

SUPPLEMENT TO SUNSHINE

JANUARY-FEBRUARY, 1906

Presentation to Robertson Macaulay, Esq., President of the Sun Life of Canada.

While President Macaulay was enjoying the balmy and invigorating breezes on the shores of the old Atlantic down at the "Garden of the Gulf," last September, the field force of the Sun Life of Canada were having their "innings" at the extreme end of Ontario's noble freshwater sea. The distant points, although not connected by Marconi's system, were, however, in constant touch with each other. The dominating thought of the men, who look upon Mr. Macaulay more as a friend than as President of the Company, was an expression of sincere regret that the state of his health compelled his absence from the Convention, and Mr. Macaulay, much as he appreciated the rest and comfort of his favorite holiday resort, would, we know, rather have been with his friends and fellow-workers. For fear that telepathic connection between the two points might have been disturbed, the Field Staff—who, by the way, are more conversant with "applications" than telepathy—wished to make sure that they had Mr. Macaulay's attention, so they telegraphed him an expression of appreciation. But even yet the field men were not satisfied. (It is hard to satisfy field men.) They felt they should do something more—give a more tangible expression of their appreciation. A special meeting in the hotel park was informally got together, and suggestion after suggestion given as to what they should do. One happy thought was that a painting in oils of the President would be a most appropriate gift. With one accord the suggestion was accepted. De-

cision was at once come to and a committee appointed to manage affairs. This committee has fulfilled its work of love with great credit, and on Tuesday afternoon, January 9th, the presentation was made to Mr. Macaulay, in the Board-room at Head Office, in the presence of the Board of Directors and the Head Office Staff. The painting is an excellent likeness of the President, as will be seen by the reproduction which we give in this issue. Mr. J. W. L. Forster, the noted portrait painter, has again given evidence that his reputation as a portrait painter is well earned.

The address which accompanied the presentation was engrossed on vellum in book-form, bound in morocco and a veritable work of art. It was by Mr. A. H. Hammond, R.C.A. The illuminations included the Macaulay coat-of-arms, a view of Head Office buildings, and the interior of the Board-room.

Mr. A. S. Macgregor, the treasurer of the Presentation Committee, introduced the delegation in well-chosen words. Mr. Macgregor is considered by his fellow-workers as the "chaplain of the forces," and his brilliant oratorical gifts have made him also the orator of the Field Staff. His address was of a reminiscent character, recalling the days of small things in the history of the Company, when the President was canvasser, agency superintendent and numerous other offices in one. When Mr. Macgregor joined the staff the Company was an infant struggling for life, and the life story of the Company, with its President, was a

subject Mr. Macgregor found suited to him. Mr. Macgregor introduced Mr. W. T. McIntyre, the *doyen* member of the field force, who read the following address.

R. MACAULAY, ESQ.,

Managing Director of the Sun Life Assurance Company of Canada.

Dear Mr. Macaulay,

Some time ago we took the liberty of addressing you, asking your consent to have a portrait of yourself painted in oils at your earliest convenience, and we take this opportunity of thanking you for the kind and courteous manner in which you responded to our request.

Your absence from our last annual Convention seemed to emphasize the fact that we could not expect you to be with us always, and there was a desire on the part of all to show by some tangible evidence our respect for the Managing Director and our love for our friend.

We now come to you, asking, on behalf of ourselves and associates, your acceptance of the completed portrait, knowing full well that you will value it chiefly for the sake of the warm friends who present it.

If you derive from the possession of the picture only a part of the satisfaction which its presentation gives us, we shall be more than satisfied.

That your present good health may continue, and that you may be long spared to guide the destinies of the great institution which you have been mainly instrumental in building up, is our constant prayer.

W. T. MCINTYRE,
W. H. HILL,
A. S. MACGREGOR,
T. R. RAITT,

On behalf of the Field Staff.

9th January, 1906.

MR. MACAULAY'S REPLY.

Mr. McIntyre and Gentlemen of the Agency Staff: Procrastination is ever a great thief of time. I had formed the notion that this presentation should take place not earlier than 1.30 of the morning of the 20th of this month, that being a memorable morning in the history of the Clan Macaulay, and so I put off beginning to put together some appropriate thoughts for the present occasion till Sunday next. You may, therefore, imagine my surprise on being told by the Secretary on Friday night that I was expected to hold myself in fighting trim for Tuesday, the 9th. Another illustration that he only is safe against the haphazard of life who takes time by the forelock unless he be a genius.

