

SUNSHINE

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No. 8

MONTREAL

AUGUST,
1905

The items from the Report of the Dominion Government Superintendent of Insurance for 1904, on the back page of this number, should be interesting to all our policyholders, and also suggest to others who are not yet policyholders that the Sun Life of Canada is a good Company in which to be assured.



ARMENIAN CONVENT.
Inside the Walls of Jerusalem.

Couldn't Shake Him.

"You are only wasting your time and mine," said the young business man to the life assurance solicitor. "I understand the benefits of assurance just as well as you, and if I had any family—"

"You are likely to have at some time or another," said the solicitor; "it's just like death. You can never tell when it will happen, and it's just as well to be prepared for it."

"Well, call around when you see the wedding announcement and I'll talk to you."

"I say it's just like death," pursued the solicitor. "We've had people carrying assurance with us who were chronic invalids, ripe for the grim reaper at any moment—hollow-eyed, shattered wrecks that you would swear could never live a month out—and yet they go on living, paying their premiums regularly year after year, and die at eighty or ninety. On the other hand, the young and robust are cut down in their prime. Yours is a parallel case. Judging from your personal appearance and your social gifts—"

"What do you know about my social gifts?" asked the young business man.

"I have the honor of knowing one of your friends," replied the solicitor. "He's assured in our company, and he recommended me to call on you."

"Tell me his name. I'll get a gun and go after him."

"If he wasn't assured in our company I might," said the solicitor, with an appreciative smile. "Now, just have patience with me for a moment."

"Well, go on and get it over."

"I was saying that judging from appearance I might expect to see that wedding announcement within a very short time, but you might put it off for years."

"Then, what's the use of bothering me now?"

"I was coming to that. If you as-

sure now your rate will be considerably lower."

"Well, you wouldn't assure me, anyway. There's consumption in our family, and two of my grand-uncles committed suicide."

"That's bad," said the solicitor, reflectively.

"I didn't mention it at first," said the young business man, "but you press me so hard I have to."

"Two grand-uncles, eh?" inquired the solicitor, taking up his hat. "And how about the consumption?"

"Both my parents died of it," replied the young man, sadly. He was about to add "before I was born," but checked himself in time and said: "At an early age; in their prime, you might say. If it wasn't for that, and the fact that my doctor tells me that I will have to try Arizona or New Mexico—"

"Too bad, too bad!" said the solicitor, rising. "I'm sorry to have taken up your time."

"I always wanted to take out some assurance," said the young man, with a melancholy smile. "I'd be glad to do it were it not for the circumstances I mention. Good morning."

The solicitor suddenly sat down and pulled a folded paper from his breast pocket. "I'll tell you what," he said. "You make out this application, anyway. I think I can put it through for you. Your doctor may be mistaken, you know, and these hereditary tendencies often jump a few generations. I'm glad now I called. I may be the means of restoring hope to you. Shall we say \$5,000?"

The young business man squirmed in his seat and looked uncomfortable.

"Well," he said, after a moment's hesitation, "I suppose I'll have to take a couple of thousands. You're a hard proposition."

The solicitor was busily writing, with



1. JERUSALEM FROM THE MOUNT OF OLIVES.

2. MOSQUE OF OMAR, JERUSALEM.

a smile on his face. "Name, age and residence I have," he said. "Father and mother still living?"

"Yes," admitted the young business man.

"Married or single?"

"Married."

"Any children?"

"Two; say, here's a picture of them on my desk. Let me show it to you. You saw it? The deuce you did! Well, if you ain't the —. On the dotted line. All right. I'll call in on the doctor to-morrow. Good day. Say! I know a fellow right across the street here that needs it worse than I do. Joe Jones, second floor. But don't you mention my name! Goodbye. You're welcome!"—Chicago News.



A Whistler Story.

A friend of the late James McNeil Whistler saw him on the street in London a few years ago talking to a very ragged little newsboy. As he approached to speak to the artist, he noticed that the boy was as dirty a specimen of the London "newsy" as he had ever encountered—he seemed smeared all over—literally covered with dirt.

Whistler had just asked him a question, and the boy answered:

"Yes, sir, I've been selling papers three years."

"How old are you?" inquired Whistler.

"Seven, sir."

"Oh, you must be more than that."

"No, sir, I ain't."

