

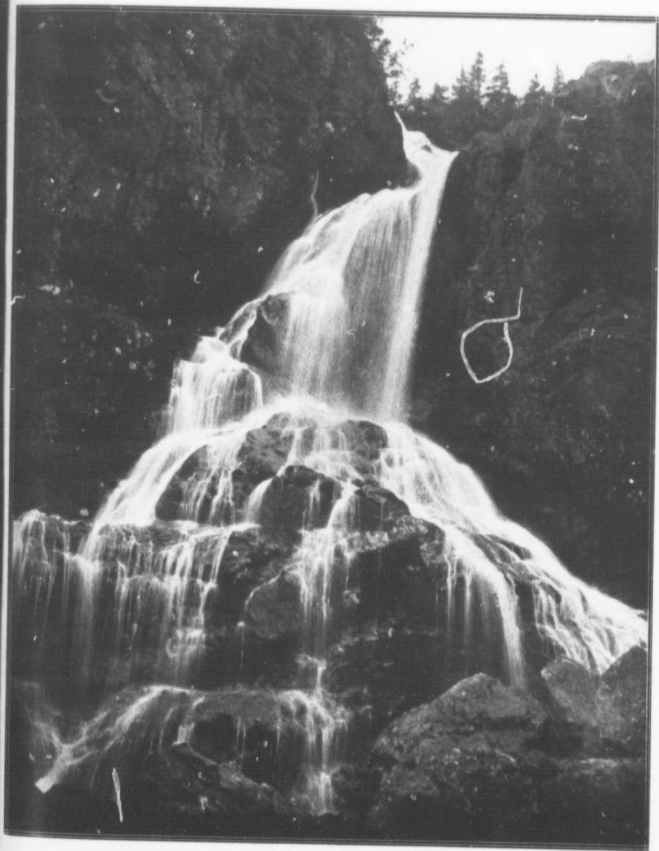
NEWFOUNDLAND.

# SUNSHINE

Vol. XIII.  
No. 11

MONTREAL

NOVEMBER,  
1908



NEWFOUNDLAND—BRIDAL VEIL CASCADE, ST. PAUL'S INLET.

# SUNSHINE

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

A. M. MACKAY, *Editor.*



## November 1908

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Nov Year of 100    Full Moon of    East Day of 100



HEAD OFFICE BUILDINGS

### SUN LIFE ASSURANCE COMPANY OF CANADA.

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SUPERINTENDENT OF AGENCIES.

#### The Value of It.

Is life assurance protection worth while? Can men arrange their affairs without its aid? The best answer to these queries is that the shrewdest and most careful men find in life assurance the aid they need in protecting their estate from loss when ready cash may be immediately required in the event of their decease.

There has just come to our notice the case of a prominent Canadian business man whose wealth is reputed to be large, yet just a few days ago he assured for \$100,000, in a policy, over and above the large amount he already carried. Why did he do it? Simply because he knew that his wealth, which is tied up in many investments, might not immediately realize its full value in the event of his death; while with life assurance, cash is immediately available, and would give ample time to arrange for the disposition of the estate.

If this is true of men of wealth, how much more is it the necessity for men who cannot leave much of an estate nor ready cash, to have an assurance policy of a good amount fall due, which will pay off all claims and make provision for the maintenance of the home. A person has only to read the "Want" columns of any of our great daily newspapers where widows, with families to support, appeal for work to see the truth of this. A woman might have a chance to earn her



NEWFOUNDLAND.—SUNSET ON THE HUMBER.

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own living were she not anchored to her home by children who, in their weakness, look to her for support.

These cases are very numerous, and it is to prevent such that life assurance was instituted. We admit that it may be a sacrifice to pay the premium on a policy large enough to be worth while, but it is through sacrifice that we win out in life; and even although we cannot satisfy ourselves with the amount of assurance we can carry, it should not prevent the possession even of a small policy, for if we do OUR BEST we can do no more.

To have a family to protect and be minus life assurance, is nothing short of criminal neglect.

#### Newfoundland.

Impelled by the same purpose that led Columbus across the Atlantic to the shores of America a few years previously, John Cabot, one morning in May, 1497, with one small vessel and a crew of eighteen, sailed down the Bristol Channel and took a westward course towards lands and perils unknown. So little notice was taken of his departure that it might almost have been an ordinary occurrence. After an absence of some three months he returned and reported his discoveries. On June 24th he had landed upon the Island of Newfoundland. He had explored its coasts for some distance and observed that its coast waters teemed with an inexhaustible supply of fish. The news of these discoveries was received with but little interest in England, and explorer and explored were destined to share the same fate—to remain unappreciated for centuries. What was an island, separated from them by two thousand miles of sea, though its bays be choked with fish, if it contained not rich treasures as well? The dangers in the way of reaching it were too great.

Though Cabot and his men had thus first discovered the rich fishing grounds near Newfoundland, the people of England were not the first to develop the fishing industry there. As early as 1504 venturesome fishermen of Brittany and Normandy had made their way across; the Portuguese and others followed soon. These formed a powerful combine which discouraged colonization and succeeded in keeping the island a mere fishing station until early in the eighteenth century.

