

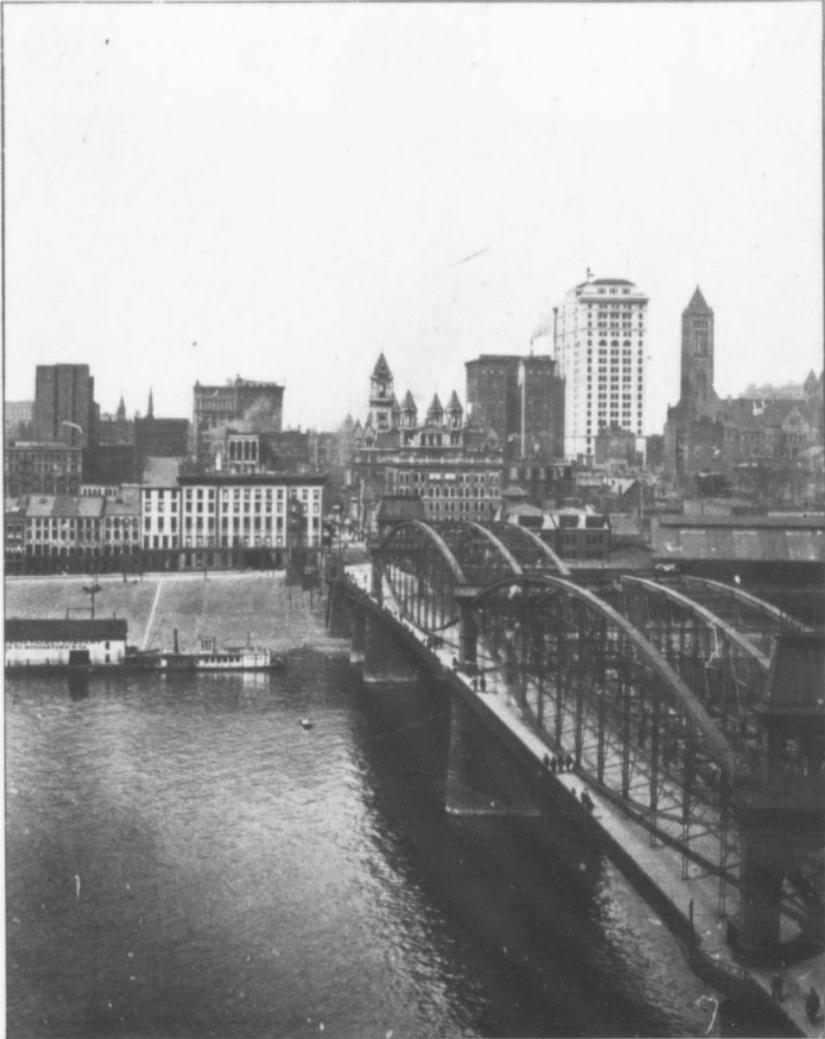
VIEWS OF PITTSBURG AND ALLEGHENY IN THIS NUMBER.

# SUNSHINE

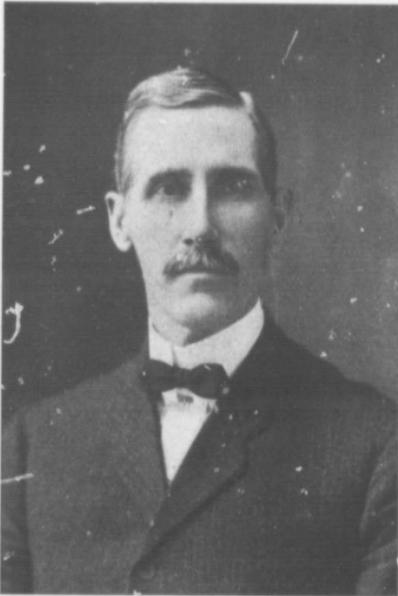
VOL. VIII  
No. 9

MONTREAL

SEPTEMBER,  
1903



A GLIMPSE OF PITTSBURG, FROM MOUNT WASHINGTON.



MR. GEORGE M. HAYES.

