

SUNSHINE

Vol. IX
No. 12

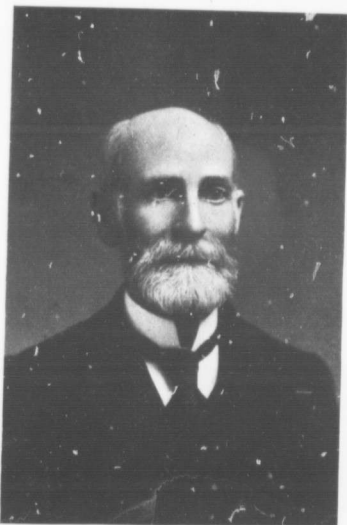
MONTREAL

DECEMBER,
1904



1. Harwood F. Spencer, Vancouver, B.C.
3. Adelaide Worth, Charlottetown, P.E.I.
5. William D. McPhie, Regina, N.W.T.
7. Marshall Close, Hamilton, Ont.
9. Theodore O. Harker, Bridlington, Eng.

2. Ralph Moore, Charlottetown, P.E.I.
4. Thomas B. Rogers, Charlottetown, P.E.I.
6. Gerald Stanley, Charlottetown, P.E.I.
8. Marjorie L. Meiklejohn, Stirling, Ont.
10. Virginia Beverly Spencer, Vancouver, B.C.



Mr. Charles Cushing.

Mr. Charles Cushing was elected a member of the Board of Directors of this Company at its meeting on November 1st, to fill the vacancy caused by the death of the late Mr. Murdoch MacKenzie. Mr. Cushing has been identified with the Company both as a shareholder and a policyholder for many years, and his interest in its progress and pride in its prosperity have been shown on numerous occasions. In his election to the directorate, the policyholders have another assurance that the affairs of the Company will be administered honorably and with a single eye to the good of the institution and of its members. From a sketch of Mr. Cushing, contained in "Men of Canada," we obtain the following details:

Charles Cushing, B.C.L., N.P., was born at Cushing, in the County of Argenteuil, Quebec, in 1848. His father Mr. Lemuel Cushing, merchant and warden of the county, armed a company of volunteers for the defence of the British flag during the Canadian rebellion of 1837. Mr. Cushing was educated at the Montreal High School and at McGill University, where he took the Law Course, taking the degree of B.C.L. in 1869, and graduating from the Military School the same year. He subsequently became

associated with Messrs. Gibb & Hunter, the oldest English notarial house in Montreal, and entered the firm in 1871. In time he succeeded to the business, associating with himself Mr. Robert A. Dunton. The firm now consists of Messrs. Cushing and Barron. The Cushing family, in the broad sense of the word, has always occupied an honorable position, and probably no other has, in the United States, furnished more judges for their probate, municipal and supreme courts. Chief Justice William Cushing of the Supreme Court, an ancestor, administered the oath of office to George Washington, the first president of the United States."

* * *

A Case in Point.

A Boston life assurance solicitor, says the Spectator, relates the following incident in his experience, which, while not unique, may be used as a strong argument against the danger of delay in taking out assurance on one's life:

He had solicited a prominent business man so frequently that the two became friends. One day the merchant said: "Look at me: I am strong, was never sick a day in my life, scarcely ever have an ache or pain. I don't need life assurance. But if you will remind me of it in six months from to-day I will give you my application."

The agent made a note for the engagement, and went after other business. In something like a week or ten days, looking through a daily paper while riding in a street car, he saw a notice of the sudden death of the merchant from heart failure. To-day is the time to assure. Don't put it off.

* * *

"Forget It."

Forget about the sun-spots
And you'll find the sun is bright,
Forget about the darkness
And deny there is a night.
Forget the day is rainy,
Sure, to-morrow will be fine.
Just brush aside the clouds yourself
And make you own sunshine.

—Stephen Chambers in New York Times

1. Ethel B.
2. Beatrice
3. Mary J.
4. Laura M.
5. Elsie A.
6. Doris E.
7. Gracie B.
8. Rosa W.



1. Ethel E. Hislop, Belfast, Ireland

2. Beatrice May Halyburton, Winnipeg

3. Mary J. Jenkins, Charlottetown, P.E.I.

4. Laura M. Whittey, Fitzgerald, Ga.

5. Elsie A. Smart, Brockville, Ont.

6. Doris Evelyn Brooke, Bradford, York, Eng.

7. Gracie F. Dowling, St. John, N.B.

8. Rosa White, Charlottetown, P.E.I.

9. Florence Jean Potter, Peterborough, Ont.

10. Marion Whear, Charlottetown, P.E.I.

11. Constance Whear, Charlottetown, P.E.I.

12. Mary Edna Macnamora, Winnipeg

13. Margaret Connacher, Calgary, Alta.

14. Beatrice Louise Keller, Sherbrooke, P.Q.

15. Dora Clement, Channel, Nfld.

16. Aileen Tod, Whitby, Ont.

17. Gladys Mary Marshall, London, Eng.



Mr. B. F. Steben,

Executive Special,
Sun Life Assurance Company of Canada.