The presentation of this handsome edition, greatly embellished, of what is now the old man is very gratifying to me—perhaps I ought to say to my vanity—and the exuberant, kindly remarks of friend Macgregor are more than pleasing. If there is one thing on earth that I have coveted, and striven for these many years, it is to merit the confidence and friendship of the Sun Life of Canada's staff. Time and again I have assured myself of enjoying that confidence and friendship, and the presentation of this address, accompanied as it is with this handsome portrait, are but a reiteration, in a more durable form perhaps, of the cordial friendship of days gone by continued on to the present time—a friendship that may perhaps survive the crack of doom, who knows? Gentlemen, you do not need from me the sincere assurance that your friendship is heartily reciprocated.

And, first, a word about the portrait. You, gentlemen, have a great advantage over me in having the original to compare with, while I have only indistinct recollections of it from occasional visits to the mirror. It is enough, however, to know that the portrait is the work of

THE PASTORS OF ROBERTSON MACAULAY, Esq., President of the Sun Life Assurance Company of Canada.



ROBERTSON MACGILLIVRAY, Esq., President of the Sun Life Assurance Company of Canada.

THE PAINTING OF ROBERTSON MACGILLIVRAY, Esq., President of the Sun Life Assurance Company of Canada, Presented to him by the Board of Directors of the Company.

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that eminent artist Mr. J. W. L. Forster. That portrait is Macaulay as the artist believed he was, or ought to be, in September last; not what he was when he entered upon the Sun Life of Canada's service in 1874, nor what, if spared for five years more, he will be then. Looking at me on board ship, a few years ago, a Scotsman said, "No, you are not the person I saw in the Sun Office in 1876—he was a good-looking young fellow with sandy hair." So much for the metamorphosis one undergoes in life. It is suggestive of the puzzle of identification which there may be in the great assembly over there.

Of the address, which I know expresses friend McIntyre's friendly thoughts, and for whom I have always entertained the warmest regard. Of the address I may not say much, nor specialize individual names, for I have in Messrs. Hill, Raitt, the Torys, the Higinbothams, the Reids, and many other very dear friends. Of the address I must not let myself say much—it is like Johnnie's cake, a reminder of the sweets of friendship. I shall just take what in it pertains to me, and will hand the surplus over to the Secretary, whose young and broad shoulders can better wear the laurels. Instead of great virtues, I admit having plenty of faults. By nature I have been largely a man of work and war, have had lots of knocks, but never a knock-down nor a knock-out. Our clan motto being "Danger is Sweet," I have been tempted at times to make a thrust, and once or twice did reach the solar plexus, but, being soft-hearted, never did much harm. And these things are perhaps but features of the race, and come by heredity, and in such a life-whirl as ours may be virtues in disguise. What says Shakespeare?

"Best men are moulded out of faults,
And, for the most, become much more the
better
For being a little bad."

I feel like adding, "just a little bad." The fact would seem to be that man is neither angel nor devil, nor altogether perhaps of Adam's race, but may be descendants of a mixed breed that came to the front when the sons of God took to themselves wives of the daughters of men. That would account for our having a little of both natures, but oh, it is a great fight to tuck on much of the angel.

I feel like quoting a saying of the Danes; it has been well verified in my personal experience, and may, perhaps, find an echo in that of others. They say "suffering and patience, obedience and application help the lowly-born to honor." About suffering, Prior is extreme when he says:

"Who breathes must suffer, and who thinks
must mourn,

And he alone is blessed who ne'er was born."

