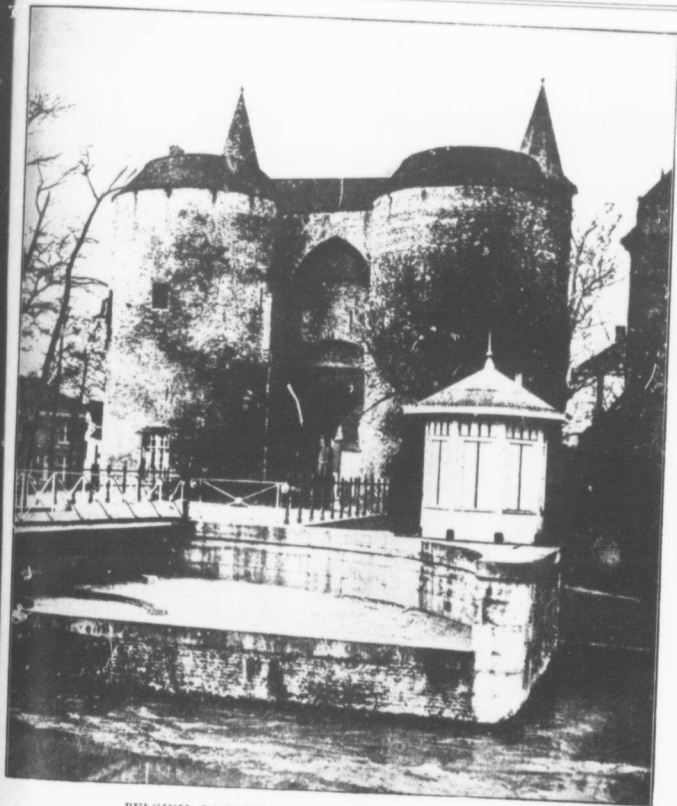


SUNSHINE

Vol. XIV.
Nos. 2 & 3

MONTREAL

FEB'Y—MARCH,
1909

BELGIUM—LA PORTE DE GAND (The Gand Gate), BRUGES.

Built in 1361, but has since undergone many changes. The city of Bruges is an old borough. In the 13th century it was one of the most influential cities of Europe. The filling in by sand of the River Swyn gave Antwerp a lead, and to this along with other causes of a lesser nature attributed its partial decline. In recent years Bruges has revived.

SUNSHINE

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

A. M. MACKAY, *Editor.*

		March							1908		
		SUN	MON	TUE	WED	THU	FRI	SAT			
1st Day	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	1st Day	2nd Day	3rd Day				



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OF CANADA.

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SUPERINTENDENT OF AGENCIES.

The Figures for 1908.

To the person not directly connected with the assurance business the figures of a life company are apt to be confusing; at least they are considered so, and are sometimes avoided. We always try to place the items of this Company's business as clearly as we can, avoiding all technical terms and making the exhibit easily understood.

The array of figures on the back page of this issue of SUNSHINE tells the story of the Company's operations during 1908, and we may not, we hope, be considered vain when we say that we are proud of the showing. We trust our many readers will give the page more than a passing glance. We especially request our policyholders to give some time to them, realizing from past experiences that an enlightened policyholder is an enthusiastic one, and does us good service.

Year by year the Sun Life of Canada has advanced and attained to greater strength. It was destined from the beginning to be a great company, and it has forged ahead until to-day it is one of the great life companies of the world. The report for 1908 does not show any of the marks of strenuous financial times; in fact, financial depression is one of the best arguments for the necessity of the protection life assurance affords, and the



BELGIUM.—THE COO CASCADES AT SPA. (Les Cascades des Coo.)
The famous watering place.



BELGIUM.—PORTE DE HAL, BRUXELLES.

The Porte de Hal dates from the 13th century. It was at that time a fort and one of the chief gates of the old fortifications, serving also as a prison. It was afterwards converted into a museum and contains a large collection of arms and armour.

field force of this Company evidently took advantage of this and preached to men the permanency and safety of life assurance when other things were crumbling.

We do not purpose to weary our readers with a lengthy review of the operations of 1908, but perhaps a few outstanding items may be brought forward to show the strength of the Company.

The Cash Income last year nearly reached the magnificent amount of seven million dollars, an increase of nearly three-quarters of a million over 1907. The Assets continue to pile up, and increased two million and three-quarters, making the total now over twenty-nine and a quarter millions.