Mr. George M. Hayes, the manager of the Sun Life of Canada for the Pittsburg district, joined the staff of this company a couple of years ago. From the beginning he liked the methods, policy plans, and in fact everything connected with the Company, so that with an easy mind in this regard, coupled with lots of energy on his part, he has been successful in introducing many of Pittsburg's good citizens to Canada's "Prosperous and Progressive" life Company. When Mr. Stanton came to Montreal, Mr. Hayes was at once offered the managership of the district, and he has maintained the high standing of the agency, as is evidenced by the batches of applications which come to Head Office each week. The city of Pittsburg being an embodiment of this Company's well known motto, may be one reason why the citizens make choice of this Company. We want more of them.

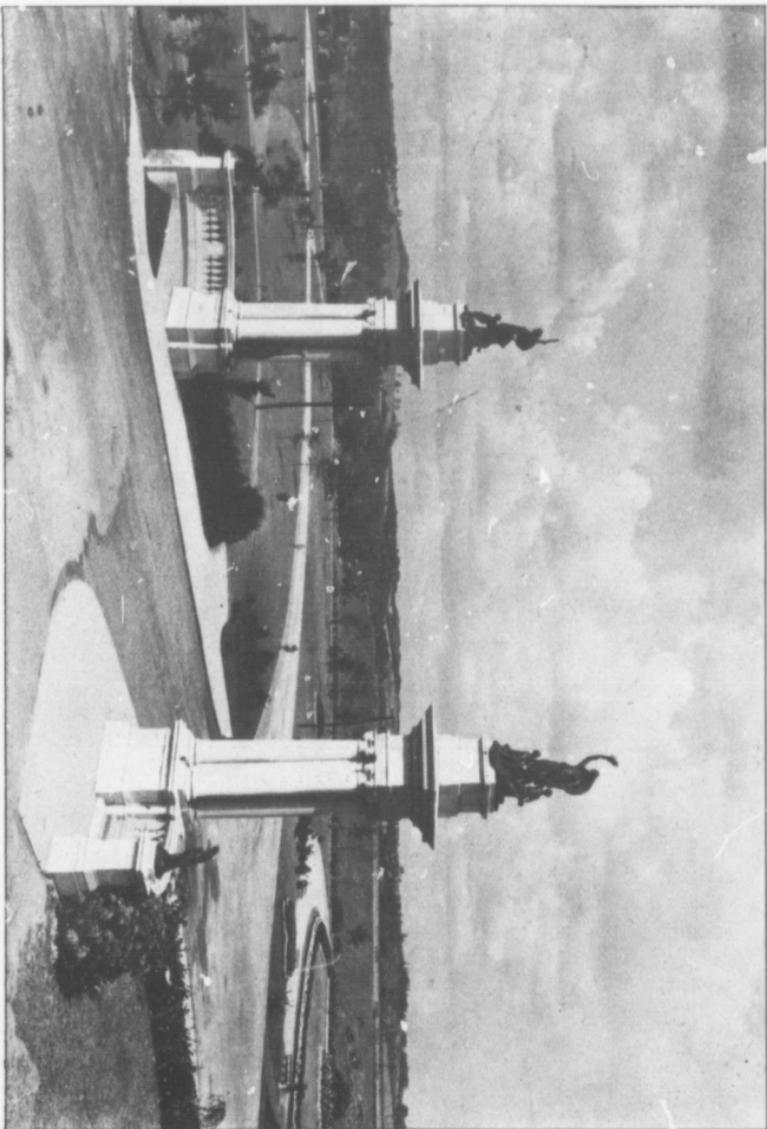
### Pittsburg.

When George Washington first marked Pittsburg as the site of a large town, yet to be, he took into consideration its natural advantages. Its commanding position at the head of the Ohio river appealed to him as the place for a frontier post, and he named the fort, which he placed at the confluence of the Monongahela and Allegheny, Fort Pitt, in honor of William Pitt. The residents, who were chiefly Scotch and Irish, afterwards called the town Pittsburg.

The great prominence of the Pittsburg of to-day, as a steel and manufacturing centre, places it in the front of manufacturing cities of America. A recent writer says: "One needs to dwell little upon the history of Pittsburgh; it is well known to all. It is not known generally, however, that it was not until 1860 that the manufacture of iron was begun on a permanent basis in the place. That business venture has brought wealth and prosperity to that part of Pennsylvania. The names of Carnegie, and Jones, and Park, and others are recalled at once with this marvellous industrial development. And what a splendid monument to American industry they and the others have built up there! In 1800 the population was only 1500. In 1900 it was 321,000, including the



Pittsburg in 1813.