But he adroitly omits to tell us who the blest one might be, or where to find the shadowy thing. Bacon puts it a little milder, and thinks it is the lot of man to suffer. Be that as it may, I hold that to suffer patiently is quite a different and a commendable thing. One learns choicest lessons through adversity patiently borne; it wins help from higher sources, and leads one to hopefully await deliverance—perhaps preferment. My motto has always been "Work and win, endure and learn; salvation is sure to come." For, perhaps, twenty-five years of my assurance life patient endurance was my lot; eventually deliverance came and with it preferment and, I may add, that as a natural sequence resistance followed, and I can now say that ever since that happy event, in no square, stand-up fight have I ever acknowledged defeat but once. That once, was in the Wright case, where wrong triumphed. The constitution of things admits of strange vicissitudes. My inner soul rebelled at the triumph of wrong over right. I argued

and remonstrated with the powers that are believed to right the inequities of human life. Redress came promptly, but from a very unlooked-for quarter, the "Unconditional Policy." Success was assured. Such is a sample of the complexity of the moral regime man is subject to. The deep things of life are truly a great puzzle.

I entered upon life assurance with the old mother company in January, 1856, so that I have given fifty years to the business. In 1874 I took in hand the three-year-old "Sun Life of Canada," with four agents, doing a weekly business of ten thousand to twelve thousand dollars. Its year's revenue that year was \$64,075.88. Its assets were \$171,362.81, and its business in force amounted to \$1,786,092. What a tiny concern it was, to be sure, in contrast with the record of to-day. At the close of 1905 the Company had nearly \$100,000,000 of assurance in force; and cash income considerably over \$5,500,000!

Those were the days that tried a manager's mettle—to persuade agents to give up their calling, whether it were school-teaching or mercantile pursuit, and to follow Life Assurance. O, but it was hard missionary work in those days to convert a school-teacher to become a life agent. Well do I remember my task with Mr. Hill and Mr. Macgregor, but then there was no backsliding from their ranks; and then the business was but little understood or appreciated by the public, and all the companies, with the exception of the pioneer company, were unknown beyond their own barnyard. It was growth by inches. A manager needed to have great abiding faith. And to have directors believe that they were doing important service earning their fees, every question and answer in every application was read, and all important correspondence with agents and others were discussed at board meetings. A

growl came once from the Vice-President, "If we can't get up to the C——d——n, we had better give up the ghost." Reminded of that saying many years later, when out of office, and when a mariner's telescope had to be used to discern her on the horizon astern, he and I had a hearty laugh.

The growth of the Sun Life of Canada, while it limited its fishing to Canadian waters, was very gradual. Expansion may be said to have dated from the adoption of the "Unconditional Policy." That was a grave departure from what was then deemed to be safe life assurance, and it created quite a sensation in assurance circles. In it wisecracks of competitors foresaw the early eclipse of the Sun of Canada from suicides! The second and chief impulse to expansion came from our going abroad. There again our angelic competitors foresaw and foretold such a death-roll from fevers and plagues, tapeworms and hideous microbes and nameless other things thought to be unknown to Canadians, they thought there was legibly written by the side of the man in the moon "Sun Life of Canada—gone up." And yet these same soothsayers are now one by one following in our footsteps, swallowing tapeworms and microbes quite complacently—some of them even using our rates and practically copying our policy, in every locality where the Sun Life of Canada has led.

Gentlemen, I am happy in being enabled to report what you already know, that the Sun Life of Canada paid no heed to all that buncombe, but pushed ahead and achieved success, overtaking and outstripping all its native competitors, the oldest as well as the youngest, in several important factors; in new business—in premium income—and in interest, and chiefest of all, in earning power for its policyholders. Let this year's report speak for that.

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In respect to the volume of new business, which must ever be the prime factor in success, I have always most heartily accorded the full credit to our excellent staff of representatives. That function, Gentlemen, is especially yours, and must always be yours, and most creditably have you fulfilled that function. This Company has no intention of experimenting without Agents, no matter what legislators may say. The success of the Sun Life of Canada is a standing memorial to the energy, emulation, and mutual co-operation of our field staff, and to the necessity for having an efficient field staff. Long continuance to both the energy and the staff, say I. All those many years it has been our earnest endeavor at Head Office to engage on that staff only gentlemen of probity and high character. In that endeavor we believe we have succeeded to a degree that is the envy of rival companies. In illustration may I not refer to the late Mr. Thomas Gilroy, than whom a more honorable man never represented a life assurance company. For 33 years he refused all offers to quit the Sun Life of Canada. Such men are the glory of a Life Company, and the Sun Life of Canada has numerous successors to Mr. Gilroy. The public appreciates goodness of character—when known,—it wins business and adds prestige to a Company. And now that my own relation to the Company is rapidly on the wane, one of my chief delights is in the knowledge that the Company has a competent and honorable management, at the Home Office, and also in the Field.

