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THE WORK OF A CANADIAN PHOTOGRAPHIC
ARTIST IN THIS NUMBER.

A Happy New Year.

SUNSHINE

Vol. XIII
No. 1

MONTREAL

January,
1908



A LITTLE BIT OF SUNSHINE.

Photo, by R. R. Sallows, Goderich, Ont.



SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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SUPERINTENDENT OF AGENCIES.

SUN		MON		TUE		WED		THU		FRI		SAT	
One Week	Two Weeks	Three Weeks	Four Weeks	Five Weeks	Six Weeks	Seven Weeks	Eight Weeks	Nine Weeks	Ten Weeks	Eleven Weeks	Twelve Weeks	Thirteen Weeks	Fourteen Weeks
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	Can be

" A Life Assurance Agent, Sir ! "

You have been dodging the life assurance representative, have you ? Has the presentation of his card caused you to immediately become " exceedingly busy ?

You dismissed the subject of life assurance until the solicitor's card was again presented when you said things not suitable for reproduction here, and you were still " busy. "

The agent departed. He will likely be around again, for if the agent has any particular grace, it is the grace of persistence. He practically believes in the " perseverance of the saints. "

Many widows and children are to-day thankful for his persistence.

Do you know there are thousands of this country who would rejoice to see their life agent enter their doors—and they are outside the insane asylums. There are men eager for the protection life insurance affords, but they cannot get it. Some minute germ is playing havoc with their chances of living and they are under sentence of death.

Just yesterday we were informed a friend of ours was given by his physician only a few weeks to live. Cancer had spread secretly and laid our friend under sentence. How he would like to be able to increase his life insurance to-day. An agent wouldn't help to do much convincing ; he would need to carry bronchial tablets to his throat in working order.

Yes, there are, thousands who would rejoice if the life agent would call around their way.

And still you are dodging.

Strange world this.

The difference between the dodgers and the others is just a little matter of knowledge.

The dodgers do not appreciate their need.

Do you consider it a compliment when the life agent gives you a call? Never thought of it in that way perhaps.

If you were under sentence of death by some dread and fatal disease do you think an agent would wear his shoe leather hunting you up? You would be forgotten. His only remembrance would be that of pity.

But now he is deeply interested in you because he considers you a good healthy specimen, and one that his company would like to have.

The life companies are not so very anxious for business as you may think. Do you know they employ a large staff of officials just to keep undesirable men out of their ranks.

They want only those who are healthy and sound. So when you are handed a policy from a life company, just take a few moments from the cares of this world and breathe a prayer of thankfulness, for in all probability you are going to live a period long enough for the company to be reimbursed for any obligation they may have entered into with you. As far as human knowledge can go, the company is certain on this point.

The company has gathered information about you from every available source. If they pronounce you "seaworthy" you can hoist your sails and go on your way into life's activities with a light heart.

Don't be a dodger,—excuse us for preaching, but its good friendly advice we are giving—meet the agent face to face, and if he convinces you that you ought to have more life assurance, try and meet your needs as well as you can. If the agent represents the good old Sun Life of Canada, you will never regret joining its happy family.



MR. JOHN A. TORY

An Important Agency Appointment.

Mr. John A. Tory, Manager of the Michigan Agency, has been appointed Supervisor of Western Ontario and Michigan, with headquarters at Toronto.

This joining together of several large agencies into an important department is somewhat of an innovation in the Company's agency system. That Mr. Tory has been entrusted with the working out to success of this plan, shows the Company's appreciation of his ability as an exceptional agency man. The idea is more or less in an experimental stage with the Company, but they feel satisfied that the success they anticipate from such

a system will be fully realized through Mr. Tory. We are satisfied that the agency managers of Western Ontario will benefit to a marked degree through the advice and assistance of Mr. Tory in perfecting their present organizations and increasing the production of business in these most desirable districts.

