

VIEWS OF PORTO RICO
IN THIS NUMBER.

\$15,685,686 in applications is the Record of the
Sun Life of Canada for 1902.

SUNSHINE

Vol. VIII
No. 2

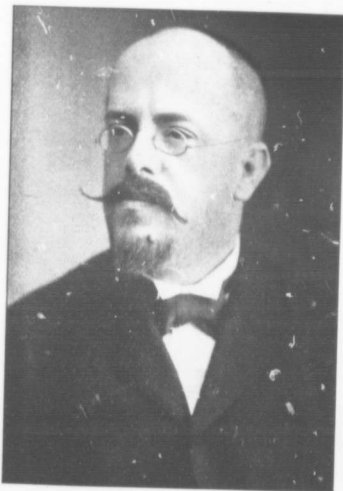
MONTREAL

FEBRUARY
1903



THE SHIP "SANTA MARIA,"
after the model of Columbus' flagship, which was sent by the Spanish Government
to the World's Fair at Chicago in 1892.

The above photograph was taken while the ship was in San Juan harbor, en route from Palos de Moguer, Huelva, Spain, the port from which Columbus sailed. The "Santa Maria" followed the same course and used the same chart that Columbus used to San Juan.



MR. PEDRO GANDIA Y CORDOVA.



MR. J. D. STUBBE.

Messrs. Gandia and Stubbe.

Mr. Pedro Gandia y Cordova and Mr. J. D. Stubbe comprise the well-known and successful firm of Messrs. Gandia & Stubbe, commission merchants, of San Juan, Porto Rico, and general agents for the Sun Life Assurance Company of Canada for the island of Porto Rico.

Mr. Gandia was for many years partner of the firm of Messrs. Meltz & Gandia, which firm also represented the Sun Life of Canada. Upon the death of Mr. Meltz, in 1900, the new firm was formed, and to it was transferred the business of the Company.

Mr. Gandia is a native of Porto Rico, and Mr. Stubbe a native of Germany. Both of these gentlemen are men of the strictest integrity and of great business ability. Both are capable assurance men, Mr. Gandia being a very successful solicitor, having written the two largest policies on the Company's books in Porto

Rico, while Mr. Stubbe possesses rare ability as an organizer.

Mr. Storer, the Company's superintendent for Porto Rico and Santo Domingo, and the Company are to be congratulated on having secured the services of such capable representatives for Porto Rico, and, now that the combination is in full swing, 1903 should be a banner year for the Porto Rico Division of the Western Foreign Department.



Las operaciones de la Compañía "El Sol," del Canadá, son revisadas por el Gobierno del Dominio del Canadá.



La Compañía de seguros sobre la vida, "El Sol," del Canadá, es una de las más antiguas y de más confianza entre las compañías canadienses de seguros sobre la vida.



COLUMBUS SQUARE, SAN JUAN, PORTO RICO.



MR. C. F. STORER.

Mr. C. F. Storer, superintendent for Porto Rico and Santo Domingo, has been in the employ of the Sun Life Assurance Company of Canada during his entire assurance career, a period of over ten years.

During 1902 the Porto Rico Division of the Western Foreign Department took first place as to new premiums received for the year, and also as to applications received, while Santo Domingo took second place as to new premiums and third place as to applications.

This is a flattering testimony to the ability of Mr. Storer and his colleagues. Mr. Storer, by his earnest attention to the business of the Company, his splendid success as a solicitor, his affable and buoyant temperament, together with his unflinching courtesy, has won for himself many friends among his associates in the assurance business.

La Compañía "El Sol," del Canadá tiene agencias en todo el mundo.

Porto Rico.

The Island of Porto Rico is the smallest of the four Great Antilles, and was discovered by Christopher Columbus in the year 1493. This island was ruled by Spain for more than four hundred years, until 1898, when, on account of the Spanish-American war, it was handed over to the United States of America.

The population of the island is about 1,000,000. The most important cities are San Juan, the capital of the island, with a population of 32,000, and Ponce, with a population of 27,000. These are the only two cities exceeding 25,000 inhabitants. The next city is Mayaguez, with a population of 12,000.

The leading articles of export from the country are sugar, coffee and tobacco, and the export of fruits, such as pineapples, oranges, coconuts, etc., is yearly increasing.