An unsuccessful attempt to colonize the island was made in 1583 by Sir Humphrey Gilbert. His fleet reached Newfoundland in safety, but on its return voyage was scattered and the commander perished. Gradually, however, men of influence became interested in the opening up of the island, and from time to time companies of colonists were brought to its shores. In 1713, by the Treaty of Utrecht, the whole island was ceded to Britain, the French retaining certain fishing privileges along the coast.

The present form of responsible government was established in 1815, and consists of the Governor, an Executive Council or Cabinet, a Legislative Council appointed by the Crown, and a General Assembly elected by the people. Every man of twenty-one years of age, a British subject, who has resided in the colony two years, is entitled to vote.

Great progress has marked the past few years in the history of the colony. In 1729, when the first Governor was appointed, the population was six thousand; its inhabitants now number 228,755 (1906). Mining, fishing and lumbering are its chief industries. The value of the fish caught annually amounts to over £1,000,000; and though the early discoverers failed to find it, there was hidden treasure there, and the output of coal, iron, copper and other minerals has



largely increased. Over three lines connect it to the world while it is a six hundred

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NEWFOUNDLAND.—A remarkable photograph of Caribou on the march.

largely increased the colony's revenue. Over three thousand miles of telegraph lines connect its most important points, while it is also intersected by more than six hundred miles of railway.

Newfoundland has been styled "The Norway of the New World." In many ways it resembles that country far-famed for the grandeur of its scenery. Tourists are slowly finding out that some of the grandest and most beautiful scenery in the world lies along its rivers and rugged bays. To the artist it offers almost unsurpassed attractions, to the geologist—a treasure-house. An eminent visitor has written: "In regard to beauty and grandeur of scenery, health-giving climate, and general attractiveness for those whose energies have been lowered by city life, and who seek to recuperate, few countries could surpass Newfoundland."

### Squaring Accounts.

A well-known American writer, it is said, was automobiling through Scotland, and at a hotel in the Highlands was treated with the greatest incivility.

"Accordingly he complained to the manager.

"'And I complain in particular,' he said, 'about my waiter in the dining-

room. The inattention and insolence of this man is insupportable.'

"The manager sought out the waiter, a raw-boned, red-haired Highlander.

"'Dugald,' he said, 'the American visitor accuses you of inattention and insolence. What have you to say?'

"Dugald snorted and hotly replied:

"'It's no' to be expeckit that a self-respectin' Scot could wait on him wi' civility. Wasna it he that said we took to the kilt because our feet were too large to get through trousers?'



TYRONE, Pa., March 31st, 1908.

Mr. W. A. HIGINBOTHAM, Manager,  
Sun Life Assurance Co. of Canada,  
Philadelphia, Pa.

Policy No. 131798.

Dear Sir,—Enclosed is my cheque for \$28.75, premium on policy No. 131798, due April 1, 1908.

A cash dividend on the annual dividend of 17½% is certainly most creditable to your Company.

Very truly yours,

IRA C. M. ELLENBERGER.



### The High Prize of Life.

The crowning fortune of a man, is to be born to some pursuit which finds him in employment and happiness—whether it be to make baskets or broadswords, or canals, or statutes, or songs.—Emerson.

### The Duty of Assuring One's Life.

Take the case of life assurance, for example. How many men put off this act until the spectre of old age makes itself visible—until they are forty or more! When one has none dependent upon him the assuring of one's life cannot be said to be a duty, but it can be said to be a matter of prudence to assure in anticipation of the probable obligations of the future. If life assurance premiums were not affected by the age at which a man assures, there would be removed one reason why a man should assure his life in advance of his need for protection, but the science of life assurance cannot ignore the age at which a man enters. Life assurance is not magical in its nature; it is a matter of arithmetic and algebra, and may be regarded as an exact science. If it undertakes to return £1,000 to any man at his death or at a given age, it is very clear that this £1,000 must be first paid



NEWFOUNDLAND.—Waterfall near Tompkins House.  
A noted fishing spot.

in to the life assurance office—it cannot pay what it did not receive. A theory of life assurance is that every man pays in the sum required to provide the amount to be repaid him or his survivor.

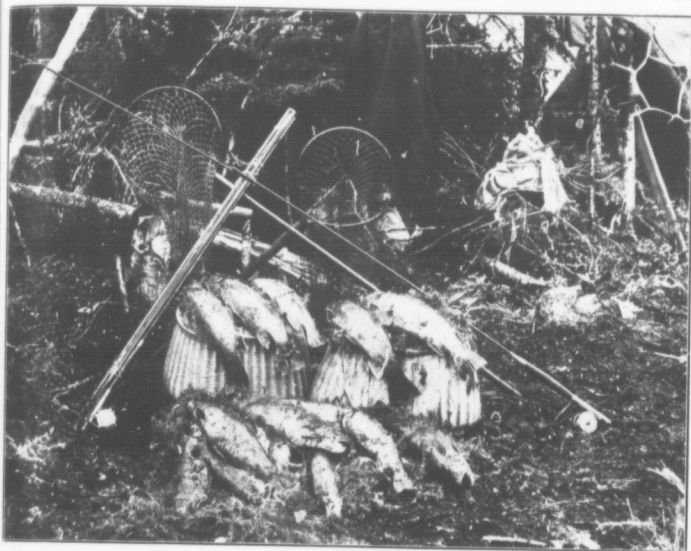
### The Function of the Company.