ENTRANCE TO HIGHLAND PARK, PITTSBURGH—\$29,000 is spent annually on Highland and Schenley Parks.

suburban territory. It is now about 700,000 in the Pittsburgh region proper."

There are more than 5,000 separate industrial establishments in and around Pittsburg, and there are more than 200,000 men employed. The shipments of freight last year approximated nearly 80,000,000 tons. One steel-making establishment alone carried more ore into the region over its own railroad from Lake Erie than the entire traffic of three of the greatest of the transcontinental railroad systems. Mr. George H.

Pages could be written about the glass industry — the State of Pennsylvania stands first in the country in the making of glass—and most of the glass comes from the Pittsburg region. In the matter of coal production, electrical machinery, coke, and varied industries, Pittsburg is exceptionally prominent.

While Pittsburg is of necessity first and foremost a business city, its citizens do not allow business to absorb all of their time and attention. We cannot think of Pittsburg without coupling the



Pittsburg in 1903, showing the Forks of the Ohio.

Anderson, Secretary of the Pittsburg Chamber of Commerce, estimates that the capitalization of all the Pittsburg industries amounts to fully \$2,000,000,000.

According to Mr. James M. Swank, who is a recognized statistician in matters relating to the iron and steel trade, Pittsburg made more than 38 per cent. of all kinds of steel in the United States in 1901, and more than 24 per cent. of all the steel rails of the country; more than 60 per cent. of the structural shapes, and more than 32 per cent. of the entire production of rolled iron and steel in the United States.

name of that shrewd and beneficent Scotsman, Andrew Carnegie. He made his vast fortune in the town, and has given back millions of dollars in libraries, technical schools, etc. Mention should also be made of William Thaw, whose beneficence has done so much for education and other good causes; and Mrs. Mary Schenley, who gave four hundred acres of land for the park which bears her name. The Sun Life of Canada, with offices in the Park building, has been well received by the citizens of Pittsburg, and it is growing in favor year by year.

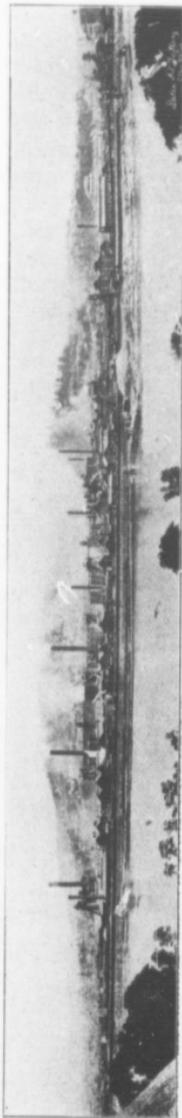
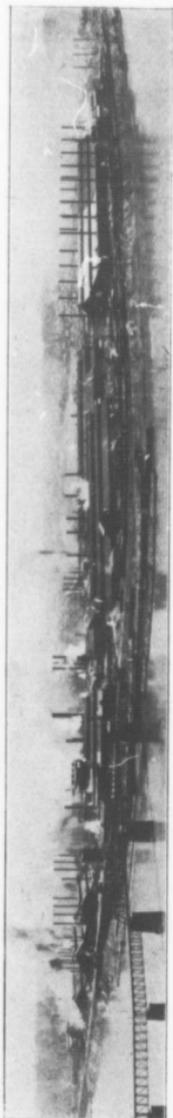
### The Difference.

The most alluring claim of fraternal benevolent associations and the assessment organizations is that they offer life assurance at much lower rates than the old-line companies. The Insurance Press recently analyzed this matter and, taking the Independent Order of Foresters as an example, showed that the cost, at the age of 30, of \$1,000 of assurance in this organization is \$22.98, while in a first-class old-line company the charge is \$18.74. Deducting the initiation fees of the Foresters for the first year, which are not required to be paid thereafter, the comparison stands at \$18.48 for the assessment order and \$18.74 for the regular old-time substantial assurance company.

