

OUT OF DOORS NUMBER.

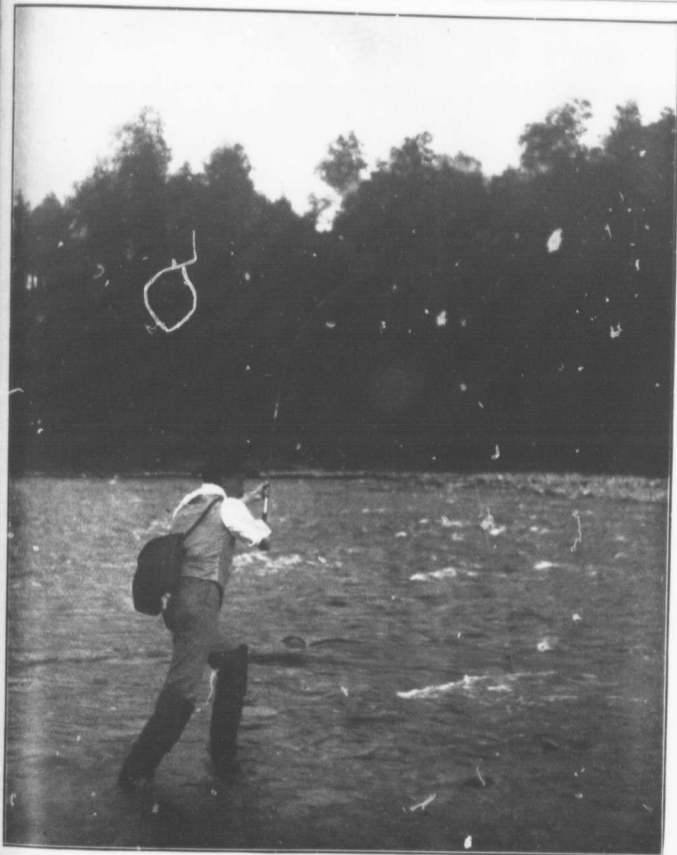
*A policy in the Sun Life of Canada is always a good investment
at any time and all the time.—BRANTFORD COURIER.*

SUNSHINE

Vol. XIV.
No. 5

MONTREAL

MAY,
1909



OUT OF DOORS—WHERE OFFICE WORRIES ARE FORGOTTEN.
(This and all the photographs in this number are by MR. R. R. SALLOW, Goderich, Ont.)

SUNSHINE

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

A. M. MACKAY, *Editor.*

| May 1909 | | | | | | |
|----------|------|------|------|------|------|------|
| SUN. | MON. | TUE. | WED. | THU. | FRI. | SAT. |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

DIRECTORS :

R. MACAULAY, Esq.
President.

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

J. P. CLEGHORN, Esq.
CHARLES CUSHING, Esq.
J. R. DOUGALL, Esq.
ABNER KINGMAN, Esq.
T. B. MACAULAY, Esq.
JOHN MCKERGOW, Esq.
JAMES TASKER, Esq.

T. B. MACAULAY, F.I.A.
MANAGING DIRECTOR AND SECRETARY.

GEO. WILKINS, M.D., M.R.C.S., ENG.
CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F.I.A.
ACTUARY.

E. A. MACNUTT,
TREASURER.

FREDERICK G. COPE,
ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

Life Out of Doors.

The illustrations this month are suggestive of life out of doors. It is quite in order for SUNSHINE to be an advocate of life in the pure air and bright sunshine. In our more northern climes there is a danger of acquiring a habit of indoor life, especially during the winter months. With the younger folks this may not be true to the same degree as with older people, but it is more or less true with all. Now that the spring with its warm breezes is again with us, let us fling wide open our doors and leave our dwellings as often as we can and live near to nature. It is well we should, for a time at least, relax our grip, somewhat on business and turn our thoughts in other directions nearer to nature's heart.

"The world is too much with us; late and soon, Getting and spending, we lay waste our powers; Little we see in nature that is ours."

If our policyholders would make friends with "out of doors," they would live longer to enjoy the fruits of their policy earnings and have still greater enjoyment in life. Live in the sunshine!

That Enemy—Neglect.