We all admire the quiet unassuming man who brings things to pass.

The spectacular type may command our admiration for a time, but for a time only. As we look about us we see it verified that, after all, it is the determined purposeful man, or to use the common expression, "the plodder" who wins in the end. We look into the face of the subject of this sketch, Mr. B. F. Steben, and we have this type of man. He is a man who never boasts about the things he has done. He might enter your office, transact his business, go out again, and unless you were told by somebody, you would never have known that you were doing business with a man who is the second largest life assurance writer in the world. You would have known from contact with him that he was a man out of the ordinary class of men; his quiet unassuming manner, his grasp of the business in hand, and his value of your time as well as his own, would have impressed you.

Years ago, Mr. B. F. Steben, when only a lad of seventeen, came to the City of Montreal. He learnt a trade. During his evenings, while many other young men traveled the streets, he devoted his time to study, and he laid the foundation of studious habits that is serving him well to-day. He advanced in his trade, until shortly afterwards he was appointed manager of

construction of the Brockville Water Works system, remaining in charge until the taking over of the works by the corporation. He became interested in life assurance, and studied it. That was twelve years ago. Eventually he entered the life assurance field, not because he was unsuccessful in the work he was doing, for he was eminently successful, but because he saw a golden opportunity for advancement. He looked around for a strong and prosperous company in which to begin, and he chose the Sun Life of Canada. He remained with this Company for some years, and placed on its books a large amount of business. An American company, seeing his good work, induced him to join them, where he remained six years. In 1902, he joined the staff of another American company, one of the giants, and during his connection with them showed what could be done right here in our midst in the life underwriting business, at the same time demonstrating what can be accomplished by a man with a purpose.

When Mr. Stanton assumed charge of the Montreal City Agency, one of the first men with whom he came in contact was Mr. Steben. Mr. Stanton saw in Mr. Steben a man of exceptional ability, and after ascertaining that he received his first life assurance experience with the Sun Life of Canada, felt free to enter into negotiations with him. Mr. Steben was not then prepared to entertain a change of contract as he had a goal which he wished to attain in the Company he was with. He established his record abroad and is now "at home" with the Sun Life of Canada.

Mr. Steben's great record was recently made when he closed his year's work on June 30th, having paid for *one million, one hundred and seven thousand dollars* of assurance. That was a great achievement. We welcome Mr. Steben back again to the staff of our Company, and know that in this Company, with its long and honorable record of fair dealing, he will be able to even exceed his past great successes.



"Now then," said the professor at the dental college, "what are the last bad teeth that come?"

"False teeth," replied a bright freshman.—Philadelphia Ledger.



In this world where death is, there is no time to hate.

1. Eursa a
2. A Japan
3. Gertrud
4. Freida a
5. Aaron W
6. Robert D
7. Helen, M
8. Marion a



8. Eursa and Annie Grimm, Muskegon, Mich.
 A Japanese Family
 Gertrude Hartle
 Freida and Paul Worth, North Sydney, N.S.
 Aaron W. and Miriam M. Fickel, Lancaster, Pa.
 Robert D. and Fred. J. Webster
 Helen, Martha and Chuton Seeley
 Marion and Constance Whear

9. Frances and Wilfred C. MacLeod, Charlottetown
 10. Japanese
 11. Myrtle and Ermine Twohey, Calgary, Alta.
 12. Rita and Helen Wood, Campbellford, Ont.
 13. Carleton Irving and Ruby Alice Impey
 14. Florence H. and Robert S. Kiehl, Lancaster, Pa.
 15. Walter M. Scupholm, Port Huron, Mich.
 16. Japanese

Had Forgotten It.

The policyholder who sent the following letter to Head Office thought his policy had lapsed on account of non-payment of premium. He was not aware that the policy contained the non-forfeiture provision that if after the policy had been in force two years, the premiums were not paid, the Company would voluntarily and without any action on the part of the assured keep the assurance in force as long as the reserve was sufficient to enable the Company to advance the premium as a loan.