Como un firme creyente que soy del seguro de vida, estoy asegurado en tres de las principales compañías canadienses, y en una americana, pero siempre he recibido mayores utilidades de "El Sol," del Canadá, que de cualquier otra compañía.—D. H. MacLaren, un tenedor de póliza.

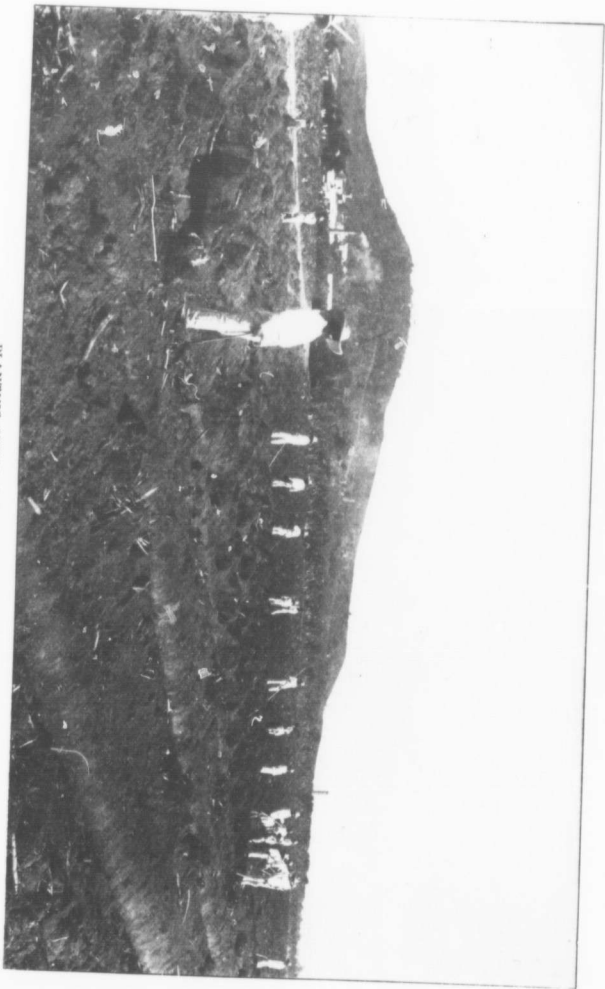


Poor Fido.

The honeymoon was over, and the husband, returning from business, was grieved to find his little wife crying bitterly. "Oh, George," she sobbed, "such a dreadful thing has happened! I had made you a beautiful pie all by myself, and Fido went and ate it!" "Well, never mind, my dear," he said, cheerfully; "we can easily buy another dog."



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



PLANTING SUGAR CANE, PORTO RICO.



OLD SEA WALL AND GOVERNOR-GENERAL'S PALACE.

The above view was made from the top of Casa Blanca, once the home of Ponce de Leon, and shows a good portion of San Juan and the harbor, and gives one a good idea of the location of the Palace. The walk at the base of the sea wall leads around to the Marina.

Statistics in His Favor.

Few persons who take out life assurance postpone that action so long as did an old English sailor who recently applied for a policy.

When he presented himself at the assurance office he was naturally asked his age. His reply was "Ninety-four." "Why, my good man, we cannot assure you," said the agent of the company. "Why not?" demanded the applicant. "Why, you say you are ninety-four years of age." "What of that," the old man cried. "Look at statistics and they will tell you that fewer men die at ninety-four than at any other age!"



Treinta días de próroga se conceden para el pago de las primas de renovación de las pólizas de la Compañía "El Sol," del Canadá, quedando la póliza en vigor, durante dicho tiempo.

One Way of Answering.

In addressing the electors of a certain parliamentary division, one of the candidates who had to put up with a good deal of heckling, told a good story of an Irish election.

A speaker, he said, at a certain meeting was continually interrupted by a diminutive but learned-looking young man in spectacles.

The chairman, a burly son of Erin, appealed for order, and promised that when the candidate had finished his speech, he—the chairman—would personally "attend to the questions."

Accordingly, when the candidate sat down, the chairman rose and remarked—"Now, thin, would inny gentleman be after asking questions?"

Up rose the interruptor. Slowly he mounted the steps of the platform, where he was met by a terrible blow straight from the shoulder by the burly chair-

man, which took him squarely between the eyes.

As the young man picked himself up half way down the hall, he heard the chairman calmly ask—

"Would inny other gintleman be afther asking quistions?"—Tit-Bits.