Mr. Tory is a native of Nova Scotia—that little strip of land down by the sea, which has reared so many prominent men. He joined the staff of the Sun Life Assurance Company of Canada as a local agent. The Company appreciated his services from the first, and sent him to the West Indies as a special representative. Upon his return he worked for a while with his brother who was then Manager of the State of Michigan. When the Managership of Michigan became vacant, Mr. Tory became Manager. His success can be best appreciated from the fact that with sixty life assurance companies doing business in the State last year, only four wrote more assurance than the Sun Life of Canada.

Mr. Tory does not allow business to claim all his time and attention, for we note from Detroit papers that he was prominently associated with Church, Y. M. C. A. and Mission work in that city, and his removal is greatly regretted by his Detroit friends.

SUNSHINE extends congratulations to Mr. Tory on his promotion and trusts that he may meet with the same measure of success in his new sphere of work that he has had heretofore. The Company has placed him in an honorable and responsible position, but we feel certain that as a true Nova Scotian he will "make good."



Keep to the Subject.

People down around Lincoln's old home tell how, when a youngster, the future President was one day a member

of a small group of boys listening to the remarkable experiences of the old village story teller, one Uncle Hiram by appellation.

Among the other tales Uncle Hiram introduced a wonderful hunting experience of his early days.

"Why, boys," he said, "I once went hunting squirrels out in the woods on a hot July day, when everything was dry as tinder. I came out suddenly into a little clearing and there, sitting on the top of a rail fence, was the dangedest biggest squirrel I ever saw. Well, I just up with my gun to baste him one, and let her go. And what do you 'spose? Why, a piece of the burning wadding got into the grass and set her afire, and the grass set the fence and afore I knew it the whole forest was just blazin', and I running for town lickety split. Then the town burned up and we all took refuge in a big pond, and some of us had the hair burned right off the tops of our heads 'cause we couldn't duck fast enough. Gee, but that was the worst conflagration I ever saw!"

As the old man finished, breathless there was a wondering silence among his auditors, when young Abe enquired "Well, did you hit the squirrel?"



To Be Decided NOW!

The following from the Cleveland Press is one of the strongest presentations of the immediate necessity for life assurance that we have seen for some time:

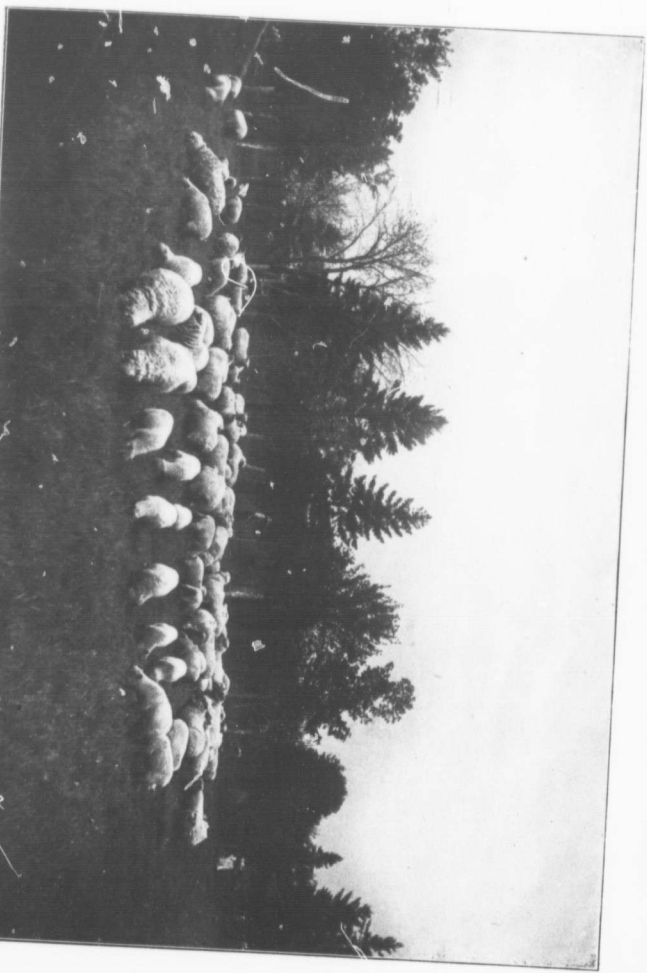
It is rather a grim subject—this idea of death. It's a pleasant thing to forget. Many men successfully dodge the subject all their lives. But there is no dodging Death itself. It never forgets. It never skips. Rich or poor—mighty or lowly—no matter.