The Sun Life of Canada has gained the reputation of being a profit-paying company, and the evidence is seen in the fact that there has been paid out of Surplus to policyholders entitled to participate, in 1908, the handsome amount of \$361,471.12, and still leaving a surplus, over all liabilities and capital, by the Company's stringent standard, of \$2,596,303.95. The Company's high standard of valuation may be seen more clearly when we note that according to the Canadian Government standard the surplus is \$4,118,491.91.

Since organization the Company has paid out over twenty million dollars in the way of death claims, profits, etc. Last year nearly three millions were thus paid out.

The assurances issued and paid for in cash in 1908

amounted to \$19,783,671.21, showing an increase over the previous year of nearly two millions, while the assurances in force now amount to \$19,517,740.89.

A study of the table showing the growth of the Company for stated periods since organization, is interesting. The growth has been marked along conservative lines of strength. Taking the report as a whole it spells out in even larger letters than ever, the Company's motto, "Prosperous and Progressive", and we feel assured it will meet with the hearty approval of our many friends throughout the world, and lead many others who are now outside the Sun Life fold to become policyholders.



BELGIUM.—THE CITY HALL AT LOUVAIN.

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BELGIUM.—THE GREAT BELFRY AT BRUGES.—Two hundred and sixty-seven feet high and a fine specimen of Gothic architecture. The first storey belongs to the original building which was destroyed by fire in 1280. The second storey was built in the 14th and the third in the 15th century. It has a chime of 47 bells. The poet Longfellow has immortalized these chimes—he stayed awake all night with a "wild delight" listening to them.



BELGIUM.—THE CONVENT BRIDGE AT BRUGES. At the left is the "Béguinage," built in the 13th century. It contains a handsome marble altar and paintings by Van Oost, I. De Deyster and Boeyermans.

Agency Department Changes.

The Managing Director on January 13th issued the following notice of changes in the Agency Department:

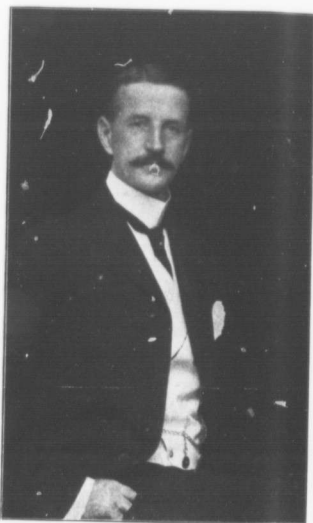
"In consequence of changes in the position of several of the officials at Head Office a re-arrangement of the Agency Department has become necessary. Mr. F. G. Cope, recently appointed Assistant Secretary, will retain the title of Superintendent of Agencies, and continue to exercise a general supervision over the department.

Mr. W. A. Higinbotham, Agency Manager at Philadelphia, has been promoted to the Head Office, and will have direct supervision over the Company's Agencies outside of Canada (except Michigan and Newfoundland). Mr. Higinbotham's title will be Inspector of British, American and Foreign Agencies.

Mr. J. W. Simpson, now of the Agency Department, has been promoted to be Inspector of Domestic Agencies, and will have direct supervision over the Company's Canadian Agencies, also Michigan and Newfoundland."

Mr. W. A. Higinbotham, who has been promoted to be Inspector of the British, American and Foreign agencies of the Company, is one of the Company's "Old Guard." We do not mean that Mr. Higinbotham is old, for he is still a young man, and *unmarried*, and some of his friends are beginning to despair of him in this regard. Perhaps the fact that his brother Harry has quite recently set a good example may persuade him to pick up courage and place himself amongst the fortunate ones. Mr. Higinbotham is a Canadian, Guelph being the place of his birth, on August 9th, 1863. After concluding a college course he entered the Government service, and five years later joined the staff of the Sun Life of Can-

ada. He was for a number of years the Company's "round-the-world man," and visited a number of countries in the Company's interest. He established the Company in South America, being for a time resident superintendent of the Peruvian and Chilean agency. He also did signal service in Demerara, Dutch Guiana and several of the West Indian islands.



In 1897 he was appointed State Manager for Virginia; afterwards he was transferred to Philadelphia as Manager for Eastern Pennsylvania, and it is from this position that he is promoted to his new office. Mr. Higinbotham is not alone an active life-assurance man, but lends his influence to outside organizations. He has twice served as President of the Philadelphia Life Underwriters' Association; was one of the founders of the Canadian Society of Philadelphia, and served as its President for the past five years. He is also an active member of

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the Racquet Club, the Rose Tree Hunt Club and the Germantown Cricket Club. SUNSHINE heartily congratulates Mr. Higinbotham on his promotion, and joins with his many friends, in the Company and outside, in wishing him all kinds of success in the new office in which the Company has placed him.



