

SUNSHINE

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No. 11

MONTREAL

NOVEMBER,
1906

Matrimonial Advice.

A country vicar gave this advice to a young woman bent on matrimony:—
When you marry him, love him. After you marry him, study him. If he is honest, honor him. If he is generous, appreciate him. When he is sad, cheer him. When he is cross, amuse him. When he is talkative, listen to him. When he is quarrelsome, ignore him. If he is slothful, spur him. If he is noble, praise him. If he is confidential, encourage him. If he is secretive, trust him. If he is jealous, cure him. If he cares naught for pleasure, coax him. If he favors society, accompany him. If he does you a favor, thank him. When he deserves it, kiss him. Let him think how well you understand him; but never let him know that you 'manage' him."

On the Old Man's Back.

John Anderson, a pious old tailor, lived in a village at the foot of the Cheviots. He kept three apprentices, who taught a variety of queer tricks to a pet lamb which was also an inmate of the household. Old John had family worship every night, and it was the custom to blow out the candle before beginning the prayer, leaving the house almost dark. One night, when they were all on their knees, the youngest 'prentice held up his leg in a horizontal position. The "pet" saw it, and at once bounded right over, lighting on the old man's back. John gave a loud groan and jumped to his

feet, in the belief that Auld Nick had got into the house. He never suspected the lamb, and the next day when he was relating the incident to a neighbor he said, "The Word o' Gude was nae sunner out o' ma mooth than the deevil was on ma back."



A Clergyman's Advice to Young Men.

BELLEVILLE, August 8, 1906.

W. H. HILL, Esq.,

Sun Life Assurance Co. of Canada,
Peterboro', Ont.

Dear Sir,—Your favor of the 6th instant received, enclosing cheque for \$2,505 60, in payment of my fifteen year endowment policy, No. 36398, which matured on the 1st inst. I desire to extend to your Company my sincere thanks for the very prompt and liberal settlement of above policy, which is to my entire satisfaction. The result of the policy is most encouraging. You have given me a return of all the money I paid in, and in addition \$491.10, and besides this my family has had \$2,000 protection in event of my death during the past fifteen years.

I will have pleasure in recommending the Sun Life Assurance Co. of Canada to any person intending to take out insurance, and I would further strongly advise all young men, especially, to invest a portion of their savings in this way.

Wishing your Company continued success, I remain,

Yours very truly,

(REV.) R. M. POPE.



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

Edinburgh.

In this number of SUNSHINE we give a few views of Edinburgh. We are certain that they will be prized by our readers. Edinburgh is one of the world's classic cities. Other cities may lead her in industrial activities, but none can compare with her in her influence in the higher realms of thought.

When other cities shall have been forgotten, the sweet memories of Edinburgh shall remain. It is because of her educational and moral influences that she has become so dear to the hearts of all peoples, especially the Scot. It is unnecessary for SUNSHINE to dwell upon the interesting history of Edinburgh, for any encyclopædia will give this in greater detail than we can hope to do with the space at our command, and in dealing with a record such as Edinburgh has had, brevity is disastrous.

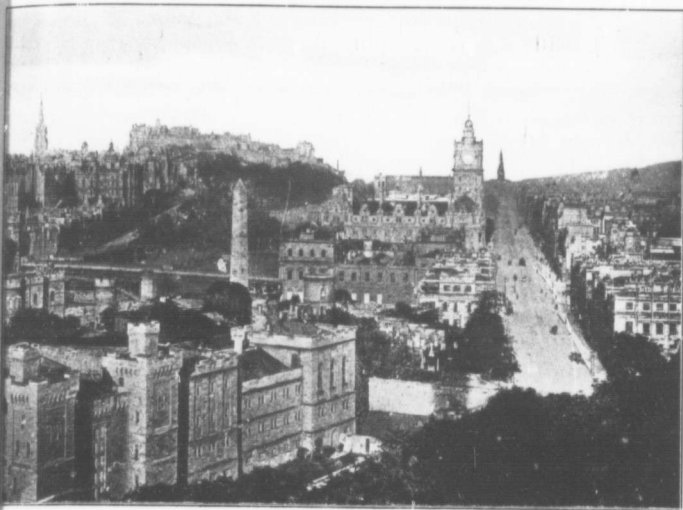
We give the words of one who stood on Calton Hill, and with his observing eyes drew into his mind the landscape, and has painted this matchless picture :