Recently there has come to our notice an unusually large number of cases where men have suddenly died and left their families in destitute circumstances. In one particular instance the widow was not apprised of her destitution until the



OUT OF DOORS—THE ATHLETIC SUMMER GIRL.

personal affairs of the deceased were looked into. It was then discovered that practically nothing was left after things were adjusted. The wife and family, never being used to plan for themselves, were thrust upon their frail resources without any warning and will now have to earn a living. This was never the intention of the husband when alive. He lived well—gave his family all they wished, but failed to prepare for the future. Likely he intended doing so some time, but didn't, and as a result the memory of him, especially among his friends, is not as fragrant as if he had made wise provision for his family by life assurance.

A wife who is supposed to share the responsibilities of life with her husband, should not be ignorant of her husband's business concerns, especially those that relate so closely to her future. It is not, to say the least, good household economics for the wife to be ignorant of the amount of life assurance that would come to her should death disturb the peace of the home. Some women are sensitive on matters of this kind and cannot bear the thought of death to their loved ones, but this sensitiveness should be overcome and matters talked over. It would in many cases bring prominently before the husband the facts as they are and the outcome would be good. Life assurance protection ought to be one of the first things husband and wife should discuss, but it is generally the one subject that is neglected.

The Alberta "Sunshine."

Mr. A. G. Harrison, Secretary of the Board of Trade of Edmonton, writes regarding last month's number of SUNSHINE, which was devoted to Alberta, as follows: "The issue is worthy of great

praise and certainly does you credit. We see no good reason why Mr. McCallum, with this number of SUNSHINE, should not assure every member of the Edmonton Board of Trade. They are wide-awake business men—prosperous and progressive—and as such must believe in life assurance, and it follows as the day the night, that they should be assured in Canada's wide awake "Prosperous and Progressive" life assurance Company. Up McCallum, and at them!

The Wise Men of the East.

The Halifax Herald has the following to say of the Nova Scotia Life Underwriters Association: "It is one of the most active associations in Canada, and in fact leads all other such local associations in progressiveness. Credit for its present standing is due largely to the President, W. J. Marquand, Manager of the Sun Life of Canada for Nova Scotia, who has devoted a lot of his time to bringing together the life underwriters in this province in order to give effect to measures for the protection of their common interests."

At School.

Lord, let me make this rule,
To think of life as at a school,
And try my best,
To stand each test,
And do my work,
And nothing shirk.

Some day the bell will sound,
Some day my heart will bound,
As with a shout
That school is out
And lessons done,
I homeward run.

—Dr. Babcock.

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





OUT OF DOORS—A CRITICAL MOMENT.

The Hermit Thrush.

Listen ! O listen ! 'Tis the thrush—God bless him !

How marvellously sweet the song he sings !
All Nature seems to listen and caress him.

And silence even closer folds her wings
Lest she should miss one faintly throbbing note
Of high-wrought rapture from that flutelike throat.

The warbling world, itself, is hushed about him ;
No bird essays the amoebean strain ;
Each knows the soul of Music—full without him—

Could bear no more, and rivalry were vain.
So, Daphne singing in the tamarisk shade.
All things grew silent, of a sound afraid.

The aspens by the lake have ceased to shiver,
As if the very zephyrs held their breath ;
Hearken how, wave on wave, with notes that quiver,

It rises now—that song of life and death !—
" O holy ! holy ! Was it heaven that called,
My spirit, by love's ecstasy enthralled ?
—Florence Earle Coates, in Harper's Magazine.



The Interest Earning Power of the Sun Life of Canada.

A feature of the Company's business which is worthy of note, and which has contributed in no small measure to its prosperity, is the satisfactory rate of interest at which the funds are invested. The following are the rates for the past three years :

| | Average interest earned | Average rate if net profits realized on investments be added |
|----------------|-------------------------|--|
| 1906 | 5.36% | 8.02% |
| 1907 | 5.66% | 5.79% |
| 1908 | 5.67% | 5.96% |

From the Directors' Report for 1908.



Noted Sayings of Abraham Lincoln.

Give the boys a chance.

All in that one word, *Thorough !*

Let none falter who thinks he is right.

Don't swap horses in crossing a stream.

Let us have faith that right makes might.

Nothing valuable can be lost by taking time.

With malice towards none, with charity for all.

Many have got into a *habit* of being dissatisfied.

I know I am right, because I know Liberty is right.

When you can't remove an obstacle, *plough around it.*

Come what will, I will keep my faith with friend and foe.

God bless my mother ! All I am or hope to be I owe to her.