"El Sol," del Canadá, dobló su activo en los últimos cinco años; sus ingresos á los seis y los seguros en vigor á los siete.



A Reverie.

Behold this ruin! 'Twas a skull,
Once of ethereal spirit full.

This narrow cell was Life's
retreat,

This space was Thought's mys-
terious seat.

What beauteous visions filled
this spot,

What dreams of pleasure long
forgot.

Nor Hope, nor Love, nor Joy, nor Fear,
Have left one trace of record here.

—From Business.

TEN YEARS' PROGRESS OF THE SUN LIFE OF CANADA.

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



COLON PLAZA, MAYAGUEZ.

Mayaguez is situated on the west coast of the Island and has a population of about 12,000. This is the third largest city on the Island. The Plaza shown in the photograph is especially attractive on account of the old-world balustrade surrounding it, and the magnificent bronze statue of Columbus in the center. Connected with the balustrade are twenty bronze figures.

SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

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SUPERINTENDENT OF AGENCIES:
FREDERICK G. COPE.

February 1903						
SUN	MON	TUE	WED	THU	FRI	SA
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
1903		1902		1901		1900

1903, thus far, has been thoughtful of the Sun Life of Canada, as the business received shows a good gain over the same period of last year.

It's worth the premium to know that, from the Company's standpoint, they expect you to live out your expectation. And their opinion is as nearly correct as it can possibly be.

"Where could my wife and family curtail their present expenses and still live in comfort?" is one way to look at life assurance, if you have not enough to keep them comfortably, should you die.

It doesn't take long for disease to put you beyond the pale of life assurance. The microbe that can easily do the business is, perhaps, on your trail now.

As time moves along the practicability of life assurance is becoming more a matter of conscience with men; but yet a pretty respectable city could be made up of the men who take no interest in it. But is not the fault of life assurance, as it is not the fault of religion that all men are not saintly.

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

The Record-Breaker.

While two men were seated in a hotel smoking-room, engaged in conversation, something occurred in the vicinity which caused one of them to describe as mean. This switched the conversation to meanness in life, and each related their experiences with mean men. One story after another was told. A third man—a commercial traveller—overhearing them, occasionally joined in the laughing if not in the conversation. Finally he volunteered to tell about a man whom he considered to have been the meanest man he had ever met. "I reckon," he said, "that what I am about to relate will take the shine off all the experiences you both have given, and you have told about some pretty mean men, too. I myself," he continued, "have heard about the man who bought off his children for a penny each to go to bed without their supper, and when they were asleep went to their little cots and stole the pennies out of their clutched fists. That was an infernal mean man, but this fellow I am to tell you about I consider the meaner of the two.

"This 'record-breaker' had a beautiful wife and three little tots of children, and from what I could judge he was devoted to them, as they were to him. He was the proprietor of a business that was capable of providing a subsistence, and, by economy, a little could be saved out of the business each year. His apparent honesty was the principal pledge back of the account which I placed with him each trip I made. Well, one day, just after I had sold him a fairly large bill of goods, there strayed into the store a well-dressed man, apparently a stranger, who asked for the proprietor. I found, from the part of the conversation I overheard, that he was a life assurance agent. He was brief, and when getting, I should take it, pretty well into his arguments, the pro-

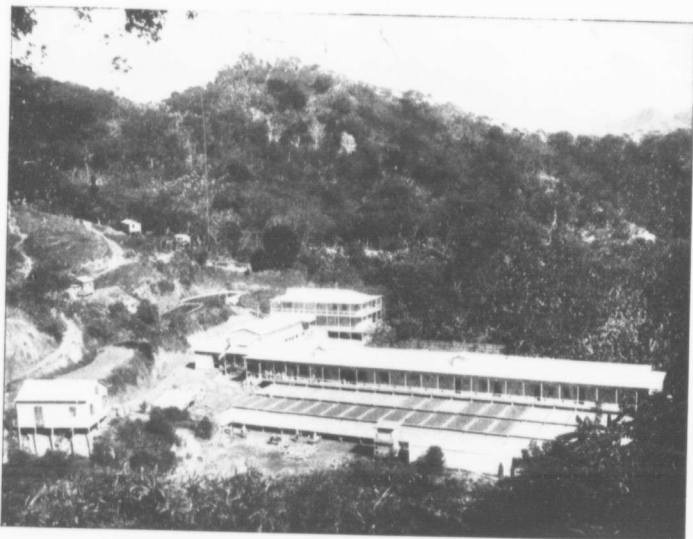
prietor, speaking in a loud voice, made this statement: 'No! I don't want life assurance. I think I love my wife and family, and do as much for their comfort as any other, but I am not going to make it possible for another man to step into my shoes, should I die, and enjoy the results of my hard earnings.' It was a short sentence, but the meanest one I ever heard. I was so incensed," said the commercial traveller, "that I immediately left the store, and bit my lips all the way to my hotel. Just to think that a man should be so low-down in meanness as to even think of such a thing was what astonished me. I reached my hotel and made out my orders. On the order of this man I made a note 'to hold for further instructions.' When I arrived home, as usual, I had a consultation with the head of the firm, and I related what I had heard, and I advised to cancel the account, because the sole guarantee of payment heretofore was the man's honesty, and I argued, and I think correctly, that a man who was so unprincipled as to make such a statement could not be honest.