Then turning to his friend, who had overheard the conversation, Whistler said: "I don't think he could get that dirty in seven years, do you?"

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

The Conqueror.

I like the man who faces what he must

With step triumphant, and a heart of cheer;

Who fights the daily battle without fear;

Sees his hopes fail, yet keeps unfaltering trust

That God is God; that somehow, true and just

His plans work out for mortals; not a tear

Is shed when fortune, which the world holds dear,

Falls from his grasp: better with love, a crust

Than living in dishonor: envies not, nor

Nor loses faith in man; but does his best,

Nor ever murmurs at his humbler lot,

But with a smile and words of hope gives zest

To every toiler: he alone is great

Who by a life heroic conquers fate.

—Sarah K. Bolton, in *The Youth's Companion*.



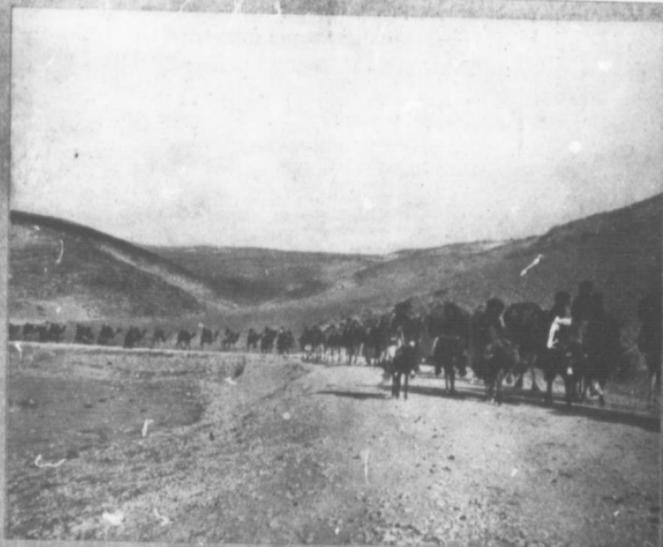
A Cure for Anxiety.

Silas K. Hocking, the eminent English novelist, whose books command such a wide reading public, has this to say about life assurance: "I am of the opinion that the gospel of life assurance should be preached much more frequently than it is. For my own part I take every opportunity of urging it, not simply as a matter of policy but as a Christian duty. Every man, I take it, should be, as far as possible, his own Providence; and it is not faith but presumption to expect the Almighty will provide for his family, when he might have provided for them himself. If men would carry out the injunction, 'Be not over anxious about to-morrow,' let them assure their lives."



Origin of the Umbrella.

In the year 1750, Jonas Hanway, a celebrated traveller and philanthropist, returned from Persia to England, and it is recorded in his life that he was the first man who ventured to walk in the streets of London with an umbrella over his head. After carrying one for nearly thirty years he saw it come into general use. At this period it was used in



1. CAMEL CARAVAN ON ROAD TO LAND OF MOAB, WITH GRAIN.

This photograph was taken on the Jericho road, about ten miles from Jerusalem.

2. DAMASCUS GATE, JERUSALEM.

France. Lieutenant-Colonel (afterwards General) Wolfe, in a letter from Paris, writing in 1752, said that "the people here use umbrellas in hot weather to defend them from the sun, and something of the same kind to save them from the snow and rain. I wonder that a practice so useful is not introduced into England." The future conqueror of Quebec was a little late in his suggestion, as Hanway two years previously had started the fashion. Long before the first half of the eighteenth century, ladies enjoyed the luxury of an umbrella.

A footman named John Macdonald visited various parts of the world, and wrote an interesting account of his life and travels. He returned to London in 1778, and brought with him from Spain "a fine silk umbrella." When he used it in the streets he was greeted with derisive shouts of "Frenchman, Frenchman! why don't you call a coach?" The hackney coachmen and chairmen made the most noise, for they were not slow to recognise that the use of the umbrella would enable people to do without coaches in wet weather, and it was then that their conveyances were uncomfortable, and when the weather was fine the gentfolk preferred walking to being jolted while riding.



The Best Way of Investing.