When you have written a wrathful letter—*put it in the stove.*

Be sure to put your feet in the right place ; then stand firm.

Suspicion and jealousy never did help any man in any situation.

I do not think much of a man who is not wiser to-day than he was yesterday.

The Lord must love the common people—that's why he made so many of them.

I want it said of me that I plucked a thistle and planted a flower where I thought a flower would grow.

You may fool all of the people some of the time, and some of the people all of the time, but you cannot fool all of the people all of the time.

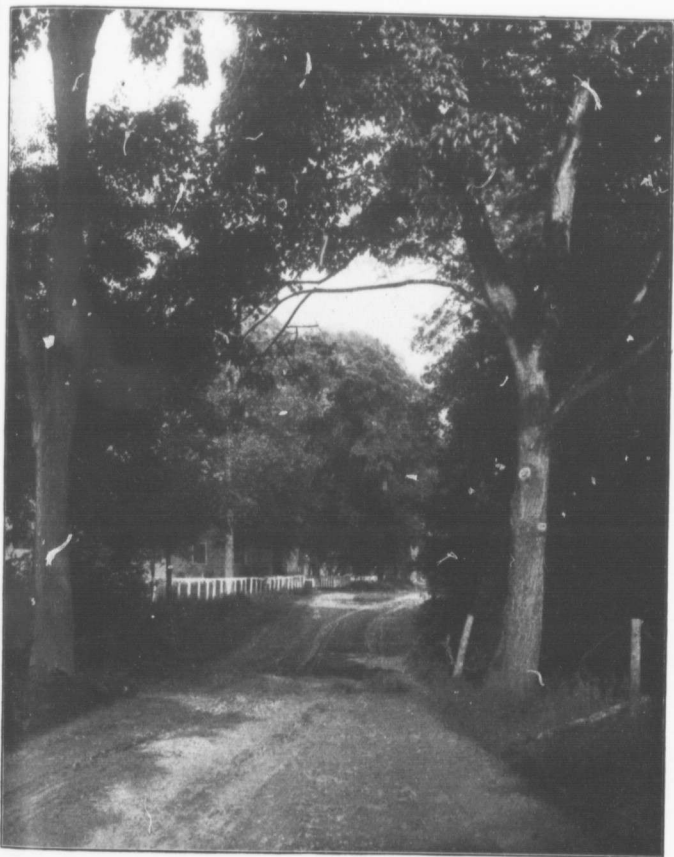


Where Mortality Experience is Inoperative.

The healthfulness of Lynton, a summer resort in Devon, England, is advertised in this story : Recently a visitor talking to an old man at Lynton, asked him his age. He said : " I am just over seventy." " Well," said the visitor. " You look as if you had a good many years to live yet. At what age did your father die ?"

" Father dead ?" said the man looking surprised. " Father isn't dead ; he's upstairs putting grandfather to bed."





OUT OF DOORS—NEAR TO NATURE'S HEART.

Touches of Nature.

There are those who look at Nature from the standpoint of conventional and artificial life—from parlour windows and through gilt-edged poems—the sentimentalists. At the other extreme are those who do not look at Nature at all, but are a grown part of her, and look away from her toward the other class—the backwoodsmen and pioneers, and all rude and simple persons. Then there are those in whom the two are united or merged—the great poets and artists. In them the sentimentalist is corrected and cured, and the hairy and taciturn frontiersman has had experience to some purpose. The true poet knows more about Nature than the naturalist because he carries her open secrets in his heart. Eckerman could instruct Goethe in ornithology, but could not Goethe instruct Eckerman in the meaning and mystery of the bird? It is my privilege to number among my friends a man who has passed his life in cities amid the throngs of men, who never goes to the woods or to the country, or hunts or fishes, and yet he is the true naturalist. I think he studies the orbs. I think day and night and the stars and the faces of men and women have taught him all there is worth knowing.

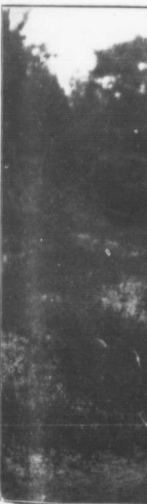
We run to Nature because we are afraid of man. Our artists paint the landscape because they cannot paint the human face. If we could look into the eyes of a man as coolly as we can into the eyes of an animal, the products of our pens and brushes would be quite different from what they are.

