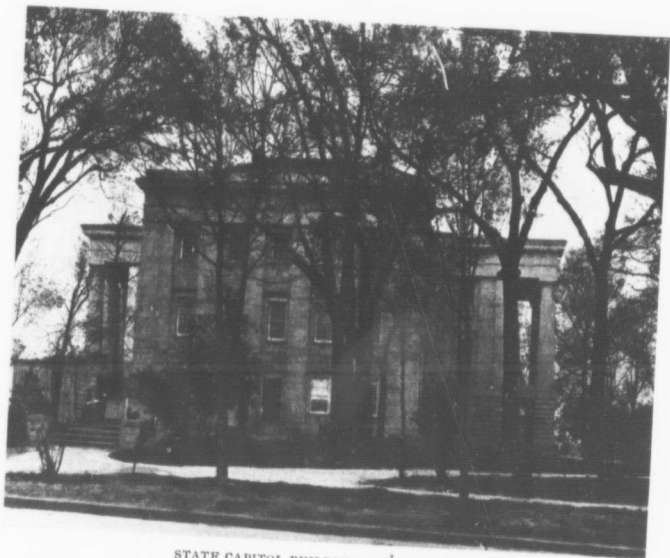


Aphorisms.

Without hearts, there is no home.—Byron.

Light is the task where many share the toil.—Homer.

Idleness is the burial of a living man.—Jeremy Taylor.



STATE CAPITOL BUILDING, RALEIGH, N. C.



STATE CAPITOL BUILDING, COLUMBIA, S. C.



OLD MAN'S FACE ON BALD MOUNTAIN, N. C.

This freak of nature represents very perfectly an old man's face in nearly a three-quarter view, lying diagonally along the side of the mountain, with forehead, eyes, nose, mouth and chin, with grey beard so perfectly outlined in the rock by the seams and rifts that one might suppose some giant sculpture had carved the feature, with chisel and mallet.

Philosophy of Success.

"Did you ever realize that the success that one really enjoys comes only through hard work?" asked the philosopher. "I know the average mortal would prefer to gain his ends without hard toil. But few do, and I doubt if those few gain any pleasure from having the plum drop in their lap without any effort on their part.

"I had that fact impressed upon me only the other day. I chanced, during an idle moment, to pick up an empty ink bottle, and something started my thoughts back to my boyhood days, when an empty bottle furnished an ideal mark to throw stones at. Smiling to myself at the childishness of it, I set the bottle on a hitching post, and after carefully selecting a number of stones, I stood off about thirty feet and prepared to make a test of my skill. The very first stone that I threw, caught the bottle fairly in the center and shattered it into a hundred pieces. I threw away the stones that I had so carefully gath-

ered, in disgust. I had accomplished what I had set out to do on my first throw, but I fully realized that it was only a fluke, and that I might throw fifty more stones and not come anywhere near the mark.

"Now, if on the contrary I had missed I would have carefully noted where the fault lay and tried to have corrected it on my next throw. The throws that went too low and too high, as well as too much to one side, would have all been valuable lessons to me, and in the end I would have succeeded in placing a stone where I wanted it. That would have been success gained by working for it. The very few people who gain success on their first throw, have my sympathy."

♦ ♦

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

♦ ♦

If a good face is a letter of recommendation, a good heart is a letter of credit.—Bulwer.



Sun Life Assurance Company of Canada

RESULTS FOR 1901

Assurances issued and paid for	10,834,298.07
Increase over 1900	410,852.70
Cash Income from Premiums and Interest	3,095,666.07
Increase over 1900	306,439.55
Assets at 31st December, 1901	11,773,032.07
Increase over 1900	1,286,140.90
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard, the 11th Table with 4 p.c. interest on policies issued before 31st Decem- ber, 1899 and 3½ p.c. on those issued since)	586,499.86
Profits paid Policyholders	74,608.80
Total Profits paid or accrued during year	137,173.88
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1901	1,065,649.55
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1901	7,840,014.41
Life Assurances in force December 31st, 1901	62,400,931.20

(The above is an abstract from the Annual Report, a copy will be sent to all who make request.)

TEN YEARS' PROGRESS

	INCOME.	Net Assets exclusive of uncalled Capital.	Life Assurances in force.
1891	920,174.57	2,885,571.44	19,425,411.84
1901	3,095,666.07	11,773,032.07	62,400,931.20
Increase	\$2,175,491.50	\$8,887,460.63	\$42,975,519.36