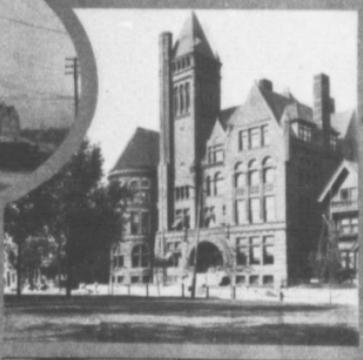
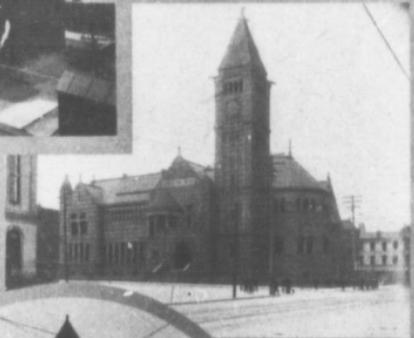
But the \$4.24 paid for initiation fees the first year would yield in interest this difference of 26 cents, so that the charges are substantially the same, though the Foresters' policy is not guaranteed by any reserve. The premium is not absolutely fixed, because there is liability of additional assessment; the policy has no loan, cash-surrender or paid-up privileges, and it must be continued or all payments be forfeited. With an old-line company, on the other hand, while the cost is no greater, the premium can never be increased, and the policy gives the assured a number of liberal privileges. I have often pointed out the fact that safety, and not cheapness, is the first consideration in taking out life assurance.—Leslie's Weekly.



United States Government Building, Allegheny.



THE HOMESTEAD MILLS.



St. Augustine (R. C.) Church, Pittsburg.

Shakespeare School, Pittsburg.

Carnegie Library, Allegheny.

Christ (M. E.) Church, Allegheny.

Highland Avenue (U. P.) Church, Pittsburg.

Allegheny High School.

# SUNSHINE

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

A. M. MACKAY, *Editor.*

		September 1903						
		SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.
Full Moon	East Day.							
10	10	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		Day	Full Moon	Day	Full Moon



HEAD-OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA.

## DIRECTORS :

R. MACAULAY, Esq.  
*President and Managing-Director.*

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

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

SECRETARY AND ACTUARY :  
T. B. MACAULAY, F.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. COPPE.

## Just One of Many.

The following letter appeared in the Montreal Daily Witness of July 29th, and carries with it its own lesson. We omit names :

### A CASE OF DESTITUTION.

To the EDITOR OF THE WITNESS :

Sir,—May I be allowed to present to your readers the really necessitous case of Mrs. —, of — street, whose husband was so unfortunately drowned last Sunday. There are four children, and Mrs. —, thanks to the skill of Montreal surgeons has just recovered from a marvellous operation ; but this has left her quite unfitted to battle with the world on behalf of the bairns. There is no life assurance ; not a cent comes to the woman from any such source. Is there a dollar anywhere in the pockets of your subscribers that's ready to leap out on a mission of love? If so, it can be sent to the undersigned, who will cheerfully acknowledge it.

Yours sincerely,

(Signed by a Congregational minister).

The above should cause men who carry no life assurance to think seriously about the matter. There is no palpable excuse for a man, who has wife and family, to run the risk of having his family thrown penniless upon the world. The "battle with the world" is hard enough for any woman, with the responsibilities that go along with the control and training of children, without worrying about their daily bread. We've said it a good many times ; and every time we say it, we mean it a little more than we did last time—that the man who is pledged to protect wife and family is committing a grave wrong to them and to society in

general when he makes no provision for the continuance of his earnings, should they cease by death.

We believe the pulpit should lay more stress upon the matter of life assurance. We are aware that the clergy as a class are believers in life assurance; we know that our mailing list contains the names of more clergymen than of any other single class of men. What is good for the pulpit is certainly good for the pew, and often a word in season from the pulpit would be acted upon and the cause of righteousness would certainly be advanced thereby.

It has been referred to jokingly, but we speak of it with all seriousness—that a man should not marry unless he carries life assurance. We hope the time may yet come when it will be a breach of the law to do so.

#### To-day.

Upon John Ruskin's writing desk  
A slab of chalcedony lay,  
And on it, cut in careful script,  
The word "To-day."

Honored of all, a wondrous man,  
And held a prophet in his way,  
He let "To-morrow" bide its time  
And used "To-day."

Upon the tablet of the will  
How good to write, the selfsame way—  
Putting to-morrow's uses by—  
The word "To-day"!

—HARRIET PRESCOTT SPOFFORD.

Sign an application for additional life assurance "To-day."

#### About Our Policies.

Alymer, P. Q., July 6, 1903.