But I suspect after all it makes but little difference to which school you go, whether to the woods or to the city. A sincere man learns pretty much the same things in both places. The differences

are superficial, the resemblances deep and many. The hermit is a hermit and the poet a poet, whether he grow up in the town or the country. I was forcibly reminded of this fact recently on opening the works of Charles Lamb after I had been reading those of our Henry Thoreau. Lamb cared nothing for Nature, Thoreau for little else. One was as attached to the city and the life of the street and tavern as the other to the country and the life of animals and plants. Yet they are close akin. They give out the same tone and are pitched in about the same key. Their methods are the same; so are their quaintness and scorn of rhetoric. Thoreau has the drier humour, as might be expected, and is less stomachic. There is more juice and uncton in Lamb, but this he owes to his nationality. Both are essayists who in a less reflective age would have been poets pure and simple. Both were spare, high-nosed men, and I fancy a resemblance even in their portraits. Thoreau is the Lamb of New England fields and woods, and Lamb is the Thoreau of London streets and clubs. There was a wilfulness and perversity about Thoreau behind which he concealed his shyness and his thin skin, and there was a similar foil in Lamb, though less marked, on account of his good-nature; that was a part of his armour too.—John Burroughs, in "Birds and Poets," (Edinburgh—David Douglas.)

Two Irishmen were visiting the Zoo, and, coming to the cage of the "missing link," one remarked to the other, "Isn't he like a human being, Pat?" "Like a human being!" exclaimed the other. "He's no more like a human being than I am."

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





A FISHING PRELIMINARY—HUNTING FOR BAIT.



SOON "THE SPORTIVE NATIVES OF THE STREAM" WILL KNOW ALL ABOUT IT.

American Criticism of the Sun Life of Canada.

The Sun Life Assurance Company of Canada is one of the best and most progressive companies in the world. Increases are made in all important items year after year and the Company has grown from a small beginning to a large and financially strong corporation. The Company is most liberal in its treatment of its policyholders and they know that their interests are protected in every manner. During the past twenty-five years the Company's income has leaped from \$274,000 to nearly 7 millions; the assets from \$735,000 to over 29 millions; the insurance in force from nearly 7 millions to nearly 120 millions. This is certainly fine progress and one that the Company may be proud of. The Company is fortunate in having two men who occupy such a high place in the life insurance world to look after its management. President Robertson Macaulay and Managing Director and Secretary T. B. Macaulay are progressive men and are managing the Company along safe lines, and the Sun Life of Canada stands to-day one of the strongest companies in the world.—Insurance News, Philadelphia.

Lincoln's Tender Heart.

Gen. Horace Porter in Leslie's Weekly.

His sympathies went forth to animals as well as to his fellow-men. Upon one of his visits to General Grant's headquarters in front of Petersburg, just before the Appomattox campaign began, he stepped into the telegraph operator's tent, in company with Colonel Bowers, our Adjutant-General. I was in the tent at the time, and my attention was attracted to three tiny kittens crawling about the floor. The mother had died and the little wanderers in their grief were mewing piteously.

Mr. Lincoln picked them up tenderly,

sat down on a camp chair, took them on his lap, stroked their soft fur, and murmured: "Poor little creature! Don't cry! You'll be taken good care of." Then, turning to Bowers, he said: "Colonel, I hope you will see that these poor little motherless waifs are given plenty of good milk and treated kindly."

"I will see that they are taken in charge by the cook of our mess and well cared for, Mr. President," replied Bowers.

Three times I saw the President go to that tent during his short visit, and pick up those little kittens, fondle them, and take out his handkerchief and wipe their eyes as they lay on his lap, purring their gratitude.

It seemed a strange sight, on the eve of battle, when everyone was thinking only of the science of destruction, to see the hand that by a stroke of the pen had loosed the shackles of four millions of bondsmen and had signed the commission of every officer of that gallant army, from the General-in-Chief to the humblest lieutenant, tenderly caressing three stray kittens. It was a trivial circumstance, but it spoke more eloquently than words of the kindness of his heart.

No Room for Two.

"You love my daughter?" said the old man. "Love her!" he exclaimed passionately, "why I would die for her! For one soft glance from those sweet eyes I would hurl myself from yonder cliff and perish, a bleeding bruised mass, upon the rocks two hundred feet below!" The old man shook his head. "I'm something of a liar myself," he said, and one is enough for a small family like mine."

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





OUT OF DOORS—ONE OF SUMMER'S DELIGHTS.