Mr. James W. Simpson, the new Inspector for Canada, hails from Hamilton, Ontario. He came to the Company about seven years ago as a clerk in the Agency Department, and is therefore quite conversant with the details of his new office. Mr. Simpson has already shown organizing ability, and is popular with the field force—two advantages that lead to success. His many friends will be greatly disappointed if he does not "make good" in his new office. We congratulate Mr. Simpson on his appointment and will follow his future work with deep interest.

The Forward Look.

Life assurance is a laying hold of the future; it is taking a long view of life and preparing for its distant days. One of our great dangers is taking a short view of life and living in its passing hour. This tends to make us careless and wasteful, relaxes character and leads to dissipation and degradation. The main trouble with the improvident man, and we might add with the immoral man, is that he does not look ahead at every step and consider the end thereof.

The savage, as is the case also with the tramp, lives in the passing day and rarely has anything ahead. The civilized man takes a long look forward and lays up store for the distant future. This forward look develops wisdom, foresight, industry, thrift, energy and ambition. It girds a man up and spurs him on to do his best. The longer the gun barrel the surer we are of hitting the mark; and the longer are our views into the future the more likely we are to make our life attain a worthy end.

The man of short views is not likely to be a strong character. Religion is simply acting on this principle when it projects our forward look across the boundary of this world into the next. Life assurance is an application of this principle. It looks beyond to-day into to-morrow and considers what will happen to us when we are old and to our loved ones when we are taken from them.

It provides for a day of old age and of death. This provision re-acts upon our character and makes it stronger. It tends to keep us from recklessness and waste and to develop our industry and thrift. We are given to spending as we make and more than we make until we go bankrupt. In taking out a life assurance policy we pledge ourselves against such spendthrift ways.—*Ex.*

A Word About Belgium.

Belgium is to us Canadians, who measure territory by the thousands of miles, a comparatively small country. Its greatest length from north-west to south-east is 173 miles, and its greatest breadth from north to south is 105 miles. Its whole area is 11,373 square miles, or slightly over a third of that of Ireland. Yet in this small space it has a population of nearly 7,000,000—the most densely populated country in the world. The largest city is Bruxelles, with a population of over half a million. The chief office for the European Continent of the Sun Life of Canada is here. Belgium has made wonderful progress along educational and industrial lines in recent years, and more particularly in the matter of agricultural education. It has a well-equipped School of Forestry, maintained by the Government, and in a number of the schools under State control lectures on agriculture for the benefit of farmers are given. Belgium stands high in mineral wealth. In coal and iron it stands next to England. There are some 250 coal mines in operation and about 500 iron works. The chief manufactures are linen, woollens, cotton, silk, lace and leather. Flax is one of the most valuable products. The farms being necessarily small, they are carefully cultivated, so much so that the country is actually a vast garden.

The photographs we present in this number of SUNSHINE go to show in a very slight degree the scenic beauty and industrial progress of Belgium. We regret that limited space compels us to leave out many interesting views and descriptions; yet we hope at some future time to add to what we have already shown, for we feel our efforts have been very inadequate in dealing with a country of such great importance. In SUNSHINE, some time ago, we were pleased to give a

number of views of Brussels and Antwerp—their absence in this number which treats of Belgium in general is thus explained.

The Half was Never Told.

SHERBROOKE, P. Q., 21st Sept., 1908.
 Mr. THOS. J. PARKES,
 District Manager,
 Sun Life Assurance Company of Canada,
 Sherbrooke.

Dear Mr. Parkes,—I wish to express to the Sun Life Assurance Company of Canada my sincere thanks for their treatment of my policy contract with the Company.

I had heard many flattering things about the Sun Life of Canada, but not till I had had personal dealings with the Company did I realise the truth of them.

The PROFITS on my policy for the last five years prove to me that all the many good things I have heard do not exceed the truth. When I receive *over 18 per cent. per year dividend* on my premium payments, I would be very ungrateful not to at least thank the Company, and also to offer my congratulations for this sure evidence of the great prosperity the Company is enjoying.

Wishing you and the Company continued success.