"This is my story, gentlemen. What do you think of it? Don't you think that my sample of meanness is the winner?"

To this they both agreed, and that the commercial traveller was entitled to the honors.

**Death of Mr. Nanalal Keshavial, General Agent at Surat, India.**

We regret to learn the death of Mr. Nanalal, the general agent at Surat, India. He was an indefatigable representative, doing excellent service for this Company in the district in which he worked. He was universally esteemed by all classes of the citizens of his native city. His relations and friends have our sympathy in their bereavement.



COFFEE PLANTATION "ESPERANZA" AT GUILARTE, P. R.

The Best Use of Canvassing Literature.

We want our managers and agents to give us as briefly as possible their method of using canvassing literature. We think a symposium on this important matter would be of practical value to the entire field staff. Many managers, to our knowledge, have a systematic plan of campaign, but we have heard of others who do not even trouble themselves to untie the packages received, but neatly lay them away in a store-room and have an annual clearance by fire. Of course, it is needless for us to say that this latter plan is foreign to our purpose in issuing the literature. We believe that good literature, with a controlling mind back of it, can do much to aid men to decision in the matter of life assurance. This has been proven so many times that it is beyond controversy.

The Sun Life of Canada cannot, we think, be considered negligent of the wants of the field men in supplying them with literature. We have been repeatedly told that we need not take second place as regards the quality of our literature, and the supply is ample. But this is of no avail if it is not used to the best advantage after it leaves Head Office. We shall be pleased to give a synopsis of the replies which we hope to receive, in a future number of *SUNSHINE*.



Cuando se sienta enfermo será ya muy tarde para asegurarse la vida. Lo mejor es asegurarse hoy en "El Sol," del Canadá.



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

Congratulations, Mr. Reid.

"Some men seek honors, others have honors thrust upon them." Mr. J. R. Reid, one of the Company's Manager for Eastern Ontario, belongs to the latter class of men. We notice from an Ottawa paper that Mr. Reid has received, as a New Year's greeting from the business men of the Capital City, the unanimous election to the Presidency of the Board of Trade. We congratulate the business men of Ottawa on their wise selection; we congratulate Mr. Reid on the honor of being held in such high regard by his fellow-townsmen; and we congratulate the Sun Life of Canada in having on its field staff the type of man qualified to fill such a high and important office.



Testing the Humor of an Audience.

Audiences vary very much in excellence, and it is difficult to understand the reason, because you may have the most delightful and the most difficult experience from the same class of people, writes Ian Maclaren in the Saturday Evening Post. Audiences are like horses—some of them so hard in the mouth and spiritless that they almost pull your arm out of the socket, and others so bright and high-spirited that you hardly feel the reins in your hands, and driving—that is to say, speaking—is a delight. The ideal audience is not one which accompanies you from the beginning to end with applause and laughter, but one that takes every point and enjoys it with intelligent reserve so that your illustrations may be condensed into allusions and a word conveys your humor. One of my pleasures as a lecturer was to test every audience by a certain passage, which divided the sheep from the goats, and I think my enjoyment was even greater when they were all goats.

It came into a reading from the Brier-Bush, where the word "intoxication" occurs. My custom is to stop and apologize for the appearance of such a word in my book, and to explain that the word is not known in Scots speech. There are, I used to say, two reasons why a Scotsman does not employ the word. The first is that he is imperfectly acquainted with the painful circumstances to which this word is supposed to allude, and the second, that a Scotsman considers that no one with a limited human intellect can know enough about the conditions of his fellow-creatures to make such a statement.