Sun Life Assurance Company of Canada,
Montreal.

Gentlemen,

I was very agreeably surprised to receive your favor of the 22nd instant notifying me that my policy was still in force under your non-forfeiture system. I had not looked at my policy since first receiving it, and I had forgotten all about this provision. It's a good one, and because of it I shall be in position to keep the policy in force. I have been under unusually heavy expense during the past year by reason of building a new residence and new office, and had decided that I would be compelled to let the assurance go, although much against my wishes.

Yours truly,

✻ ✻

Both Wrong.

I was going over Westminster Bridge the other day and I met Patsy Hewins. "Hewins," says I. "How are ye?" "Purty well, thank ye, Donnelly," says he. "Donnelly!" says I, "That isn't my name. "Sure, an' mine isn't Hewins," says he. So we looked at each other again, and, faith, it turned out to be reither of us.

✻ ✻

Hazel—"Young banker seemed to be greatly taken with me at the ball last night. He danced with me four times." Helen—"Oh," well, that doesn't prove anything. It was a charity ball, you must remember."

A Real Santa Claus.

Santa Claus, I hang for you,
By the mantel, stockings two ;
One for me and one to go
To another boy I know.

There's a chimney in the town
You have never traveled down.
Should you chance to enter there
You would find a room all bare :
Not a stocking could you spy,
Matter not how you might try ;
And the shoes you'd find are such
As no boy would care for much,
In a broken bed you'd see
Some one just about like me,
Dreaming of the pretty toys
Which you bring to other boys,
And to him a Christmas seems
Merry only in his dreams.

All he dreams, then, Santa Claus,
Stuff the stocking with, because
When it is filled up to brim
I'll be Santa Claus to him !

Frank Dempster Sherman.

✻ ✻

She Had Met Mrs. Murphy.

Childish precocity is not confined with- in any definite area of thought. A young miss of five had recently visited the Central Park Zoo, under the guardianship of mamma, and was greatly interested in the hippopotamus family, which was disporting in the open air water trough for the first time this year. The female representatives of the species is known both to the keepers and the public as Mrs. Murphy.

A few evenings later, mamma entertained a visitor, Murphy by name, and little Elsie, on entering the parlor was introduced.

"I am glad to meet you Mr. Murphy," she said, with ingenuous grace. "I saw your wife in the park the other day. She is awfully fat."

Mr. Murphy expressed his pleasure with difficulty.—New York Times.

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

1. Har
2. Will
3. Char
4. Erne
5. Fred.
6. Doug
7. Jack
8. Tom
9. Guy I
10. Allan



1. Harold Ellis, Charlottetown, P.E.I.
2. Wilfrid Robert Hollies, Birmingham, Eng.
3. Charlie Mundell, Kingston, Ont.
4. Ernest O'C. Middlejor, London, Ont.
5. Fred. Moore, Gravenhust, Ont.
6. Douglas Campbell Macgregor
7. Jack Tobin, Pictou, N.S.
8. Tom J. Conrad, Los Angeles, Cal.
9. Guy Dowling, St. John, N.B.
10. Allan A. Reynolds, Brockville, Ont.

11. D. Robertson Doig, St. John, N.B.
12. Aubrey L. Clarke, St. John, N.B.
13. Everett Close, Hamilton, Ont.
14. Fergus Edward Murphy, London, Ont.
15. Harry Crandell, Calgary, Alta.
16. Maxwell Dixon, Fitzgerald, Ga.
17. Maxwell Pruitt, Ocilla, Ga.
18. Reginald E. S. Challener, Toronto
19. W. P. Sterins, Jr., Macon, Ga.
20. Langford Stewart Macgregor, London, Ont.



1. W. Earl Prowse, Roy A. Prowse
Charlottetown, P.E.I.
2. Japanese
3. Children of Dr. Donald, Detroit
4. Frederick Dixon, Ethel Dixon, Harold Dixon
Hull, Eng.
5. Children of Mr. H. E. T. Sowards
6. Ruth M. Bick, Doreen Bick
7. Sam D. Jones, Aileen Jones, G. A. Jones, Jr.
Snow Hill, N.C.
8. Muriel Hendry, Gordon Hendry
Brantford, Ont.