"From the top of the Calton Hill you look down upon hundreds of blue smoke-wreaths curling upward from the chimneys of the resting and restful town, and in every direction the prospect is one of opulence and peace. A thousand years of history are here crystallised within the circuit of a single glance, and while you gaze upon one of the grandest emblems that the world contains of a storied and romantic past, you behold likewise a living and resplendent pageant of the beauty of to-day. Nowhere else are the past and the present so lovingly blended. There, in the centre, towers the great crown of St. Giles. Hardby are the quaint slopes of the Canongate—teeming with illustrious, or picturesque, or terrible figures of long ago. Yonder the glorious Castle Crag looks steadfastly westward—its manifold, wonderful col-

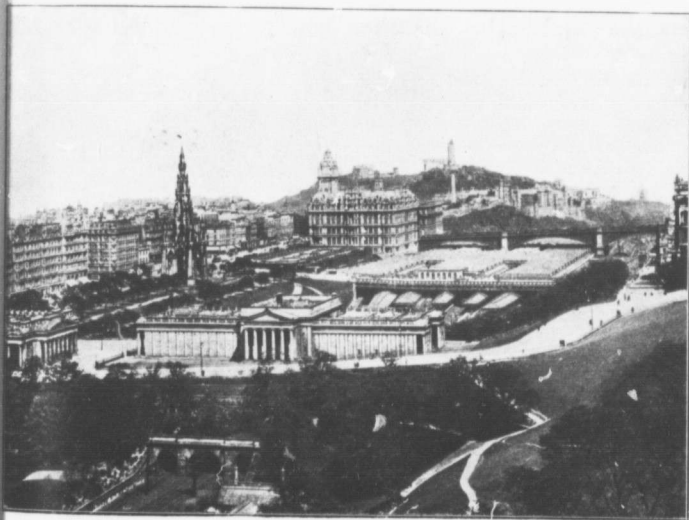
ors continuously changing in the change-ful daylight. Down in the valley Holyrood, haunted by a myriad of memories and by one resplendent face and entrancing presence, nestles at the foot of the giant Salisbury Crag ; while the dark, rivened peak of Arthur's Seat rears itself supremely over the whole stupendous scene. Southward and westward, in the distance, extends the bleak range of the Pentland Hills ; eastward the cone of Berwick Law and the desolate Bass Rock seem to cleave the sea ; and northward, beyond the glistening crystal of the Forth,—with the white lines of embattled Inchkeith like a diamond on its bosom,—the lovely Lomonds, the virginal mountain breasts of Fife, are bared to the kiss of heaven. It is such a picture as words can but faintly suggest ; but when you look upon it you readily comprehend the pride and the passion with which a Scotsman loves his native land.

"The capital of Scotland is not only beautiful but eloquent. The present writer does not assume to describe it, or to instruct the reader concerning it, but only to declare that at every step the sensitive mind is impressed with the splendid intellect, the individual force, and the romantic charm of the Scottish character, as it is commemorated and displayed in this delightful place. What a wealth of significance it possesses may be indicated by even the most meagre record and the most superficial commentary upon the passing events of a traveller's ordinary day. The greatest name in the literature of Scotland is Walter Scott. He lived and labored for twenty-four years in the modest three-story, gray stone house which is No. 39 Castle Street. It has been my privilege to enter that house, and to stand in the room in which Scott began the novel of Waverley. Many years roll backward under the





EDINBURGH—THE CITY FROM CALTON HILL.



EDINBURGH—THE CITY FROM THE CASTLE.

spell of such an experience, and the gray-haired man is a boy again, with all the delights of the Waverley Novels before him, health shining in his eyes and joy beating in his heart, as he looks onward through vistas of golden light into a paradise of fadeless flowers and of happy dreams.