It's a fine thing to live. It makes a married man proud to have a home, to dress his wife, to give his children educational advantages and to keep his family in the front rank. It takes money, [yes—but it's fine for the children,

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Russet tawns and fallows gray,
Where the mibbling flocks do stray.

Photo by R. R. Sillows, Cooper's Cove.



lightful for the wife, satisfying to the man.
But—

Some day your friends will lay a lily on your chest, heap the praise, the reverence, the kindly tributes that should have been yours through life, upon what is left of you, lay you away, and proceed to forget you.

But the widow won't forget.

The orphans won't forget.

When you go to the cemetery will the widow go to the poor-house?

When you pass into the Unknown will your orphans pass into the asylum?

There is no time to decide this but NOW.

IF YOU SHOULD ABANDON YOUR WIFE
WHILE ALIVE the LAW would PUT YOU
IN JAIL. DEATH relieves you of the Law,
but not of RESPONSIBILITY!



New Year's Day.

When with clanging and with ringing
Comes the year's initial day,
I can feel the rhythmic swinging
Of the world upon its way;
And though Right still wears a fetter,
And though Justice still is blind,
Time's beyond is always better
Than the paths he leaves behind.

With each century departed
Some old evil found a tomb,
Some old truth was newly started
In propitious soil to bloom.
With each epoch some condition
That has handicapped the race
(Worn-out creed or superstition)
Unto knowledge yields its place

Though in folly and in blindness
And in sorrow still we grope,
Yet in man's increasing kindness
Lies the world's stupendous hope;
For our darkest hour of errors
Is as radiant as the dawn,
Set beside the awful terrors
Of the ages that have gone.

And above the sad world's sobbing,
And the strife of clan with clan,
I can hear the mighty throbbing
Of the heart of God in man;
And a voice chants through the chiming
Of the bells, and seems to say,
We are climbing, we are climbing,
As we circle on our way.

—Ella Wheeler Wilcox.

A Practical Fortune-Teller.

The Saturday Evening Post relates the following doings of a fortune-teller which had a more practical turn than the usual work of fortune-tellers:

Seated before a little table in the dimly lighted shed by a smoky kerosene lamp was the fortune teller, deftly shuffling the cards and muttering uncannily incantations to herself. To this scene entered Mrs. Ingold.

She was amply repaid. After learning many things of her past life that surprised her—though she could not doubt that they were true if the cards read that way—she was led to a land of enchantment, where distant and obliging relatives, of whom she had never heard, departed this life leaving to her enormous fortunes.

But suddenly, her dream was rudely disturbed by the discovery of a "dark cloud which menaces your handsome son."

"But," said Mrs. Ingold in surprise. "I have no sons—all girls."

"Ah!" resumed the fortune-teller calmly, "I see; it is your husband. The cloud descends and envelopes him. Madam, your husband will have a very serious illness within the year. Is his life insured?"

"No," whimpered Mrs. Ingold, "I don't know any agent."

"Never fear," said the other as she turned up the king of hearts, "one will come to you to-day, and I advise you to listen to him and follow his counsel."

As the thoroughly-alarmed woman departed, the fortune-teller opened the door and yelled down the back stairs: "Jake follow that woman; she wants to get her husband insured."

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

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LUNCHHON.

Photo by R. K. Sullivan, Montreal, Ont.





GETTING READY FOR THE HARVEST.