It took the world a long time to form a correct estimate of a just wage for the working man. It is now fixed everywhere as that sum which will enable the laborer to sustain himself and those dependent on him for twenty-four hours, with a little surplus that can be set aside for "a rainy day." This little surplus is included in the just and equitable wage by our laws, and is founded on an enlightened political economy, which recognizes the duty of every man to pro-

vide for the needs of those dependent on his labor, at a time when he can no longer work. What is to be done with that unused surplus? Banks will receive it. It can be invested in real estate. It can be loaned out at interest. But there are difficulties in all these ways of employing one's savings. The amount is generally too small, and to retain it in the family until it grows to proportions that would make it of use to the borrower would be to expose it to loss. All things considered, the best way of investing the surplus of our wages is to take out an assurance policy. And this is a fact now recognized by rich and poor alike. A small surplus enables the laborer to carry a sufficient assurance to secure those dependent on him from want, at least until such a time as they will be able to do for themselves. So deep is this conviction among thinking men that it is seriously proposed in Germany and other countries to make assurance compulsory on all laboring men. Without going to that extreme of parental solicitude, it may be said that it is one of the first and most essential duties of every man in this country, where there is no entail, to carry sufficient assurance to protect his family from want in case of his enforced failure to provide for them.—Rev. D. S. Phelan, pastor of "Our Lady of Mount Carmel" Church, St. Louis, Mo., and editor of *The Western Watchman*, in *The Pelican*.



A Winner.

What is the most ungrammatical sentence ever spoken? The following would be hard to beat. It was enunciated by a little girl who was driving along a country road with her father. Seeing a flock of sheep in a neighboring meadow, she asked: "Is them sheeps yourn?" Four words, and all wrong!



1. CHURCH OF ST. MARY MAGDALENE,
erected by the Russian Emperor, in 1888.

2. WELL, WHERE MARY AND JOSEPH RESTED, WITH THE CHILD JESUS,
DURING THEIR FLIGHT FROM PALESTINE.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

August 1905

SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.
1st Quar. 28	1st Quar. 29	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	2nd Quar. 1st	2nd Quar. 1st



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

◆◆◆◆◆

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SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

Let us suppose you couldn't work any more, and you had only \$5,000 in cash to live upon. At 5 per cent. interest this would bring you \$250 per annum as an income, and this \$250 per annum would be all you would receive to keep yourself, wife and family. Do you think you are financier enough to make this amount meet all your expenses? Could you pay rent, taxes, groceries, clothing, fuel, and the score of other items that are the necessary expenses of a home, with this \$250?

We are not joking, but in all seriousness ask if you think you could do it?

We will answer the question for you.

You most certainly couldn't do it. Plan as economically as ever you could, you would fall far short before half of your expenses could be met.

Let us assume that you have \$5,000 of life assurance, which at your death would yield to your estate only about \$250 annually, which your wife and family would have to try and live upon.

You must think your wife is a wonder-worker.

How is she to do what you couldn't do?

Did you ever think of it in this light?

It is within the realm of possibility that your life may soon, and perhaps suddenly, cease, and your income would also cease, with the exception of your life assurance money.

Don't you think it very important that you should seek to carry forward your present income? You can do it by life

assurance, and in such a manner that you will not feel the burden too heavy.

You are in good health to-day, and such a possibility as death to you may seem absurd.

If you had spoken of death to that friend of yours who dropped with a heavy thud a few days ago, he would likely speak in the same strain. If we just knew what the future had in store for us, we could easily meet all its difficulties. Why not meet the difficulties that we know may happen, when we can do so by a little forethought and care? When death closes your account, the first thoughts of your friends will not be about you as much as about those who are affected by your death. "How much assurance did he carry?" will be the natural question on every lip. A lot of nice things will be said about you, and the people will become reminiscent; but the real, practical topic will be in regard to your helpless wife and children.

Now, if you have only \$5,000 of life assurance, it will, at most, give your estate only about \$250 per annum to meet all expenses. Your estate is, therefore, not in an ideal condition for such an emergency as death. This is, perhaps, what the life assurance representative told you a few months ago, but you never paid any heed to his talk. The main idea in your mind was to get clear of him, and how relieved you felt when you saw him going out of the door, and perhaps what you said about him was not too complimentary.

You had better change your tactics, and take a step in to see the representative. It would be rather unusual, but it would be the sane thing to do.



This Month's Illustrations.

We are indebted to Mr. H. B. Higinbotham, Assistant Manager of the Philadelphia office of this Company, for this month's illustrations. Mr. Higinbotham

travelled extensively for the Company, some years ago, and he used his camera effectively whenever he had opportunity. We have a number of other photographs in the collection which we purpose reproducing at some other time.