"But the dark has come, and this Edinburgh ramble shall end with the picture that closed its own magnificent day. You are standing on the rocky summit of Arthur's Seat. From that superb mountain peak your gaze takes in the whole capital, together with the country in every direction for many miles around. The evening is uncommonly clear. Only in the west dense masses of black cloud are thickly piled upon each other, through which the sun is sinking, red and sullen with menace of the storm. Elsewhere and overhead the sky is crystal, and of a pale, delicate blue. A cold wind blows briskly from the east and sweeps a million streamers of white smoke in turbulent panic over the darkening roofs of the city, far below. In the north the lovely Lomond Hills are distinctly visible across the dusky level of the Forth, which stretches away toward the ocean, one broad sheet of glimmering steel—its margin indented with many a graceful bay, and the little islands that adorn it shining like stones of amethyst set in polished flint. A few brown sails are visible, dotting the waters, and far to the east appears the graceful outline of the Isle of May,—which was the shrine of the martyred St. Adrian,—and the lovely, wave-beaten Bass Rock, with its millions of seagulls and solan geese. Busy Leith and picturesque Newhaven and every little village on the coast is sharply defined in the frosty light. At your feet is St. Leonards, with the tiny cottage of Jeanie Deans. Yonder, in the south, are the

gray ruins of Craigmillar Castle—the favorite summer home of the Queens of Scots, now open to sun and rain, moss-grown and desolate, and swept by every wind that blows. More eastward the eye lingers upon Carberry Hill, where Mary surrendered herself to her nobles just before the romantic episode of Loch Leven Castle; and far beyond that height the sombre fields, intersected by green hawthorn hedges and many-colored with the various hues of pasture and harvest, stretch away to the hills of Lammermoor and the valley of Tweed and Esk. Darker and darker grow the gathering shadows of the gloaming. The lights begin to twinkle in the city streets. The echoes of the rifles die away in the Hunter's Bog. A piper far off is playing the plaintive music of 'The Blue Bells of Scotland.' And as your steps descend the crag the rising moon, now nearly at the full, shines through a gauzy mist and hangs above the mountain like a shield of gold upon the towered citadel of night."



A School Principal's Opinion of the Sun Life of Canada.

"I beg to say that my life assurance policy matured on August 1st, and the profits declared over and above the amount guaranteed in policy were so satisfactory that I have since taken out another Endowment policy in your Company, and feel sure that the results on same will be equally as satisfactory as those on policy which matured. The Company paid me larger profits than they estimated to do when I took out the insurance, twenty years ago.

Yours truly,

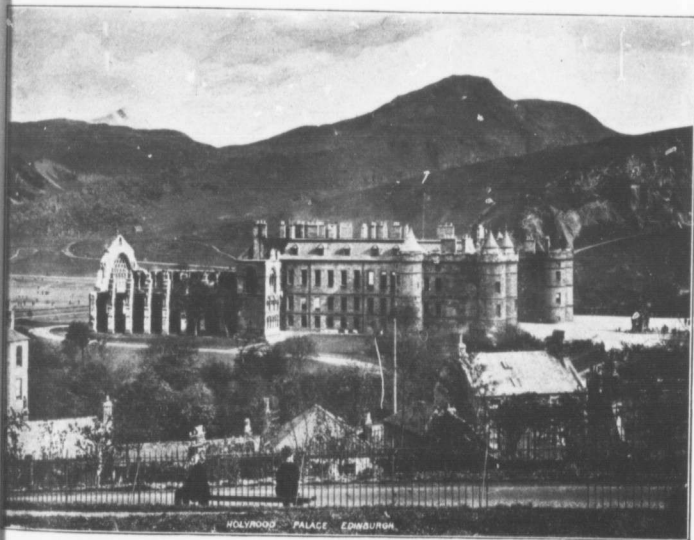
S. W. IRONS,
Principal Victoria School,
Moncton, N.B."