Photo. by R. K. Sallows, Goderich, Ont.

Don't Worry!

Don't worry too much over future premiums. If you can pay the present one, that's about all you have to think about for a whole year. Lots of things, mostly unexpected, can happen in that time. The principal one is that you have done the right thing, feel much better for having done it, and you will find a way to meet the next and subsequent premiums. Don't cross the bridge till you come to it.—Insurance Advocate.



"I Can't Afford It!"

Is money put in a savings institution, or wrapped up in a mattress, regarded as an expense? No, it is called savings. An expense conveys the idea of money actually passing out of the owner's possession in exchange for an article he has purchased. But life assurance is not like a bit of jewellery, or a can of tomatoes.

The money which is deposited is still the property of the policyholder, subject to certain conditions. It is as much his money as if he could hear it jingle in a toy bank. At the end of a certain period the money is returned, frequently with large additions to it. The premiums are instalment deposits. If more people could be educated to this idea, we would not hear so often the plaint, "I can't afford it."—Colonial News.



Just Among Ourselves.

We are pleased to learn that Mr. R. D. Bell, one of the prominent field men of the Nova Scotia Agency, has joined the noble army of benefactors quite recently. We extend our congratulations.



An assurance policy for the protection of wife and family is the best evidence of love for them. It is practical affection.

Mark Twain's Sensible Criticism.

A successful young novelist was praising the critical powers of Mark Twain.

"I once had the honor of reading a tale of mine to Mr. Clements," he said, "and thanks to his criticism, the tale was greatly improved. Originally it was too high-flown; he brought it down to earth and made it homelier and truer.

"For instance the tale concluded with these words:

"Mabel's lovely eyes drooped for answer, a faint flush tinted her cheek, and she gave him both her hands; and there in the old orchard, in the shade of the heavy fruited trees, he drew her to his breast, and, raising her long ringlets to his lips, kissed them reverently."

"Mr. Clements, at this ending, blew a cloud of smoke thoughtfully into the air, and, as he watched the smoke dissolve, he drawled:

"What do think now honestly of a young man who would go nibbling at a girl's back hair when she had her face with her.'"

**This Month's Illustrations.**

We reproduce in this issue of SUNSHINE a number of photographs by Mr. R. R. Sallows, of Goderich, Ont. Mr. Sallows is an artist of exceptional ability, having the too rare faculty among photographers in general, of originality. Like Napoleon he does not wait for opportunities to come around, he makes them.

In selecting the few subjects we reproduce we had some difficulty because the package of prints received were all of such an interesting and high order that to make a small selection was quite a task.

We hope at another time to give more of Mr. Sallow's work.



"HAYING."

Photo by R. R. Sallows, Goderich, Ont.



LOGGING.

Photo. by R. K. Sallows, Goderich, Ont.

A Good Company at its Best.

"The Searchlight, a prominent London financial journal, has turned its searchlight on the valuation report of the Sun Life of Canada recently presented to the British Board of Trade. It exhaustively reviews the report, and among other things of a complimentary nature, says:—

At the previous valuation the basis adopted was stronger than that required by the Dominion Government and the bonuses were reduced. On the present occasion the valuation basis has been much further strengthened, the bonuses show a large increase, while in the five years the funds, premium income and assurances in force have all practically doubled. It is difficult to see what more a life assurance company could reasonably wish for. The present report shows a good company at its best—at least if this term can be used without prejudicing the prospects of the future progress. The Sun Life of Canada is undoubtedly proud of this report, and it has reason to be. We sincerely trust that

every valuation report which comes before us during the next twelve months will be of equal merit.

In congratulating the Sun Life Assurance Company of Canada sincerely on a first-class report, we should like to add a personal word of thanks to a company, which, at a critical time in life assurance history, is able to prove so conclusively that a part of the Empire, of which that Empire is justifiably proud, is able to uphold the good name and absolute reliability of British assurance in so magnificent a fashion

A Watery Farewell.