9. Ralph P. Lander, Ruth A. Lander
Oshawa, Ont.
10. Lucy Doris Ives, W. Noel Ives
Georgeville, Que.
11. Ethel B. Bagnall, Ewart M. Bagnall
Helen H. Bagnall, Charlottetown, P.E.I.
12. May Alice Goodwin, Wilhelmina M. Goodwin,
St. John, N.B.
13. Ada Rogers, Muriel Rogers
Gravenhurst, Ont.
14. Japanese
15. Florrie Carter, Josie Carter
Dartmouth, N.S.

16. Walter L. Beer, Besore B Beer, Charles A. Beer
Charlottetown, P.E.I.
17. Welsford McDonald, Connie McDonald
Picton, N.S.
18. Nellie Petterson, Lucile Petterson
Karl Petterson, Raleigh, N.C. and
Oscar Petterson, Lumberton, N.C.
19. Charles Furlow, Jr., Leonard T. Furlow
Madison, Ga.
20. Percival Stuart, Victor Stuart
Calgary, Alta.
21. Guernevy McClellan, Howard McClellan
Mary McClellan, Bowmanville, Ont.

22. Katharine M. D. Hamilton, Charles F. Hamilton
William E. Hamilton, Guelph, Ont.
23. George Alexandra Hughes, Dyllis Maud Hughes
Birmingham, Eng.
24. Dorothy Preston, Clare Preston, Edward Preston
Alfred Preston, Alex. Preston
Birmingham, Eng.
25. Jessie Taylor, Beulah Taylor
Sydney, N.S.
26. Jack Cobb, Mary Cobb
York, Eng.
27. Edith Gertrude Roberts, Helen Margery Roberts
Actinolite, Ont.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

SUN		MON	TUE	WED	THU	FRI	SAT
Nov 28	Nov 29	Nov 30	Dec 1	Dec 2	Dec 3	Dec 4	Dec 5
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25	26	27	28	29	30	31	

A Great Sunshine Society

We have often been asked if we are connected with a society known as the International Sunshine Society. This society, we understand, is doing most excellent work in bringing sunshine into the lives of many who are deprived of life's sweetness by untoward circumstances.

While we are in sincere sympathy with the Sunshine Society in its most beneficent work we may say that we have no direct connection with it.

This does not mean that we are not doing sunshine work, for most assuredly we are.

Every policy of assurance that is entered into by the head of a family is a guarantee to the family that the grim spectre of want shall not show itself in that home. It means that the home is protected; the loved ones cared for; the plans of life unmolested, and sunshine is shed about where only darkness would otherwise be.

The bright faces of the children in this month's issue is one of the strongest argument we can present for life assurance protection. They are members of our Sunshine Society.

Life assurance is the children's friend.



The Children.

This month's issue of Sunshine will, we are sure, be welcomed by the children whose photographs are reproduced.

For the past few years we have given

the December number to the children.

We have had many expressions of interest in it from all quarters, now and then a crusty old bachelor registers a kick, but that only adds interest.

It may not be fully known by our readers that the Company, through its Thrift Department, issues assurances for children of all ages. It is designed for those who do not care to take as much as a thousand dollars, but want to make a start with a smaller amount.

The experience of those who have taken advantage of this Department is that it is worth the cost as an educator in the habit of thrift.



Children, and the grown-up people also, are a bundle of habits. Too often we train children to be anything but thrifty.

We give them money and care not how they spend it.

The biographies of those who have attained eminence in the financial world show us that the early training they received in the matter of saving was the foundation of their success.

We are pleased to note that many of the children whose photographs appear in this number are policyholders in this Company, and we are certain they will never regret this first step in the systematic saving of money.

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

1. Margaret G

4. Virgin

9. (Name not g

1904

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1. Margaret Gilbert Ewing, St. John, N.B.
2. Helen Gladys Swift, Sherbrooke, P.Q.
3. Muriel Walters, Whitby, Ont.
4. Virginia Daughtrey, Newport News, Va.
5. Annie Wilhelme Irwin, Moosejaw, N.W.T.
6. (Name not given.)
7. Shirley Isabel Parks, Winnipeg
8. Martha Jane Turner, Fitzgerald, Ga.
9. (Name not given.)
10. Charles Arnold Wheeler, London, Ont.