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



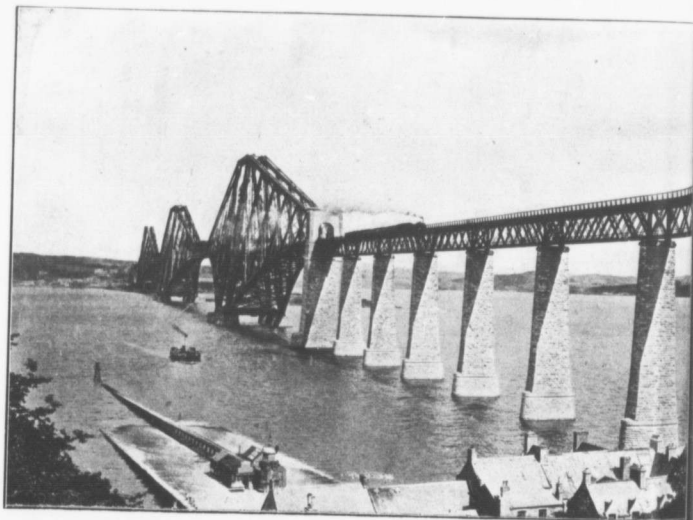
EDINBURGH—THE CASTLE FROM GRASSMARKET.



HOLYROOD PALACE, EDINBURGH.
A memorial of the old Scottish Monarchy.



EDINBURGH—ST. GILES CHURCH—The old Parish Church of Edinburgh dating from the 13th Century. It was restored by the late Dr. Chambers, the work being completed in 1883.



EDINBURGH—FORTH BRIDGE.

The Forth Bridge, across the River Forth, on the North British Railway System, is the largest and most magnificent bridge in the world. The bridge consists of two spans of 1700 feet, two of 675 each, and 15 spans of 168 feet each, a total of 5296 feet. The contract for the Forth Bridge was £1,600,000.



CONFERENCE OF REPRESENTATIVES OF THE S. N. L. I. P. OF CANADA, AT SCARBOROUGH (ENGLAND),
AUGUST 24th TO 25th, 1906.
Mr. T. H. Mearnsby, F. I. A., Secretary and Actuary, is in the center of the group, with Mr. Geo. E. Reid, Manager for the United Kingdom at his right.

WHICH IS BETTER ?

A Life Assurance Policy A Savings Bank Account

Twenty Year Endowment policy No. 13566 with the **Sun Life Assurance Company of Canada**, for \$5000, matured in March, 1906.

The owner of this policy paid an annual premium of \$234.00 for twenty years, when he was given the following options of settlement:

The face value of the policy	\$5,000.00
Cash profits added	1,956.60
Total cash payment	<u>\$6,956.60</u>

OR

A non-participating paid-up policy, payable at death . . \$13,350.00

OR

An annuity for life of \$527.40

The cash payment as above was accepted . . . \$6,956.60

If the same amount, \$234.00, had been deposited in a Savings Bank, with interest compounded annually, how would the investment compare with the actual result given by the Life Assurance Policy?

Let us see.

(The current rates of interest for the past twenty years of the Government Savings Bank are used in this calculation.)

From 1886 to 1889 the rate of interest was 4%

From 1889 to 1897 the rate of interest was 3½%

From 1897 to 1906 the rate of interest was 3%

At the above rates an annual deposit of \$234.00 would at the end of 20 years, with interest compounded annually, have amounted to \$6,614.13

The actual result of the Assurance Policy for the same amount of deposit was \$6,956.60

Difference in favor of Life Assurance \$342.47

and, in addition, the Life Assurance Policy protected the estate of the assured for \$5000.00 from the moment the first premium was paid until maturity.

A Savings Bank Account will only give credit for the deposit made, with interest added.

Which is Better?

SUNSHINE

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

A. M. MACKAY, *Editor*



HEAD OFFICE BUILDINGS SUN LIFE ASSURANCE COMPANY OF CANADA.

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President and Managing-Director.

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Vice-President.

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

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ASSISTANT ACTUARY.

E. A. MACNUTT,
TRASP'ER.

Agency Department :

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

SUNSHINE							November 1900		
SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.	1	2	3
4	5	6	7	8	9	10	11	12	13
18	19	20	21	22	23	24	25	26	27
							28	29	30

A Comparison.