New Hope.

Two brothers had more or less trouble with the boy next door, and hadn't always come out victors. In fact, the boy next door was so much bigger than he seemed to have the best of it invariably. So it wasn't an unusual thing for one of the boys to come into the house with a badly bruised eye. Moreover, he was crying when his aunt stopped him in the hall.

"Hush, Willie!" she said. "You musn't make any noise."

"What—what's the ma-matter?" he asked between his sobs.

"You may disturb your new brother," said his aunt, soothingly.

He dried his eyes in a minute.

"Have I got a new brother?" he asked.

His aunt nodded.

"One besides Jim?"

She again nodded.

"Hurrah!" he exclaimed. "If Jim and me and the new one can't lick that fellow next door, we'd better move."

One Question Too Many.

Wife—"Such a dream as I had last night, dear!"

Husband—"May I hear about it?"

"Well, yes. I dreamed that I was in a great establishment where they sold husbands. There were beauties: some in glass cases and marked at frightful prices, and others sold at less figures. Girls were paying out fortunes and getting the handsomest men I ever saw. It was wonderful."

"Did you see any like me there, dear?"

"Yes. Just as I was leaving I saw a whole lot like you lying on the remnant counter."



TOMB OF ABSALOM, JERUSALEM.

A Lincoln Story.

Abraham Lincoln was no sooner inaugurated President of the United States than he was besieged by a horde of office-seekers; and much of the time he should have given to the weighty concerns of state he was compelled to devote to listening to their claims. It is a marvellous tribute to Mr. Lincoln's patience and kindness of heart that he never lost his temper. He hated to say no, but there were not enough offices to go round; so he often met the importunate applicant with a story that left him in good humor, but effectually balked his ambition to serve his country as post-master or in one of the departments in Washington.

Among those who went to Washington soon after Lincoln was inaugurated, was a man named Chase, whose home was in New Hampshire. He had worked hard for Lincoln's election, and thought he was entitled to some consideration. He wanted an office of some kind. He had several interviews with the President, but could get no satisfaction. One day

Mr. Lincoln noticed him in the throng of office-seekers, and calling him into his private office, said:

"Chase, you are from New Hampshire, I believe?"

"Yes, sir."

"I never was in New Hampshire but once," said Mr. Lincoln, "and that was in the fall of the year—a cold, rough day, and a high wind was blowing. Just outside the city I noticed a big bull-thistle, and on this thistle was a bumblebee trying to extract honey from the blossom. The wind blew the thistle every which way, but the bumblebee stuck. I have come to the conclusion that persistency is a characteristic of everything in New Hampshire, whether men or bumblebees.

Chase laughed, but said nothing. Doubtless he thought that at last he was to be rewarded with an office. Then Mr. Lincoln went on, thoughtfully:

"Chase, I have often wondered whether that bumblebee got enough honey out of that bull thistle to pay him for his gymnastics."

This completed the interview. Chase left the presence of the President, and a few hours later started on his way home to New Hampshire.

He went back to his business, which was that of running a sawmill, and managed it so successfully that he became one of the substantial men of his town. He had the good sense not to be offended at the President's somewhat pointed story, with its personal application, and when Mr. Lincoln was shot there was no more sincere mourner than he.



Half of the year is gone. Have you kept the promise you made at the beginning of the year to take more life assurance?