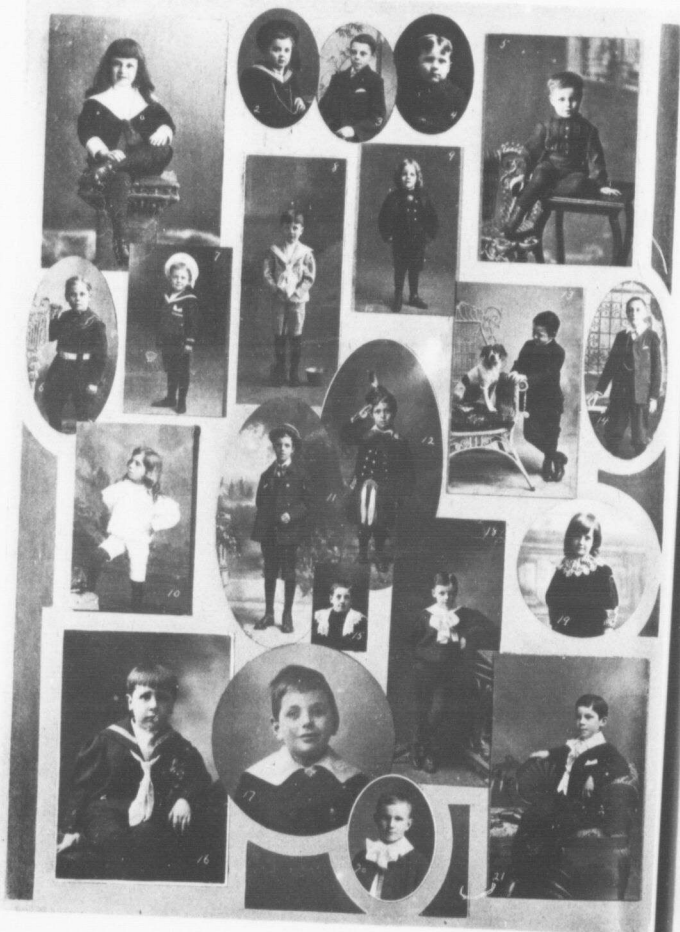


1. Burwill Smyth Graham, London, Ont.
2. Arthur Pollard, Bristol, Eng.
3. Edward Tilion, Trenton, Ont.
4. May Winfrid Lane, Charlottetown, P.E.I.
5. Marjorie Aileen Coulter, Burk's Falls, Ont.
6. Lenore Nicoll, Lethbridge, N.W.T.
7. Japanese
8. Marion Irene Blow, Calgary, Alta.
9. Margaret Full, Charlottetown, P.E.I.
10. Louis Charles Jenkins, Charlottetown, P.E.I.
11. Simon Crabbe, Charlottetown, P.E.I.
12. Lionel Barraclough, Peterboro, Ont.
13. Harry Bliss Foster, Halifax, N.S.
14. Margaret Southcott, St. Catharines, Ont.
- 15, 16, 17. Japanese
18. Samuel Gales, Bethelhem, Pa.
19. (No name given.)
20. Gertrude Blois, Toronto, Ont.



1. J. Earle Appleby, Edmonton, Alta.
2. Blanche, Downey, St. Catharines, Ont.
3. Lily M. Walker, Birmingham, Eng.
4. Gladys H. McMulkin, St. John, N.B.
5. Edythe Z. Kerr, Peterboro, Ont.
6. Lillian B. Noall, Channel, Nfld.
7. Hope Baines, Newport News, Va.
8. James Arthur Byrne, Charlottetown, P.E.I.
9. Harold D. Gibson, Muskegon, Mich.
10. Elsie Cullum, Leamington Spa, Eng.

11. Bertha E. Carter, Charlottetown, P.E.I.
12. (No name given.)
13. Ruth Galbraith, Lethbridge, Alta.
14. Jean Henderson, Charlottetown, P.E.I.
15. Hilda Jenkins, Charlottetown, P.E.I.
16. Arthur McDonald, Picou, N.S.
17. Harold Bruce Carruthers, Charlottetown, P.E.I.
18. Isabel Smith, Bobcaygeon, Ont.
19. William Eugene Duchemin, Charlottetown, P.E.I.
20. F. W. H. Cowper, Middlesbrough, Yorks, Eng.



1. Harold Davison, Charlottetown, P.E.I.
2. Earl Haddlesey, Charlottetown, P.E.I.
3. Howard Edward Marshall, London, Eng.
4. Frank W. Bellinger, Muskegon, Mich.
5. Douglas L. Coulter, St. Thomas, Ont.
6. E. S. Lakings, Yellow Grass, N.W.T.
7. Charles Clark Boldrick, Stirling, Ont.
8. Donald Cameron, St. Catharines, Ont.
9. Harold Douglas, Winnipeg
10. Hardey Purdy, Port Perry, Ont.