When an audience took in the situation at once, then one could rest for a moment, since they require that time to appreciate the rigid temperance and conscientious literary accuracy of the Scotch people. When they took the statement in perfect seriousness, and one or two solemn reformers nodded their heads in high approval, then I wanted to go behind the curtain and shake hands with myself. More than once it was with difficulty I could continue in face of this unbroken seriousness, and once I broke down utterly, although I hope the audience only supposed I was laughing at some poor humor of my own.



Lo que mata más á los hombres es el sufrimiento y no el trabajo. Evítese pues el sufrimiento tomando una póliza dotal en la Compañía "El Sol," del Canadá, y así se asegurará la comodidad y el sustento en la vejez.



"El Sol," del Canadá, es una Compañía de seguros sobre la vida, próspera y progresiva.



¿Podrá vestirse su viuda tan bien como lo hace ahora de esposa?

Asegúrese en "El Sol," del Canadá.



THE LANDING PLACE AT SAN JUAN, P.R.

Our Nonforfeiture System.

Manchester, Va., Nov. 21st, 1902.

Mr. N. D. Sills, Richmond, Va.

I am to-day in receipt of cheque in settlement of my late husband's policy in the Sun Life Assurance Company of Canada. I feel very grateful for the kind treatment I have received, and particularly for your excellent system of looking after your policyholders. When my husband's premium came due, last May, he was unable to pay it, and we supposed that the policy had lapsed, but after his death I found that the Company had kept it in force of its own accord. As a result of this excellent system of protecting your policyholders, I have to-day received the cheque, which will be a great benefit to myself and family.

Yours very truly,

MATHA A. MILSTEAD.



El que no está asegurado, no corre mas peligro quel el que lo está, pero su familia lo corre. Asegúrese en "El Sol," del Canadá.

The Western Foreign Department.

The Western Foreign Department with Mr. J. C. Tory, the General Manager, is to be congratulated on the splendid showing for 1902.

This department has made the largest increase over 1901 of any of the Company's agencies.

At the 31st of August it led all the agencies of the Company as to new ordinary business and would undoubtedly have led at the 31st December only that the early fall months, which are among the best of the year in the northern field, are less productive in the territory under this department.

Everything points to a new record for 1903.



El seguro de vida provee una necesidad que nada de lo conocido en la civilización moderna puede proveer.

Her New Brother.

Yes, I've got a new brother;
 Never asked for him from mother;
 But he is here;
 But I s'pose they went and bought him,
 For last week the doctor brought him;
 Ain't it queer?

When I heard the news from Molly,
 Why, I thought at first 'twas jolly;
 'Cause you see
 I just 'magine I could get him,
 And our dear mamma would let him
 Play with me.

But, when once I had looked at him,
 I cried out: "Oh dear, is that him?
 Just that mite!"
 They said: "Yes, and you may kiss him."
 Well, I'm sure I'd never kiss him—
 He's a fright.

He's so small, it's just amazing,
 And you'd think that he was blazing,
 He's so red.
 And his nose is like a berry,
 And he's bald as Uncle Jerry
 On his head.

He's no kind of good whatever,
 And he cries as if he'd never,
 Never stop;
 Won't sit up—you can't arrange him;
 Oh, why doesn't father change him
 At the shop?

Now we've got to dress and feed him,
 And we really didn't need him,
 Little frog!
 And I cannot think why father
 Should have bought him, when I'd rather
 Have a dog!

—From The London Daily Mail.

**His Prospects.**

"Well, young man, to be successful in business you will need considerable means. Have you any financial prospects?" "Yes, sir; I'm engaged to your daughter."—Life.



Ninguna otra compañía supera á "El Sol," del Canadá, en la inversión de fondos, ni en la calidad de los valores ni en los intereses que estos producen.

A Clergyman's View of Life Assurance.

Rev. Earnest Bourner Allen, pastor of the Washington Street Congregational Church at Toledo, O., recently preached a sermon on life assurance. Among other things he said:

"I congratulate the men whose life task takes them to such work. It is noble, necessary and worthy. Yours is a great opportunity. It is no uncertain blessing that you offer to the world. Surely a man may be glad that he can do good and do good business. The very opportunities of the work should make you better men. Men do not take assurance through fear, nor is there any element of gambling. Men assure to prepare and provide for what must come.