An Englishman and a Frenchman were about to separate on the Promenade des Anglais at Nice.

The Englishman, who knew but little French, as he started toward the Cercle Mediterranee called back:

"Au reservoir!"

And the Frenchman waved his hand and answered:

"Tanks!"

"The plowman homeward wends his weary way."

Photo by A. H. Sillors, Connecticut, U.S.A.



What Policyholders Say.

KNOWLTON, Que., June 27th, 1907.

T. B. MACAULAY, Esq., F.I.A.,
Secretary Sun Life Assurance Co. of Canada,
Montreal.

Re No. 8568

Dear Sir,—In acknowledging the dividend certificate for my share of profits on my policy No. 8568, I wish not only to express my satisfaction, but my surprise, that amid all of the excitement against insurance companies of late, and the semi-paralysis complained of in consequence, that our own Canadian company, the Sun Life, should have such phenomenal success, as to be able to apportion to one policy a cash bonus more than the equivalent of the entire premiums for two years. And this accumulation being only extended over a period of five years! Such treatment of the policyholders is sure to strengthen them in loyalty to the "Sun Life" and confirm them in their confidence in its management. I hold two other policies in the Sun.

Yours truly,
ERNEST M. TAYLOR,
Methodist Minister and School Inspector.



READING, PA., November 20th, 1907.

Mr. W. A. HIGINBOTHAM, Manager,
Sun Life Assurance Co. of Canada,
611-614 Stephen Girard Building,
Philadelphia, Pa.

Dear Sir,—Your kind favor of the 19th instant received, with dividend certificate statement enclosed. I was very much surprised at the statement in regard to the dividend that it entitles me to \$55.95 cash. It exceeded my expectation, and you can rest assured that I always will have a good word for the Sun Life Assurance Company of Canada.

After consideration, I have decided to take the second option; that is, continuing to pay \$49.20, and taking the reduction of premium of \$12.40 yearly, which I understand is good for the next five years, my original premium being \$61.60.

Thanking you, I remain,

Yours very truly,
JOHN BARTO,
908 Washington Street,
Reading, Pa.

SMITH'S FALLS, Ont., Oct. 26th, 1907.

Messrs. JOHN R. & W. L. REID,
Ottawa.

Dear Sirs,—I am in receipt of your letter of the 24th inst. enclosing dividend certificate and voucher for present division of cash profits on my policy No. 30553. I am sorry my policy is not \$10,000 instead of \$4,000. Your Company has made a splendid showing, and any policy holder who is not satisfied with such a division of profits must be hard to please. Wishing you and the Sun Life every success, I remain,

Yours very truly,
D. A. FERGUSON.



EDMONTON, Alta., Oct. 18, 1907.

Mr. W. D. McCALLUM,
Sun Life Assurance Company of Canada
Calgary.

Dear Sir,—I received the receipt and cheque for the amount of sixty-six dollars and thirty five cents as profit on my policy No. 17129, and was greatly pleased to see such large profits on such a small policy of insurance.

I remain, yours truly,
R. LAURENDEAU.



AVENMORE, ONT., Aug. 29th, 1907

Managers Sun Life Assurance Co.,
Ottawa, Ont.

Gentlemen,—You will find enclosed in cheque for \$51.15, being premium on life policy No. 35,204. This policy is on the straight life plan and the original premium was \$70 which has been reduced at the present division of profits by \$18.85 for each year in the next five years. This is a good showing for the management of the Company.

You can use this if you see fit, as I am fully satisfied with the present statement.

I am,
Yours most respectfully,
JOHN McLAUGHLIN,
Ex M. L. A.,
Stormont Co., Ont.

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THE BEST FRIEND OF THE FAMILY.

Photo. by R. H. Salton, Corvallis, Ore.



Enthusiasm.

" Nothing great was ever done without enthusiasm." The world's history proclaims its truth, nations confirm the story, people declare its virtue, and lives of great men remind us of its power.