Elsewhere in this number is given the particulars of a settlement of an endowment policy made by this Company. It is also shown how the transaction would have figured out if the same amount as was paid for the annual premium on the policy were deposited in a savings bank at the then current interest rates. The result shows some hundreds of dollars better for the endowment policy, and the additional fact, and perhaps the most important part of the whole transaction, that the endowment policy protected the life of the assured for \$5,000 during every moment of the twenty years it was in force. This protection did not cost the assured a farthing, for all the premiums that the assured paid were returned to him and in addition \$2,276.60 was given back. Far be it from us to belittle the economy of a savings bank account; we wish merely to refute the erroneous idea some have that they can do better with their money in a savings bank than investing it in life assurance. The comparison given shows that such is not the case.

The Man on the Firing Line.

Selling life assurance is easy enough and it is also hard enough. It is easy

because it can array such a battalion of arguments in its favor that cannot be gainsaid by any thinking man. Yet the selling of life assurance is difficult because people, as a rule, do not always do what is right of their own volition. This is the reason there are so many church steeples, and Sunday's calm is broken into by the inharmonious clanging of church bells. The individual who will argue against the morality and necessity of life assurance is becoming more and more a rarity. In fact, in a few more years, if such an one can be found, he will surely be exhibited to public gaze as a "living wonder." It is difficult for the life assurance solicitor to get people into the mood to see their duty in regard to life assurance: or, perhaps, it may be truer to say that it is hard to get people to put their beliefs into action. They procrastinate—and the constant turning of the hands of the clock causes this putting-off-habit to become chronic. "Call to-morrow," which the "life man" so often hears, is a symptom of this habit.

"To-morrow, you always say, I'll wisely live: Say, Posthumus, when does to-morrow arrive?"

The urgency of the matter is not generally appreciated. Present business cares crowd to the wall the pleadings of the future, and "call to-morrow" is so easily said. Let the life agent remember that in the great majority of cases "He that is not ready to-day, will be less ready to-morrow." It is not what is vulgarly called "cheek" on the life agent's part that makes him so persistent. His constant dealing with men,

if he be at all observant, gives him a knowledge of them and their habits. He intuitively knows when a man is not in earnest with an excuse, and he takes no notice of it. Do not imagine he is a boor. He knows what he is doing and persists, and persists against all insults and hints to begone. The difference between a successful life assurance solicitor and an unsuccessful one is largely in this matter of persistency. The grace of persistency is attained from a knowledge of men. To be snubbed means nothing to a wide awake life solicitor, not because he has a rhinoceros skin, but because he sees the falsity of the position of the man who tries to beat him off his track by a snub. Persistency, of course, has to be seasoned with sanctified common sense—which means tact. Now my life assurance solicitor friend, are you easily turned down? Do you get discouraged when calls one to twenty are all fruitless? Do you easily become discouraged and feel like leaving the business? If you do, take a call in at the study of a conscientious minister of religion and ask him about discouragements and your discouragements will fade away before his. Yet likely if he is a success, he will be cheerful with it all. What is the secret? He knows men! The better men are known the more invincible we become to discouragement. There are only two months of this year left. Perhaps the other ten have been only ten chapters of failure because you have been too easily "turned down." Buckle up your courage for the remaining sixth of the year and get down to

your work in earnest, and who knows but you may redeem your months of non-success. You may be a good fellow—a social giant—but all that counts for little with the management. They judge you by the business you turn in, and be you ever so good a fellow it will not be entered in the "remarks" column opposite your name. The smallness of the figures of business closed and premiums paid will be the one centre of their vision. This is the day of opportunity for life assurance. Never was there such a need, and it is the duty of "life men" to meet the need. Know your opportunity.



The Tragedy of Death.

"The last ENEMY that shall be DESTROYED is death," are the words of one whose authority we all respect and many of us accept.

In the face of this statement, how men can paint death as a blessing is beyond our ken.

Of course, in some circumstances, where pain is torturous, death may assume the form of a blessing, but it is in spite of death that it does.

Death is a curse, and no logic can make it otherwise.

The very fact of death, is a curse on mankind, and ever since its entry into the world its record has been a long and dismal tragedy.

The severance of family ties, the cutting off in the prime of life of useful lives, and the many sad circumstances in which its devastating and blighting work is done, is appalling.

Anything that can throw a ray of light into the darkness of death is a blessing.

It is into the weeping and wailing of

the death-chamber that life assurance says—Fear not.

Life assurance robs death of one of its terrors, which is WANT.