"Life assurance is advisable as an investment. Of a hundred business men who sat at a banquet with Prince Henry on his recent visit, the average assurance of eighty was over \$96,000. Assurance is an education in thrift. What many a Toledo man spends at the theatres, at picnics, on cigars and on frills, would provide for a handsome sum due in twenty or thirty years. Assurance has done much to conserve man's morals and physical nature. A man seeking assurance finds that he will not be a 'good risk' until certain habits have been cut out. He learns that it pays to have a good, sound body. Assurance provides an opportunity to provide for the home and to cultivate true religion, which is 'to comfort the widow and the fatherless and to keep oneself unspotted from the world.' Paul said, 'He that careth not for his own is worse than one without faith.' It has been said that a man should be ashamed to die and go to heaven and leave his family to go to the poorhouse. That is bad theology. The man who could provide for his family and leaves them to go to the poorhouse has poor chances of reaching heaven."



THE PRINCIPAL SQUARE OF ARECIBO, P.R.

Not Work, But Worry.

It is not work, but the worry,
That wrinkles the smooth, fair face,
That blends grey hairs with the dusky
And robs the form of its grace,
That dims the luster and sparkle
Of eyes that were, once so bright,
But now are heavy and troubled
With a weary, despondent light.

It is not the work, but the worry,
That drives all sleep away,
As we toss and turn and wonder
About the cares of the day,
Do we think of the hands' hard labor
Or the steps of the tired feet?
Ah, no! but we plan and ponder
How to make both ends meet.

It is not the work, but the worry,
That makes the world grow old,
That numbers the years of its children
Ere half their story is told,
That weakens their faith in heaven
And the wisdom of God's great plan.

Ah, 'tis not the work, but the worry,
That breaks the heart of man!

—Inez May Felt in Somerville Journal.

A Witty Request.

A story is told of the late William Travers, whose stuttering was notorious. Travers once got in line at the window of a railroad depot and, when his turn came, began:

"Gi-gi-give m-me a-t-t-t-t-ticket for—
for—for——"

"Oh, get down to the foot of the line!" impatiently yelled the busy ticket seller. "Perhaps by the time I've waited on the rest you'll know what you want."

Travers meekly retired and, when he reappeared at the window ten minutes later, he said:

"Just s-s-send m-m-me by—by f-f-freight."

"What do you mean? Why do you say that!" asked the ticket seller.

"Well, you s-s-s--ee," explained Travers, "I-c-c can't express m-m-myself."
—Denver Republican.

The Power of Imagination.

The following is related by a medical journal as an instance of the effect of imagination on bodily feeling:—A man connected with a travelling menagerie was sleeping on some blankets on the floor of a tent, when something crawling over his breast roused him. Springing up, he threw off the creature, which proved to be a huge rattlesnake. As he struck it, he felt the prick of its fangs in his arm, and, with a howl of pain and terror, bounded from the tent and shouted for help, whisky, a doctor, or some medicine. There chanced to be nothing available within reach, and his fellows stood around, with scared faces, waiting for him to die, which he appeared likely to do in a very short time. The arm began to swell, and the poor victim was soon gasping for breath and groaning with intolerable pain. At last, just as

the breath seemed about to leave his body, some one among the waggons shouted out that one of the pet snakes had escaped. It was an enormous rattler, but harmless, as the fangs had been removed. The reptile was found dead under one side of the tent where the man had flung it. The bite proved to be the prick from a sharp tack in the canvas of the tent. In an hour, the man was as well as ever, save for weakness caused by the nervous excitement. It was the opinion of all who witnessed the incident, that, but for the timely disabuse of the man's mind, he would have been dead within a few minutes, the victim of nervous dread and terror.



La Compañía de seguros sobre la vida, "El Sol," del Canadá, fué aprobada por Acta del Parlamento del Dominio del Canadá en 1865.



THE HAUNTED SENTRY BOX.

This part of the old sea wall is directly under San Cristobal. Many years ago a Spanish guard on duty at this point one dark and rainy night disappeared as though by magic. All the corporal of the guard could find of the man who he had put on watch only a few hours before, was his musket and side arms, the man had disappeared from the face of the earth and was never seen afterwards. Superstition says that a Sea Devil carried him off and the natives give this spot a wide berth.

What value do you place upon your earning power?

The amount of life assurance you carry will be taken as the answer.

Others are assuring with the Sun Life of Canada—the Prosperous and Progressive Company.

So should you.