"There is a flower, a little flower,
With silver crest and golden eye,
That welcomes every changing hour,
And weathers every sky."

A Great Business.

The modern institution of life assurance is the most economical and most perfect system of mutual co-operation for beneficent purposes that has ever been devised during the history of mankind. Its foundation is pure community of interest to protect the individual, to encourage personal and family independence, to diminish pauperism and promote thrift, to enable every man at the smallest possible outlay to protect his wife and children in the evil day of his death, when they will be deprived of his earning power.—Life Insurance Educator.

**What They Think in Brantford.**

A policy in the Sun Life of Canada is always a good investment at any time and all the time.—Brantford Courier.

Vitai Lampada.

There's a breathless hush in the close to-night—
Ten to make and the match to win—
A bumping pitch and a blinding light,
An hour to play and the last man in,
And it's not for the sake of a ribboned coat,
Or the selfish hope of a season's fame,
But his Captain's hand on his shoulder smote,
" Play up ! play up ! and play the game ! "

The sand of the desert is sodden red—
Red with the wreck of a square that broke ;—
The Gatling's jammed and the Colonel dead
And the regiment blind with the dust and smoke.
The river of death has brimmed his banks,
And England's far and Honor's a name ;
But the voice of a school-boy rallies the ranks
" Play up ! play up ! and play the game ! "

This is the word that year by year
While in her place the School is set,
Every one of her sons must hear,
And none that hears it dare forget ;
This is they all with a joyful mind
Bear through life like a torch in flame ;
And falling, fling to the host behind—
" Play up ! play up ! and play the game ! "



HOW THE BUSY BEAVER WORKS.
This hill built by beavers was 7 feet high by 12 feet long.





OUT OF DOORS—THE INTRUDERS.



A MUSKRAT ISLAND HOME, BUILT BY THEMSELVES—Five feet high.

Life Assurance Business of Canadian Companies for 1908.

Compiled by The Chronicle, Montreal, from advance figures supplied by the Companies :

| Companies. | Net Premiums received. | Amount of Policies new and taken up. | Net Amount of Insurance in force |
|------------------------------|------------------------|--------------------------------------|----------------------------------|
| Sun Life of Canada | 5,413,896 | 19,783,671 | 119,517,741 |
| Canada Life | 3,746,541 | 9,874,134 | 149,019,709 |
| Manufacturers | 2,119,693 | 7,603,686 | 54,286,420 |
| Mutual of Canada | 1,894,488 | 6,384,478 | 54,693,882 |
| Confederation | 1,678,495 | 6,091,202 | 49,435,546 |
| *North American | 1,457,705 | 4,465,224 | 40,340,091 |
| Great West | 1,278,007 | 8,479,387 | 39,156,639 |
| Imperial | 864,490 | 3,689,175 | 22,117,087 |
| Federal | 674,436 | 3,214,455 | 19,692,900 |
| London | 512,112 | 3,654,272 | 12,152,950 |
| Excelsior | 362,276 | 2,483,906 | 12,236,064 |
| Union | 356,000 | 9,297,855 | 13,295,478 |
| National | 308,094 | 2,979,082 | 8,625,509 |
| Dominion | 253,496 | 894,686 | 8,030,858 |
| Northern | 189,081 | 1,456,450 | 6,073,379 |
| Home | 199,789 | 676,300 | 5,463,258 |
| Continental | 179,016 | 1,157,775 | 5,355,397 |
| Crown | 159,609 | 913,836 | 4,672,333 |
| Royal Victoria | 149,733 | 777,675 | 5,042,577 |
| Sovereign | 104,021 | 756,199 | 2,671,289 |
| Monarch | 32,808 | 830,500 | 1,245,000 |

* Taken from the Company's Annual Report.

What it May Come to.

He desired to take out a life policy for \$50,000.

Smiling eagerly, the agent drew forth the blank form and began the usual series of questions.

"Query 6," he said, at length. "Are you an automobilist?"

"No," was the ready rejoinder, "I am not."

"Motorcyclist, perhaps?"

"No."

The agent with a sigh laid down his pen. "I am sorry," he said, "but we no longer insure pedestrians."—*Minneapolis Journal*.



Has Many Friends

"In the truest sense the Sun Life of Canada deserves its present wonderful popularity. It has a friend wherever it has a policyholder.—*Peterborough, Ont., Times*.