Who is fortune's favorite? Is it not the earnest, persistent worker, who, profiting by discipline, makes each hour put in its quota of diligent, enthusiastic work? His methods are those of the father of good luck. He works to-day as if it were the only day in the year, regardless of the proposal he has in view to-morrow; he persists in the present, and so secures an assurance before to-morrow's proposal is due. Fortune is not blind in its favor; it is just and bounteous, but laggards fail to see that it recognizes industry, that it rewards diligence. Its charmed circle can be reached only by enthusiastic perseverance; and no matter

though the way be long or twisted, stamina will make the issue certain, for nothing develops character like opposition, and the overcoming of difficulties will make a man twice a man. If agents would but search and work, they would discover the loadstone that attracts business.

Success is accomplished by whole-hearted, true-hearted, concentrated work. No spasmodic attempt to effect the impossible, no trusting to the something that one anticipates but does not deserve, and consequently rarely obtains, can avail. Work, work, nothing but work will satisfy. Intensity should be a cardinal virtue of one's faith, for it embodies method, application, perseverance, fitness, and there is no limitation to the results one can obtain, except those one imposes on one's self. The men who are the successful producers of business are



THE SOWER.

Photo. by K. K. Salows, Guedrich, U.S.

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THE GRINDERS.

Photo. by K. K. Sallova, Goderich, Ont.

those who, through sunshine and rain, cling to their work; who, confronted with many difficulties, overcomes them; and who, in using these obstructions as stepping-stones to onward progress, enjoy in the hour of victory a measure of sweetness far exceeding any degree of temporary bitterness. An alert brain, with apt thought and clear reasoning, with light touch and pleasing diction, will sway the listener, will convince the intelligent, for the very nature of our duties calls for qualities mesmeric in influence, intense in power, such as no other calling demands. No man, though admitting the benefit of life assurance, will agree that its immediate necessity is applicable to himself, and it is therefore essential the agent should realize that each interview means a struggle. A mastery is involved, and the occasion is

one that brings every faculty in one's possession into play. One revels in the opportunity of playing the game; a glance measures the man, tact spins the story, and experience winds the thread. Knowledge, concern, and necessity take the place of ignorance, indifference and destitution, and soon the agent experiences the joy of overcoming and the pleasure of success. "True and lasting joy is to be found only in work well done," and what one man has accomplished another can do.

"Are you in earnest? Seize this very minute. Whatever you can do, or dream you can—begin it;
Boldness has genius, power, magic in it.
Only engage—and then the mind grows heated;
Begin!—and soon the work will be completed."

—L. C., in "Scottish Life Notes."

Some Facts from the Report of 1906

Sun Life Assurance Company of Canada

1	Cash Income from Premiums, Interest, Rents, &c.	\$6,212,615.02
	Increase over 1905	495,122.79
2	Assets as at 31st December, 1906	24,292,692.65
	Increase over 1905	2,983,307.83
3	Surplus earned during 1906	921,721.34
	Of which there was distributed to policyholders entitled to participate that year	208,658.97
	And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,763.51
	Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ and 3 per cent. interest)	2,225,247.45
	Surplus over all Liabilities and Capital Stock, Dominion Government Standard	3,654,964.81
4	Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,855.52
5	Payments to Policyholders since organization	15,099,223.87
6	Assurances issued and paid for in Cash during 1906	17,410,054.37
7	Assurances in force December 31st, 1906	102,566,398.10

The Company's Growth

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1876	102,822.14	265,944.64	2,414,063.32
1881	182,500.38	538,523.75	5,010,156.81
1886	373,500.31	1,573,027.10	9,413,358.07
1891	920,174.57	2,885,571.44	19,436,961.84
1896	1,886,258.00	6,388,144.66	38,196,890.92
1901	3,095,666.07	11,773,032.07	62,400,931.00
1906	6,212,615.02	24,292,692.65	102,566,398.10

Head Office - - - Montreal