MR. N. F. INGERSOLL,

District Agent SUN LIFE of Canada.

My Dear Sir,—I am just now in receipt of the policy which you sent me, and after careful

examination of same, I am *extremely well pleased* with it. It is the cleanest and most concise document in the line of life assurance, which it has been my privilege to examine for some time.

Please find enclosed cheque for amount of first premium, and, with best wishes for your success, I remain,

Yours truly,

A. LUTHER GILMAN,  
Public School Inspector.

"I regard life assurance as an angel of mercy to thousands, and the work of agents properly conducted as a good work for humanity. The labor to secure money for the payment of premiums should be the most joyful in the life of the toiler, as it lifts a burden of anxiety from his heart, and manifests the unselfish side of humanity and its noblest aspirations in making provision for the dependent."—James B. Lathrop, vice-president of the Citizens' National Bank of Greensburg, Ind.



Park Building,  
Headquarters of the Sun Life of Canada,  
Pittsburg Agency.

### The Lion and the Biker.

On a mellow moonlight evening, a cyclist was riding along a lonely road in the northern part of Mashonaland. As he rode, enjoying the somber beauty of the African evening, he suddenly became conscious of a soft, stealthy, heavy tread on the road behind him. It seemed like the jog trot of some heavy, cushion-footed animal following him. Turning round, he was scared very badly to find himself looking into the glaring eyes of a large lion. The puzzled animal acted very strangely, now raising his head, now lowering it, and all the time sniffing the air in a most perplexed manner.

Here was a surprise for the lion. He could not make out what kind of animal it was that could roll, walk and sit still all at the same time; an animal with a red eye on each side and a brighter one in front. He hesitated to pounce upon such an outlandish being, a being whose blood smelled so oily.

No cyclist since the Romans invented wheels, ever "scorched" with more



Serpentine Drive, Schenley Park.

honest and single mindedness of purpose. But although he pedaled and pedaled, although he perspired and panted, his effort to get away did not seem to place any more territory between him and the lion; for that animal, like Mark Twain's coyote, kept up his annoying calm jog trot, and never seemed to tire.

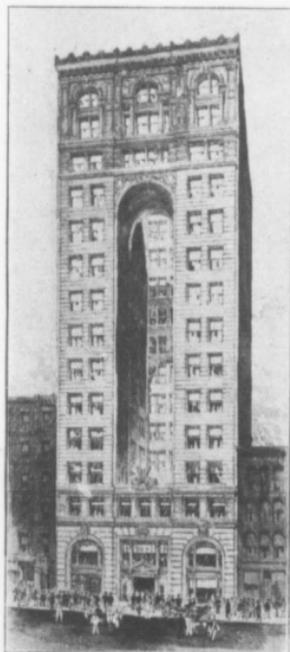
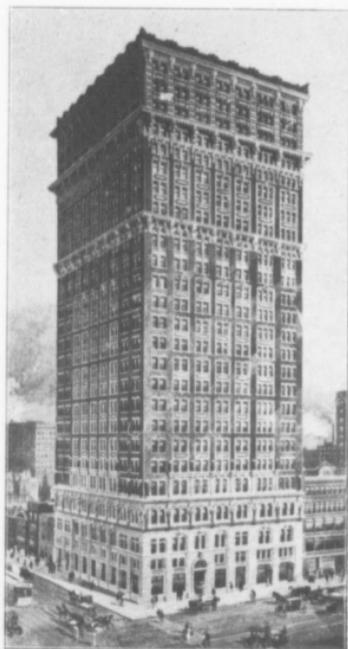
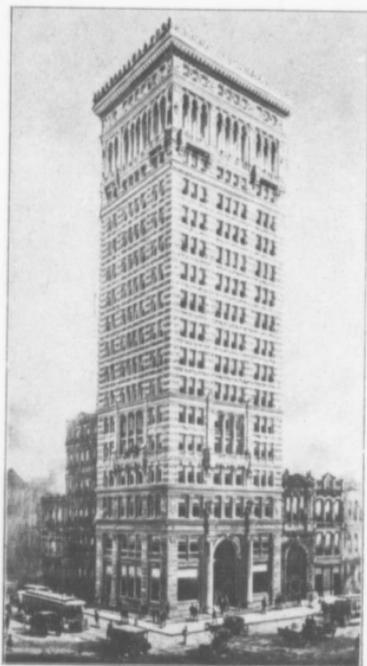
The poor rider was finally so exhausted from terror and exertion that he decided to have the matter over with right away. Suddenly slowing down, he jumped from his wheel, and facing abruptly about, thrust the brilliant headlight full into the face of the lion.