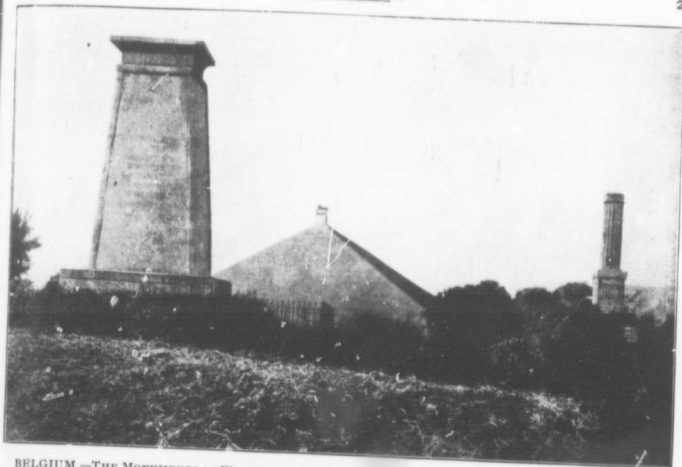
I remain, dear sir,
 Very faithfully yours,
 D. G. LOOMIS.

Marriage of Mr. H. B. Higinbotham.

It is always a pleasant duty to note the wise and prudent acts of men, and this month we are pleased to announce that our good friend Mr. Harry B. Higinbotham, this Company's Continental Manager, has at last done the right thing. A card before us announces his marriage, on December 23rd, to Miss Agnes Elizabeth Hatton at All Saints' Church, West Dulwich, London, England. Mr. and Mrs. Higinbotham are at present touring in Egypt, and on their return in May will make their home in Brussels. We extend to Mr. and Mrs. Higinbotham our best wishes that they may have a long life of joy and happiness.

BELGIUM
 Lion. It was
 the Prince of
 Wellington.





BELGIUM.—THE MONUMENTS AT WATERLOO. The mound is surmounted by a lion—known as the "Waterloo Lion." It was cast from bronze cannons taken by the Allied Forces. The mound is over the exact spot where the Prince of Orange was wounded. The monument on the right is that of Col. Gordon, A. D. C. to the Duke of Wellington. The one on the left is in memory of the Hanoverian officers, 42 of which were found dead on the field.



BELGIUM.—OLD PALACE OF THE COUNTS OF FLANDERS AT BRUGES.

Our European Manager.

Mr. Harry B. Higinbotham, the manager of the Sun Life of Canada for the European Continent, has had a varied experience in his comparatively short life. After graduating from the Guelph, Ontario, Agricultural College, he took to ranching and his cowboy experiences in the "Wild West" would fill many pages of SUNSHINE. He afterwards joined the service of the Fall River Steamship Line



MR. HARRY B. HIGINBOTHAM,
Continental Manager, Sun Life of Canada.
(From a Snapshot)

and hustled for them up and down the land for a number of years; all this was a good introduction as far as training goes to a life assurance career. His first work in life assurance was in Philadelphia where he worked with his brother. Entering the foreign field of the Company he followed the sun with Sun Life policies—a true world wide mission-

ary for a number of years. He was manager of Egypt and the Levant for a time—then at Paris and is now at Bruxelles where he has control of the business of the Company for the Continent of Europe. Mr. Higinbotham has had splendid success with this Company.

Up or Down?

On Mount Tom, in Massachusetts, there is a traction system operating two cars on a cable. As one car goes up the other comes down. The grade is an extraordinary steep one, a fact that frequently calls forth anxious inquiries relative to the safety of the system from nervous tourists.

One afternoon a lady from Boston seated herself in the rear of the car that was about to make its ascent of the mountain, and it was at once observed by several that she was extremely anxious as to the outcome of her temerity.

"Is this car perfectly safe?" she asked of the conductor.

"It is considered to be, madam," was the reply.

"Have there never been any accidents?"

"None to speak of, madam—that is, no serious ones."

The lady sighed, uneasily. "I was wondering," she observed, "what would become of me if the cable should break when we were just reaching the top of the mountain."

"That would depend upon how you had spent your past life, madam," quietly replied the conductor.

Some Indian Proverbs.

What's in the Melon's Heart, the knife blade knows.

What's in the Soul, the Sword of Sorrow shews.

And what is Glory? What is Shame?

And what is Virtue? What is Sin?

The man but dies and leaves a name,—
The Tiger dies and leaves a skin.

Ghent w.
Edward IV
of Burgun
struction



BELGIUM.—THE RABOT GATE, GHENT. (La Porte du Rabot).