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



1. RIVER JORDAN, FORD OF ST. JOHN THE BAPTIST.

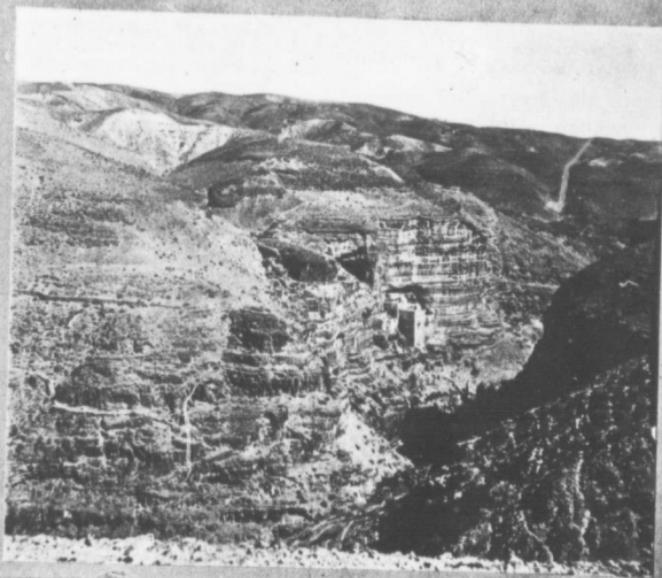
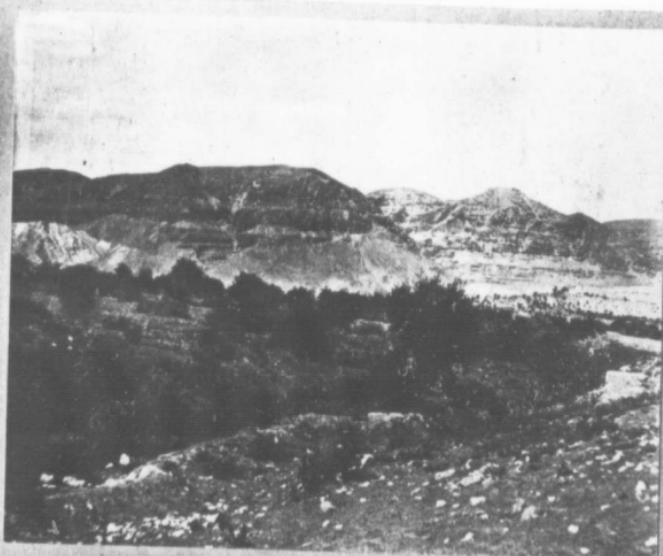
2. THE APOSTLES' WELL.

Where Our Lord rested and drank from on his last journey to Jerusalem.

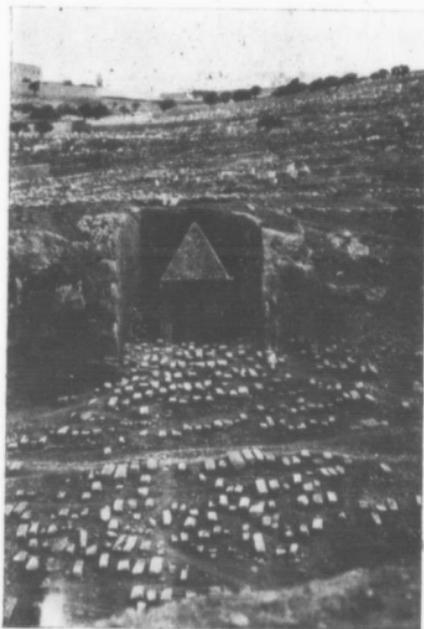


1. TOMB OF RACHEL, ON BETHLEHEM ROAD.

2. TOMB OF THE VIRGIN MARY, FOOT OF THE MOUNT OF OLIVES.



1. MOUNT OF TEMPTATION, FROM THE SITE OF OLD JERICO.
2. BROOK OF CHERITH, BETWEEN JERUSALEM AND JERICO,
showing where Elijah was fed by the Ravens.



TOMB OF ST. JAMES.
Small stones indicate graves of the Jews.

Clever Assurance Fraud.

The most amusing assurance fraud on record is one of the oldest, says Leslie's Monthly. It dates back to 1730 or thereabouts, when it was worked three times by a young woman with an extraordinary power of simulating death, and an elderly man, who passed for her uncle. Twice in different parts of England, she assured her life in her uncle's favor, went into convulsions, and, to all appearances, died. The third time the game was played with an ingenious variation. The uncle went to a life assurance company, explained that he was in financial straits, and wished to borrow money on his niece's estate. To compensate for such a loan, he would have to insure her life for its value, but could not afford to have this assurance become known, as it would expose his financial condition, and ruin his credit. The company therefore agreed to write the assurance under a

bond of secrecy. As usual, the young woman went into convulsions, and died. Before her funeral she lay in state for all to see. Her uncle was prostrated. He did not try to collect the assurance for some months, and when he did, the company paid him in full, with expressions of real sympathy. So did nine other companies which he had silenced by the same ruse, and he joined his niece on the continent with a very impressive fortune.

To-day.

O thou, close-wrapped, a goddess in disguise!
It needs but one determined, fearless stroke
To tear aside thy gray and homely cloak,
When lo! like splendid lamps shine thy deep eyes

On him who has the gift to recognize.
To-morrow's beauty pales beside thy face,
And yesterday sinks to her rightful place—
Forgotten stars that fade at thy sunrise!