This was too much for the beast. It was this fright that broke the lion's nerve, for at this fresh evidence of mystery on the part of the strange rider animal, who broke himself into halves and then cast his big eye in any direction he pleased, the monarch of the forest turned tail, and with a wild rush retreated in a very hyena-like manner into the jungle, evidently thanking his stars for his miraculous escape from that awful being. Thereupon the bicyclist, with new strength returning and devoutly blessing his acetylene lamp, pedaled his way to civilization. — Philadelphia Ledger.



Allegheny County Court House, Pittsburgh.

If every man assured his life there would be no need for Homes for the Friendless.



Farmers' Deposit Bank Building.  
People's Bank Building.

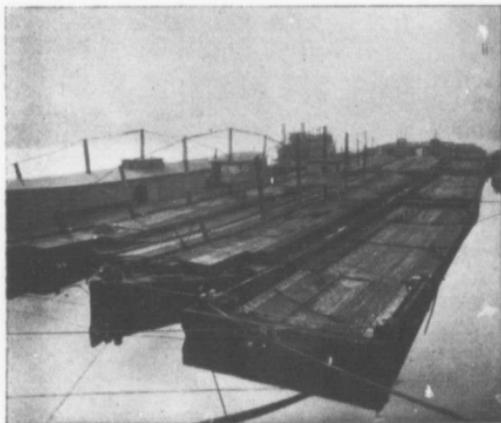
Arrott Building.  
Keystone Bank Building.

SOME PITTSBURG SKYSCRAPERS.

**Don't Say "Don't Worry."**

It is unsafe and foolish to say to a man—Don't worry. The advice to give an anxious, careworn man is to arrange his affairs so that he doesn't have to worry. Remove the cause of worry. Let such a man manage in such a manner that whether he succeeds or fails, whether he lives or dies, his future and the future of his family are provided for.

How better can this be done than by the means of life assurance? By what other means can a man spare himself the fret about the things of to-morrow? Few of us can accumulate, by saving, a fund sufficient to drive away all anxiety about the future. But a policy of life assurance guarantees to our families the savings which we vainly would make.



Barges Loaded with Steel Rails.  
This is said to have been the most valuable cargo ever shipped from the Port of Pittsburg.

Dermatology and chemistry have but feebly battled against the wrinkle. It has held its own despite these sciences. But often where these have failed, life assurance has won. It spreads a soothing sense of contentment and peace. It banishes dread. It promotes cheerfulness. It drives away worry.—The Oracle in T. I. P.



Residence of Attorney General Hon. P. C. Knox,  
Pittsburg.

**Ambassador Choate as Waiter.**

The inconvenience of the similarity between a gentleman's evening dress and the attire of a waiter has received yet another instance, says the Detroit Free Press. Mr. Choate, the American ambassador at the Court of St. James, was the victim on this occasion. At the state banquet to the king at the Guildhall, the American ambassador was one of the few men in evening dress, nearly every-one being in court or municipal uniform. He was interested in the pulpit arrangement in which the carving was done, and ventured to ask one of the functionaries a question concerning them. "Never mind about old customs," was the reply. "Look lively and clear away the soup plates!"

"After all your talk about sensational journalism!" exclaimed the fly on the edge of the sugar bowl, "I'm surprised at you!" "What about?" gasped the captured fly, vainly endeavoring to extricate himself from the sticky trap. "Well, I notice that paper you're stuck on now is decidedly yellow."—Philadelphia Press.



Carnegie Library, Pittsburg, Built and Endowed by Mr. Andrew Carnegie.

#### It Wouldn't Work.

An Irishman, who happened to be boarding in a lodging house where a good many boarders put up, had always a lot of trouble every morning getting together his working clothes. Being minus a sock one morning, his landlady told him he should fasten his two socks together by drawing them into one another, when he would always have them at hand. "Begorra, I'll not do that," cried Pat, "I'd lose them both then."