Before the words "Ashes to ashes, dust to dust" are lost in the silence around the tomb, this angel of mercy with its relief has appeared. The wolf of want that lingers at the heels of death is driven off, and, as far as money can do it, things assume their normal condition.

It is the duty of men to take heed of death's sad work, and provide against that day when they will be overtaken by the grim reaper.

If this is done death cannot laugh at your decreasing strength.

In health—TO-DAY, is the time to make this provision. DO IT NOW!



The Sun Life of Canada in Great Britain.

Chief Office :

93 QUEEN VICTORIA STREET, LONDON, E.C.
G. E. REID, *Manager.*

Trustees :

THE EARL OF ALBEMARLE.
SIR CHARLES DALRYMPLE, BART.

Branch Offices :

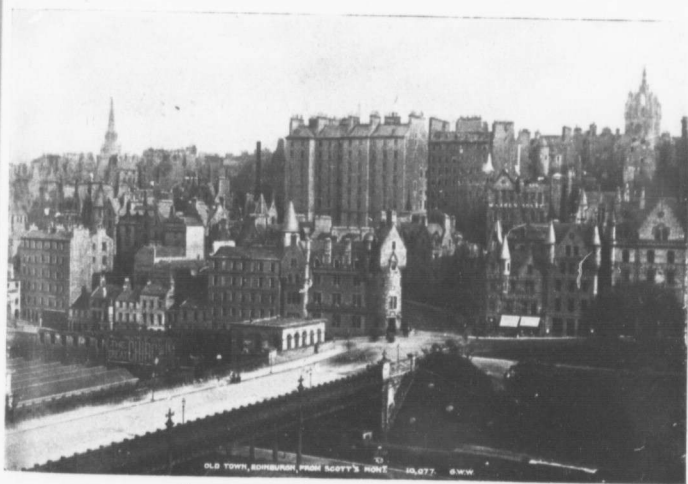
MANCHESTER : 14, Cross Street.
LEEDS : 15 and 16, Victoria Chambers, South Parade.
NEWCASTLE-ON-TYNE : 10, Neville Street.
EDINBURGH : 2, York Buildings.
ABERDEEN : 254, Union Street.
GLASGOW : 147, Bath Street.
LIVERPOOL : The Arcade, Lord Street.
BIRMINGHAM : 39, Corporation Street.
DUBLIN : 9, Trinity Street,



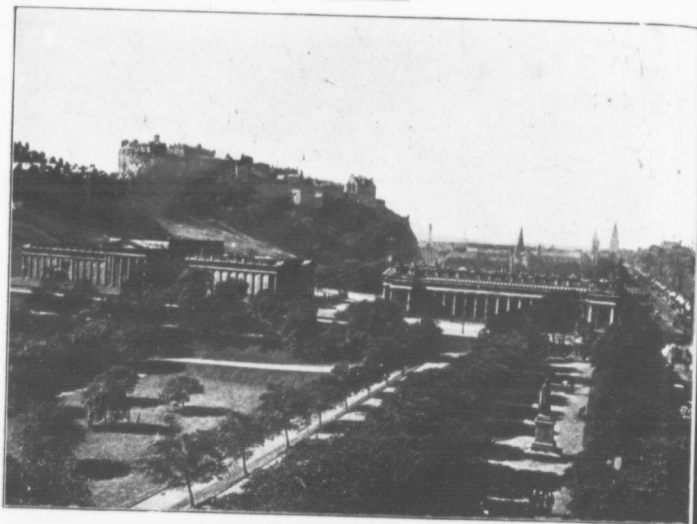
The Sun Life of Canada is
"Prosperous and Progressive."



EDINBURGH—JOHN KNOX'S HOUSE
The "Manse" used by the great Reformer while Minister of the town.



EDINBURGH—OLD TOWN FROM SCOTT'S MONUMENT.



EDINBURGH—THE CASTLE FROM THE GARDENS.



EDINBURGH—NORTH BRIDGE FROM PRINCESS STREET.