Ghent is built upon 26 islands which are joined together by 50 bridges. During the 15th and 16th centuries, Ghent was considered the most important town in Flanders. Here was born John of Gaunt (or Ghent), the son of Edward III. and Philippa of Hainault, the "time honoured Lancaster," of Shakespeare, and father of King Henry IV. The Counts of Flanders were inaugurated at Ghent, and there, in 1467, Charles the Bold, the last Duke of Burgundy, was crowned. The city is today quite a manufacturing centre. Spinning, weaving and the construction of machinery being the principal industries.



BELGIUM.—THE PALACE OF JUSTICE AT GHENT. (Palais de Justice).

Some Thoughts on Publicity.

From a Prize Essay by Mr. Charles E. Bent,
of Los Angeles.

The main effect of publicity upon any issue is to refer that issue to the popular tribunal. It is the essential working out of the democratic ideal—the ideal that found its splendid expression in the famous New England town meeting where publicity on all matters of public welfare was complete. It represents the extreme swing of the pendulum from the studied policy of the men of power in earlier times to cover up the truth, suppress the actual facts, and—to their shame be it said—to thrive and fatten upon the ignorance of the common people.

No unprincipled man or corporation, however powerful, can stand to-day against the will of the people. They must either reform or be crushed. This great fact is a notable triumph of justice and right through free speech and free press—righteousness achieved through publicity.

Through publicity also the policyholder has acquired sufficient light to be discriminating in his assurance investments. He knows the test by which every life assurance company should be measured. He has come to realize the essential mutuality of all life assurance; that the economy of his chosen company and the careful selection of policyholders will vitally affect the total cost of the commodity of life assurance to the company, and hence in exact proportion will affect the selling price to himself as a buyer of assurance.

Publicity strengthens the bonds of interest and confidence between all parties. Each transacts business in the full light of day. Each has an intense satisfaction

in the assurance that a thoroughly informed public will insist upon nothing less than fair play.

One great field of assurance publicity remains to be strongly emphasized—the supreme value to society of the life assurance itself.

Expense ratios and general assurance methods are, in fact, of lesser importance compared with the actual possession of adequate life assurance by the average man for the financial security of his wife and children.

The larger and fuller publicity of the future will place tremendous stress upon the prime importance of assurance itself, and the public will be aroused to act right. It will point the people to the magnificent work of the conscientious and forceful life assurance salesman; it will depict the immeasurable benefits accruing to bereaved wife and fatherless children—benefits often due solely to the persuasive eloquence and the determined insistence of some assurance men fully alive to the importance of his mission. It will declare the mighty influence of life assurance toward thrift and economy and its vast contribution toward the splendid life equipment of those countless beneficiaries of life assurance who at the outset, left untrained and dependent, will be numbered at length among the nation's wise and brave defenders.

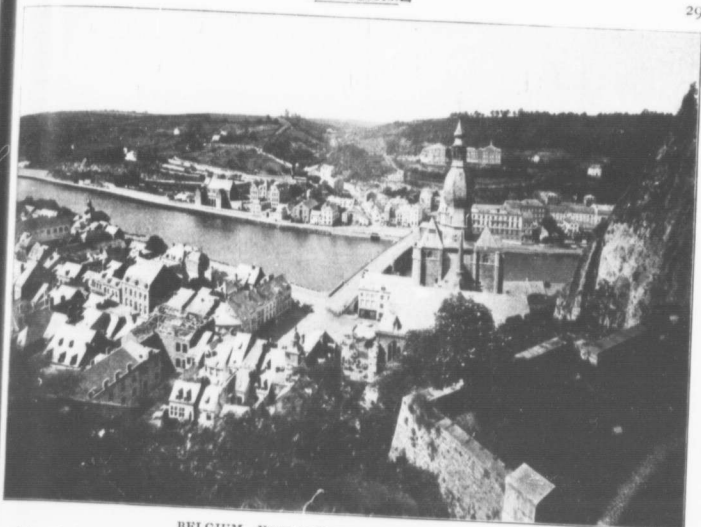
A little Swede boy in a western school presented himself before the schoolma'm, who asked him his name. "Yonny Olsen," he replied.

"How old are you?" asked the teacher.