#### A College Man.

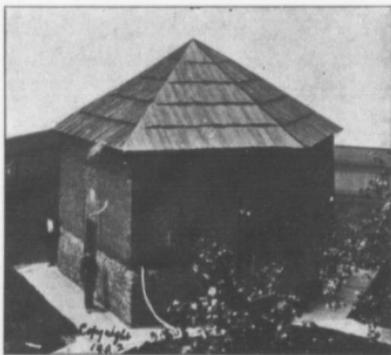
"Your son goes to college, Mr. Binks?"

"I don't know whether he goes to college or not. He plays on the football team, sings in the glee club and runs the college funny paper; and I'm not at

all certain that he finds time to do any of the commoner duties incident to the scholastic training."



Some men are born great, some achieve greatness, and others grate on you.



Copyright by Chautauqua Photo. Co.  
Old Block House. A relic of pioneer days.



Trinity Church, Pittsburg.

#### Mind Your P's and Q's.

This very familiar admonition took its rise from a custom which prevailed in the inns of the olden times, when the simple accounts of the devotees of the flowing bowl were kept on a blackboard hung in the drinking room, plainly showing—with P. for pints and Q. for quarts—how the P's and Q's were being scored up against the bibulous guests. Whenever a patron was likely to reach a state of inebriety, or was observed to be getting too deeply in debt, he was jokingly told to "mind his P's and Q's." If every one followed this advice to-day, the world would be vastly better off.

\* \* \*

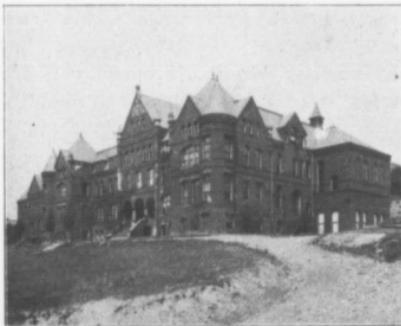
The Sun Life of Canada is  
"Prosperous and Progressive."



Union Depot, Pennsylvania R.R.,  
Pittsburg.

#### Japanese Proverbs.

Proof is better than discussion.  
The world is just as a person's heart makes it.  
He conceals a sword under a laugh.  
It takes a clever man to preach a short sermon.  
Live under your own hat.  
Even a monkey sometimes falls from a tree.  
To rub salt on a sore. ("Adding insult to injury.")  
A blind man does not fear a snake.



Western University, Pittsburg.



A Coal Fleet on the River, Pittsburgh.

### His Last Day.

The Old Man.—“Well, my lad, I wish you every possible happiness, and I assure you, as a man of experience, that you will always look back upon to-day as the happiest of your life.” The Young Man.—“I am very much obliged, sir, for your good wishes, but—you are a little mistaken. It is not till to-morrow that I am to be married.” The Old Man.—“Yes, yes, I know. That's what I mean.”



Men who can do without life assurance :

1. The men who are germ proof and are beyond the reach of bacilli, bacteria and microbes.
2. The men who have no one on earth to live for, have no business, no profession, and no future.—Exchange.



Frick Building, Pittsburgh.

*The*  
**SUN LIFE OF CANADA**  
*is*  
**PROSPEROUS AND PROGRESSIVE**

THE RECORD OF 1902

Assurances issued and paid for . . . . .	\$11,030,690.93
<b>Increase over 1901 . . . . .</b>	<b>196,392.86</b>
Cash Income from Premiums, Interests, Rents, etc. . . . .	3,561,509.34
<b>Increase over 1901 . . . . .</b>	<b>465,843.27</b>
Assets at 31st December, 1902 . . . . .	13,480,272.88
<b>Increase over 1901 . . . . .</b>	<b>1,707,240.81</b>
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since) . . . . .	712,180.17
<b>Increase over 1901 . . . . .</b>	<b>125,680.31</b>
Profits paid Policyholders . . . . .	103,550.43
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1902 . . . . .	1,064,611.02
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1902 . . . . .	8,904,625.43
Life Assurances in force Dec. 31st, 1902 . .	<b>67,181,601.63</b>

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1892 . .	\$1,134,867.61	\$ 3,403,700.88	\$23,901,046.64
1902 . .	3,561,509.34	13,480,272.88	67,181,601.63
<b>Increase</b>	<b>\$2,426,641.73</b>	<b>\$10,076,572.00</b>	<b>\$43,280,554.99</b>