12. Jack E. W. Bell, Mascot of 91st Highlanders, Hamilton, Ont.

11. George Allan Macnamara, Winnipeg
13. Clift McDonald, Pictou, N.S.
14. J. H. A. Hislop, Belfast, Ireland
15. Jarns Barraclough, Peterboro, Ont.
16. Allison Stanley, Charlottetown, P.E.I.
17. Frank H. D. Polsk, London, Eng.
18. M. E. K. Bruce, Port Perry, Ont.
19. Stewart Moore, Charlottetown, P.E.I.
20. Lear White, Brockville, Ont.
21. Thos. S. Hooley, Calgary, Alta.

1. V.
2. N.
3. J.
4. V.
5. C.
6. F.
7. W.
8. W.
9. T.
10. J.
11. B.



1. Vivian Dowling, St. John, N.B.
2. Nathan R. Smith, North Sydney, N.S.
3. James Chalmers Beaton, Sydney, N.S.
4. Victor Wood, London, Eng.
5. Clyde Sinclair Mosher, Halifax, N.S.
6. Florence Graham, London, Ont.
7. William H. Arnott, East Angus, Que.
8. W. Ray Anderson, Winnipeg
9. Theodore C. Bayer, Charlottetown, P.E.I.
10. Janet Lowe Cameron, Atlanta, Ga.
11. B. F. Thomas, Muskegon, Mich.

12. May Isabel Allan, Winnipeg
13. Gordon Clarke, St. John, N.B.
14. David Wilbur Glassey, Hamilton, Ont.
15. John Arthur Connell, Port Hope, Ont.
16. William Macaulay Gilmour
17. Addrey Eileen Rosevear, Port Hope, Ont.
18. Dick Harvey, North Sydney, N.S.
19. Charles Ross Somerville, London, Ont.
20. Vivian Clarke, Port Hope, Ont.
21. Stanley E. Clarke, St. John, N.B.
22. W. Earl Prowse, Charlottetown, P.E.I.

23. (No name given.)

From the Canadian Government Blue Book

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report, for 1903, of the Canadian Government Superintendent of Insurance.

COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Increase in Surplus.	Amount of Policies New and Taken up.	Increase of Policies in Force over 1902.	Amount of Policies New and Taken up during 1903.
Sun Life of Canada	\$3,207,404	\$3,985,979	\$424,634	\$1,847,203	\$2,025,504	\$290,918	\$14,467,205	\$8,499,587	\$5,598,369
Canada Life	2,798,989	3,975,364	261,224	1,367,166	1,215,075	10,929	10,122,139	6,327,571	4,898,165
Manufacturers' Life	1,254,986	1,561,070	169,972	784,630	841,594	120,305	4,746,368	4,728,868	4,728,868
Confederation	1,219,436	1,435,289	194,399	690,986	730,339	14,147	6,747,792	3,083,131	4,016,381
North American	1,196,811	1,595,769	77,954	599,099	674,868	49,523	3,994,439	2,053,552	3,571,766
Great West	1,132,617	1,381,364	110,324	602,475	614,988	35,192	5,570,641	1,748,209	4,001,691
Imperial	564,481	712,944	117,668	386,178	573,919	97,455	4,278,850	2,279,592	4,278,850
Federal	493,781	577,645	87,190	306,895	353,111	23,349	3,804,243	2,210,117	3,632,567
London Life	486,722	578,987	20,237	197,799	251,944	15,113	2,644,673	974,672	2,644,673
Excelsior	323,669	398,011	42,908	165,169	160,902	4,445	1,882,836	638,794	1,882,836
Dominion Life	149,259	219,354	34,546	100,415	106,821	2,301	1,582,793	957,887	1,582,793
Royal-Victoria	128,873	183,441	11,360	104,523	143,030	24,268	1,816,648	305,959	1,816,648
National Life	128,207	135,568	20,011	41,844	47,424	24,041	1,008,714	439,339	1,008,714
Home Life	119,664	131,040	19,369	60,846	74,534	6,182	1,426,632	698,515	1,426,632
Northern Life	118,183	131,527	21,146	12,242	35,705	8,199	1,002,901	318,993	1,002,901
Continental Life	100,174	114,872	17,789	70,634	73,672	9,324	1,071,530	448,422	1,071,530
Union Life	68,442	87,943	87,943	46,985	86,297	6,136	1,267,488	726,314	1,267,488
Life	67,886	70,914	26,238	6,920	7,544	3,044	5,542,288	2,382,590	5,542,288
Sovereign	27,659	60,355	*	2,944	14,336	*	1,206,850	730,589	1,206,850
				16,909	*	*	791,368	*	791,368