Permit a little egotism here. Mistakes and misunderstandings in the administration have occurred from time to time. There is no blinking that fact, nor need for concealing it. It is said that these things are unavoidable even in families the best regulated. But misappropriation—or the use of the Company's funds

or securities to promote the well being of anyone but the Company is absolutely unknown in the records of the management of the Sun Life of Canada. Such a thing would not be tolerated for one moment, neither by the Directorate nor the Executive, no, nor by the heads of the Departments. Strict honesty has governed its administration from July, 1874, all along to the present moment, and I believe will continue in the future to govern it.

The same ought to be equally true of every trust high or low, the highest of all trusts confided to man being, in my judgment, life itself. We may all come to find some day that life is like surgery—a grave undertaking—the outskirts of a vast system, its real significance and momentous importance to be disclosed only at the exit from it. A boy may pass among tempting sweets of a confectionery, and an adult may go through the strong room of a Bank, or of a gold-washers establishment, and both may deem a little cribbing to be unimportant, no watchful eye being apparent; but wait the imperious search at the exit! And who shall say that what is exacted by man of man shall not be exacted at the gate of death? I discard as worthless the fictions of creeds as I would the distinctions of social life, as sponsors answerable for human demerit. The severe aloneness of each spirit as it "crosses the bar" and enters upon a condition of things entirely new to it, deserves more consideration than popular beliefs accord to it. Who will tell us just what happens at that exit and days after? Shall there be no reckoning of the great trust—life? Would it be reasonable to have no reckoning? And in view of the likelihood of there being an "investigation" there, ought not that one fact cause men to be upright and honest in administering of the lesser trust of assurance funds? Awards of

strictest equity may, and should be, expected there. In that high regard, the man who plays loose with any human trust is simply playing the fool. Honesty is ever and always the best and only wise rule of life. I have always so regarded it and have done my endeavor to carry it out.

Gentlemen, my associates are few. The society of the great or wealthy I have never sought, my books have been my staunchest friends during my leisure hours. Outside my little family circle and my books, my friends are of the staff of the Sun Life of Canada, and you here present are of my oldest—my most intimate and most trusted personal friends. The confidence and friendship of the membership of the office and field staffs I have cultivated as I have had opportunity. And for many years it has been my nightly prayer that every member of those staffs might be enrolled as the friends of God, sharing bountifully from Him in the blessing that maketh rich and addeth no sorrow.

Gentlemen, an old sturdy leader of great fame, well-known to you all by reputation, after a troubled leadership of very many years, was not permitted to enter upon or enjoy the fruits of his many victories. He was allowed to simply ascend a mountain and view from afar the promised land flowing with milk

and honey, and then to lie down and die. For 31 years I have done my little best, with the potent aid of my associates in office to lead our good Company to success and prosperity. It has entered upon, and is now in the rich enjoyment of both—in actual possession. I thank God that I have lived to see the verification of our motto "Prosperous and Progressive". I have thus had a fuller reward than was given to the Hebrew leader. Like a good man of the olden times, I should now be ready to quit service and give up my bat. Not many are allowed to plant the seed and to eat of the fruit thereof. I have had a good share of both. Little now remains for me to do.

I am delighted to see so many of my old friends once more, although sorry to be the cause of your having to leave your distant homes at so cold a season. The Portrait, with the accompanying Address, with which you have honored me, will be cherished mementos of your friendship while I live, and will no doubt be appreciated by him to whom it will in natural succession go down.

My highest regards and best wishes for health and happiness to all the friends whose names are on the Address, and who have done me the very great honor of presenting to me this handsome Portrait. I hope we may all meet hale and hearty at our next Convention.

1905 was a record year for the Sun Life of Canada. The figures as given on the front page of SUNSHINE are a convincing proof of the high standing and great strength of the Company.

It will be observed that the Company has completed the placing of all its policies on a 3½ per cent. basis, thus anticipating the requirements of the law, which allows until 1915 to do this.