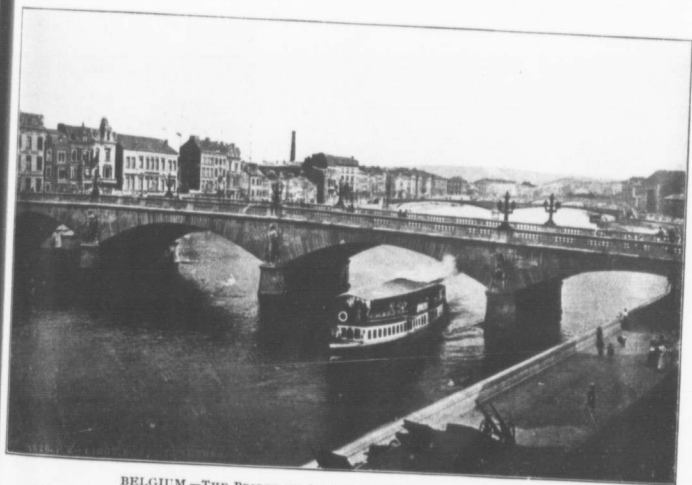
"Ay not know how old Ay bane."

"Well, when were you born?" continued the teacher, who nearly fainted at the reply:

"Ay not born at all; Ay got stepmutter."



BELGIUM.—VIEW OF DINANT, FROM THE CITADEL.
Dinant is on the River Meuse, at the foot of a high rock, on the top of which is a fort reached by 408 steps cut out of the rock. Dinant is a favorite watering place.



BELGIUM.—THE BRIDGE OF ARCHES, AT LIÈGE. (Pont des Arches).
Liège is an important manufacturing and educational city. It is called the Birmingham of Belgium.

Life Assurance Not a Necessity.

Of course life assurance is not a necessity. If it were a necessity, the same as food or clothing, life assurance agents would not be a necessity. Men in that case would walk right up to the counter and buy their assurance without solicitation, just as certain impractical theorists in Massachusetts fondly believe they will do now, the opportunity being given through the savings bank of that State. No, it is not necessary to carry life assurance; it is MERELY A DUTY. That is why we so generally defer the matter to a more convenient season. You cannot put off indefinitely the purchase of food, but one is very prone to defer the performance of a mere duty. That again is why life assurance agents are a necessity. Men simply will not assure, save when moved to action by the persistence of the agent. That explains, also, why the agent is not always a welcome visitor. It is unpleasant to be reminded, however diplomatically, of a duty unperformed.—Mutual Interests.

His Name Was George.

Some years ago an elderly lady, Miss Armistead, from near Montpelier, Vt., had occasion to go to Boston with her niece, a young lady named Kitty. They travelled on the night train, but were unable to secure berths in the same sleeper, Miss Kitty having to take one in the second car and the aunt in the first.

In the morning, when about half an hour distant from Boston, Miss Armistead entered the second car to awaken Kitty. She found the number, an upper berth, and, putting her hand through the curtain, shook the occupant, calling, "Kitty! Kitty! It's time to get up. Kitty! Kitty!"

A bald head, with bushy whiskers around the face, poked itself through

the opening of the curtains and said, "Excuse me, but my name is George."

The old lady gave a horrified scream and beat a hasty retreat. She had mistaken the number of the berth.—Boston Herald.

Clap Your Hands.

An amusing incident occurred at Tremont Temple, Boston, a while ago, during a Sunday school convention. The musical talent was good, and the appreciative audience applauded each number of the programme, until Dr. Lorimer, feeling that the demonstration was out of place, stepped to the front of the platform and said that he was glad those present were enjoying the concert, but he must request them not to clap their hands, considering that they were in the house of the Lord.

The next number following his comment was a vocal duet by Winthrop E. Ferguson (the boy soprano at the Church of the Advent) and Walter Boyd (son of Professor Boyd, director of music at Tremont Temple). They had not anticipated Dr. Lorimer's request, and the audience was somewhat startled when their clear voices rang out with "O clap your hands, all ye people."

Even Dr. Lorimer joined in the smile which spontaneously spread over the entire audience.

The Bachelor's Soliloquy.

To wed or not to wed;
That is the question.
Whether 'tis better
To remain single,
And disappoint a few women—
For a time;
Or marry,
And disappoint one woman—
For life?

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



BELGIUM.—A FLEMISH MILK CART. This is a familiar scene on the streets of Bruxelles.



BELGIUM.—ANCIENT CITY HALL AT MALINES.

The Results for 1908

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1908.

Assurances issued and paid for in cash during 1908 . . .	\$19,783,671.21
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 $3\frac{1}{2}$ and 3 per cent. interest	2,596,303.95
Increase over 1907	549,419.53
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
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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	1,538,816.21	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	15,503,776.48	75,681,188.87
1908	6,949,601.98	29,238,525.51	119,517,740.89

Head Office

Montreal