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1890

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1900

1905

PROSPEROUS AND PROGRESSIVES

THE RECORD FOR 1905

SUN LIFE OF CANADA

Assurances issued and paid for in Cash	\$18,612,056.51
Increase over 1904	\$2,700,152.27
Cash Income from Premiums, Interest, Rents, &c.	5,717,492.23
Increase over 1904	\$1,155,556.04
Assets as at 31st December, 1905	21,309,384.82
Increase over 1904	\$3,457,623.90
Surplus earned during 1905	1,344,371.80
Of which there was distributed to policyholders entitled to participate that year	166,578.30
And there was set aside to complete the placing of all the policies on the 3½ per cent. standard (although the law allows the Companies until 1915 to do this.)	616,541.35
Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ per cent. interest)	1,735,698.59
Surplus by Canadian Government Standard	2,921,810.37
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1905	1,648,285.78
Payments to Policyholders since organization	13,118,368.35
Life Assurances in force, December 31st, 1905	95,290,894.71
Increase over 1904	\$9,963,231.86

LOOKING BACKWARD—FIFTEEN YEARS

SHOWING THE STEADY GROWTH OF THE COMPANY

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$ 2,473,514.19	\$16,759,355.92
1895	1,528,054.09	5,365,770.53	34,754,840.25
1900	2,789,226.52	10,486,891.17	57,980,634.68
1905	5,717,492.23	21,309,384.82	95,290,894.71

The Canadian Government Report

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report of the Government Superintendent of Insurance for 1905.

COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Net Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Force over 1904.	Amount of Policies New and Taken up in Canada.	Increase of Assurances in Force in Canada.
Sun Life of Canada	\$4,301,022	\$5,717,376	\$1,155,578	\$2,799,206	\$3,457,624	\$18,612,057	\$9,938,899	\$8,005,084	\$4,257,881
Canada Life	4,104,595	5,443,301	1,149,611	1,084,434	1,264,766	13,014,146	5,766,732	6,614,961	2,070,925
Manufacturers Life	1,645,386	1,944,810	285,702	970,330	1,077,337	6,664,949	4,484,749	4,061,630	2,583,366
Mutual Life of Canada	1,547,506	1,956,519	231,210	1,053,748	1,075,582	5,734,187	3,687,484	5,081,187	3,631,944
North American	1,380,054	1,861,722	159,692	623,678	747,957	8,811,292	3,105,321	4,485,948	2,114,347
North American (Great West)	1,354,608	1,650,064	156,000	716,628	737,017	3,991,062	2,140,167	4,335,676	1,447,586
Great West	791,403	962,507	166,297	533,118	591,374	6,054,333	3,578,582	6,035,333	1,447,586
Imperial Life	686,798	800,497	91,521	407,895	474,414	6,054,333	1,899,123	6,035,333	1,447,582
Federal	572,220	693,418	121,198	252,738	273,141	4,311,862	1,200,790	3,191,061	1,657,283
London Life	384,142	475,015	75,564	200,423	213,141	3,191,061	912,704	3,191,061	912,704
Excelsior Life	262,914	315,959	45,189	152,200	169,242	2,376,648	1,267,121	2,376,648	1,267,121
Dominion Life	194,990	248,918	52,016	115,210	124,282	2,443,282	1,267,121	2,443,282	1,267,121
Home Life	167,241	314,697	147,456	68,288	60,475	1,043,000	620,514	1,043,000	620,514
Union Life	164,985	191,611	26,626	6,474	69,885	6,118,955	2,037,448	6,118,955	2,037,448
National Life of Canada	157,177	195,502	38,325	6,474	219,401	1,288,779	1,585,964	1,288,779	1,585,964
Northern Life	151,441	174,806	23,365	90,704	226,401	1,552,646	1,552,646	1,552,646	1,552,646
Continental	143,958	163,750	22,665	82,285	101,504	1,305,700	530,284	1,305,700	530,284
Royal Victoria	138,592	154,659	16,067	42,835	95,559	1,243,899	1,243,379	1,243,899	1,243,379
Crown Life	135,933	151,879	15,946	63,691	50,447	90,000	678,544	90,000	678,544
Sovereign Life	80,632	108,635	28,003	42,935	113,296	1,446,044	621,280	1,446,044	621,280
Central Life	18,722	20,570	1,848	5,757		355,250		355,250	

* Not in Business in 1904.