To-morrow is a dream, she is not mine,
And yesterday is dead and tearwet clay—
But thou, born new each morn, deathless, divine,
Thou rulest life and fate, O great To-day!
For to the door of Opportunity
Thou, and thou only, holdest forth the key.

—Venita Seibert, in McClure's Magazine.



TOMB OF JEREMIAH.

RESULTS FOR 1904

Sun Life Assurance Company of Canada.

Assurances issued and paid for in Cash	\$15,911,904.24
Increase over 1903	\$1,744,698.77
Cash Income from Premiums, Interest, Rents, &c.	4,561,936.19
Increase over 1903	\$575,796.69
Assets as at 31st December, 1904	17,851,760.92
Increase over 1903	\$2,345,984.44
Undivided Surplus over all Liabilities and Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before December 31st, 1899, and 3½% on those issued since)	1,174,446.09
Increase over 1903	\$278,063.60
Surplus by Government Standard	1,752,755.22
Profits paid Policyholders	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904	1,374,045.92
Payments to Policyholders since organization	11,470,082.57
Life Assurances in force, December 31st, 1904	85,327,662.85
Increase over 1903	\$9,646,473.98

PROGRESS IN EIGHT-YEAR PERIODS.

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$1,064,350.00
1880	141,402.81	473,632.93	3,897 39.11
1888	525,273.58	1,536,816.21	11,931,316.21
1896	1,886,258.00	6,388,144.66	38,196,890.92
1904	4,561,936.19	17,851,760.92	85,327,662.85

From the Blue Book.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report of the Canadian Government Superintendent of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurances in Force over 1903.	Amount of Policies New and Taken up in Canada.	Increase of Assurances in Force in Canada.
Sun Life of Canada	\$3,792,790	\$4,561,799	\$575,819	\$2,073,051	\$2,345,984	\$15,911,004	\$9,646,474	\$6,719,789	\$4,270,989
Canada Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Manufacturers' Life	1,421,348	1,659,168	223,819	900,771	975,676	5,644,947	3,184,857	3,379,601	1,872,163
Mutual Life of Canada	1,373,365	1,725,309	164,239	900,780	937,372	4,873,366	2,911,419	4,789,505	2,885,419
Confederation	1,262,345	1,702,093	106,331	624,305	688,269	4,842,588	2,660,114	4,245,797	2,170,027
North American	1,237,250	1,564,009	122,699	624,305	605,199	5,964,388	3,110,403	4,420,857	2,174,141
Great West	662,947	796,210	122,699	341,520	605,199	5,964,388	3,110,403	4,420,857	2,174,141
Imperial Life	597,976	796,210	131,331	425,692	447,228	5,103,413	2,616,161	5,103,413	2,136,858
Federal	531,524	678,976	131,331	379,041	392,592	4,001,306	2,238,298	3,851,366	2,166,161
London Life	355,598	479,826	54,866	237,535	286,080	2,874,565	1,073,616	2,874,565	1,073,616
Excelsior	216,886	264,321	31,815	177,307	180,218	2,080,151	733,669	2,080,151	733,669
Dominion Life	165,395	206,764	44,967	106,540	167,326	2,216,460	1,522,538	2,216,460	1,342,538
National Life of Canada	151,580	162,121	23,323	114,099	106,395	916,295	439,978	916,295	439,978
Royal-Victoria	132,773	147,017	26,553	89,248	89,248	1,264,449	468,457	1,364,449	468,457
Northern Life	130,469	151,939	20,261	85,338	45,794	1,202,590	272,862	788,750	272,862
Home Life	129,438	153,077	20,261	40,535	45,794	1,202,590	571,445	1,202,590	571,445
Continental	127,631	141,093	22,937	30,722	125,001	1,093,472	374,953	1,093,472	374,953
Union Life	123,256	242,190	26,221	61,824	74,474	1,273,369	654,765	1,273,369	654,765
Crown Life	104,566	110,370	39,517	34,059	39,711	5,093,118	1,153,099	5,093,118	1,153,099
Sovereign Life	61,150	108,453	45,098	46,157	52,479	1,264,200	788,850	1,264,200	788,850
					134,458	633,823	520,323	633,823	520,323