The Man Who is Always "Just Going To."

He meant to insure his house, but it burned before he got round to it.

He was just going to help a neighbor when the neighbor died.

He was just going to send some flowers to a sick friend when it proved too late.

He was just going to stop drinking and dissipating when his health became wrecked.

He was just going to provide proper protection for his wife and family by life assurance when he contracted a disease that prevented him.

He was just going to introduce a better system into his business when it went to smash.

He was just going to call on a customer to close a deal when he found his competitor had preceded him and secured the order.

He was just going to quit work awhile and take a vacation when nervous prostration came.—*Adapted from Success*.

An

10-Pay
issued Oct

The to
in 1909, at

The
And
Mak
Tot
Ret

In
The visitor fr
taken in hand b
and shown the s
the Château de R
Mount Royal, tog
of semi-historical
was naturally imp
and snappiness of
"Now," said
"I must try to
courtesy whenever
By the by, have
routo ?

"Yes," said th
several years ther

There is a certa
gown who is note
quick wit and prio
He was walking do

An Excellent Result

Policy No. 418

Sun Life of Canada

10-Payment Life Policy, 5-Year Distribution plan for \$2,000, issued October 1872 at age 32, annual premium, \$97.

The total premiums paid amounted to \$970. The assured died in 1909, at which time the total bonus additions were \$1090.00.

| | |
|--|-----------|
| The Company paid the full sum assured, \$2000.00 | |
| And bonus additions of | 1090.00 |
| Making a total of | 3090.00 |
| Total premiums paid were | 970.00 |
| Return over premiums paid | \$2120.00 |

In Toronto.

The visitor from Toronto had been taken in hand by his Montreal friends and shown the sights of the city, from the Château de Ramezay to the towering Mount Royal, together with other points of semi-historical interest. The visitor was naturally impressed with the action and snappiness of the city.

"Now," said the visitor, gratefully, "I must try to repay you for your courtesy whenever you come to my town. By the by, have you ever been in Toronto?"

"Yes," said the Montrealer, "I spent several years there—one afternoon."



There is a certain public man in Glasgow who is noted for two things—his quick wit and pride in his Celtic origin. He was walking down Sauchiehall street,

one fine evening with an Englishman, when the latter, looking at the sky, remarked, "How bright Orion is to-night!" "A-r-rh!" replied the Glaswegian, "So that is O'Ryan, is it? Well, thank the Lord there is one Irishman in heaven, anyway."



A stranger addressed the farmer's boy across the fence:

"Young man, your corn looks kind o' yellow."

"Yes, that's the kind we planted."

"Don't look as if you would get more than half a crop."

"We don't expect to. The landlord gets the other half."

"Then, after a short time, the man said: "Boy, there isn't much difference between you and a fool."

"No," replied the boy; "only the fence."

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . . \$19,763,671.21
 Increase over 1907 1,903,877.90

INCOME.

Cash income from Premiums, Interest, Rents, etc. . . . 6,949,601.98
 Increase over 1907 700,313.73

ASSETS.

Assets as at 31st December, 1908 29,238,525.51
 Increase over 1907 2,749,930.36

SURPLUS.

Surplus distributed during 1908 to Policyholders entitled to participate that year 361,471.12
 Surplus 31st December, 1908, over all liabilities and capital according to the Company's Standard the Hm. Table with 3½ and 3 per cent. interest . . . 2,596,303.95
 Increase over 1907 549,419.83
 Surplus over all liabilities and capital according to the Dominion Government Standard 4,118,491.91

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1908 2,926,267.65
 Payments to Policyholders since organization 20,418,983.44

BUSINESS IN FORCE.

Life Assurances in force December 31st, 1908 119,517,740.89

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 |
| 1878 | 127,505.87 | 349,525.60 | 3,374,683.43 |
| 1883 | 274,865.50 | 735,940.10 | 6,779,565.77 |
| 1888 | 575,273.58 | 1,536,816.21 | 11,931,316.21 |
| 1893 | 1,240,483.12 | 4,001,776.90 | 27,799,756.51 |
| 1898 | 2,327,913.60 | 8,231,911.81 | 49,693,405.65 |
| 1903 | 3,986,139.50 | 15,505,776.48 | 75,681,188.87 |
| 1908 | 6,949,601.98 | 29,238,525.51 | 119,517,740.89 |

Head Office - - - Montreal