Life assurance companies merely undertake to administer profitably the sums paid into them by assurers; to be the custodians, by contract, for a determinable number of years—usually a great many years—of the moneys given to them; to invest these moneys at compound interest in safe securities. That is, they are organized corporations for the doing of what any man might do for himself if he went about the matter in the same way. Life assurance companies are more than this, however, for they undertake to repay to all assurers with them the face value of the policy irrespective of one's living a sufficient time to pay in a principal sum which, invested at a certain rate of interest, will yield the amount of the contract. The basis of all their operations is the law of averages, by which it is possible to predetermine the length of the lives of men, to ascertain how many years the man of twenty, of thirty, of forty, of fifty, or of sixty may live. Individual lives may fall below or exceed the limit of life which the law of averages as represented by tables of mortality has fixed, but such departures from the average have all been provided for in the average, so that a premature death or a prolonged survivance does not disturb the foundation upon which the fabric of life assurance science has been reared.

### No Economy in Delay.

The application of all this to the individual is that, no matter when he may assure his life, he saves nothing by having postponed the act; therefore there is no economy in delay. If he enters a

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NEWFOUNDLAND—A morning salmon catch on the Codroy River.

company at age forty, he is called upon to pay a premium which represents the premium he would have paid had he entered at twenty-five, plus the sum which he has not paid between twenty-five and forty—that is, he must pay all arrears. This may be an unpleasant fact and an awkward one, but it must be faced, and the earlier every man learns the truth the better it will be for him. Frequently it happens that a man cannot pay back this debit to his account in the form of premiums; in such case he must receive for the premium he can pay a policy of much smaller amount. For example, the premium which at age twenty-one is sufficient to assure at death £1,000 will assure only £500 for the man who enters at the age of forty-five—that is, the man who defers the act of assurance until he is forty-five

is required to pay annually double the premium which he would have paid had he assured his life when he came of age, or, as an alternative, should he pay a premium equal to that which the man of twenty-one pays he will receive a policy for just half the amount which his younger brother assurer can obtain.

#### Playing with Danger.

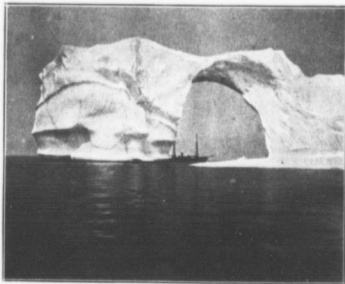
There is still another consideration which the man who is postponing the act of assurance must reckon with—namely, the state of his health. Every day a man lives by so much nearer does he approach the day of his death. This may seem to be a truism, but it is more than that. Every day a man lives his expectation of life decreases by reason of the law of mortality; that is, the man of thirty is less "fit" than the man of twenty; the man of fifty less fit than the

man of forty. Increasing age means increasing delay of impairment of the physical organism. And while the average man may retain his vigor, and while his general health may be perfect, yet the individual man can have no assurance whatever that his good health will continue for so much as another year. There are a thousand foes surrounding every individual life—dangers of accident, of disease, of unsanitary or unhygienic environment, or nervous strain leading to physical breakdown. The man who delays to assure his life is a gambler with these foes, which menace him on every hand. In effect he defies them, he affirms his ability to resist and overcome them.

#### Postponement May be Fatal.

The whole point of this article, so far as it relates to the man who is not assured or not sufficiently assured, is that postponement of the act of assurance does not represent any saving of money, and that it may prove very costly, that it may even be fatal. The matter is an urgent one for every man—his business is to assure his life at once, let his age be twenty, thirty, forty, fifty, or sixty. The more promptly he attends to this highly important matter the better pleased he will be with himself for all time to come.

—J. C. K., in London Daily Mail.



NEWFOUNDLAND—An iceberg freak, the SS. "Strathcona" is seen through the arch.



NEWFOUNDLAND—An Eskimo father and son on board the mail steamer "Home."

WINDSOR, Ont., Sept. 16th, 1908.

Mr. J. O. PECK,

Agent, Sun Life Assurance Co.,  
Windsor, Ont.

Dear Sir,—I beg to acknowledge receipt of cheque for \$2,700.00 in payment of my matured policy in the Sun Life Assurance Co. I beg to express my entire satisfaction with this settlement. A result which repays me fully 4% on all premiums paid, and the premiums themselves (besides giving me the assurance) cannot fail to be satisfactory, and to reflect great credit on the management of the Sun Life of Canada. My testimony is the more valuable as I have knowledge of a settlement of an exactly similar claim by a friend of mine in another company, which fell short with amount paid (compared with what I got) by hundreds of dollars.

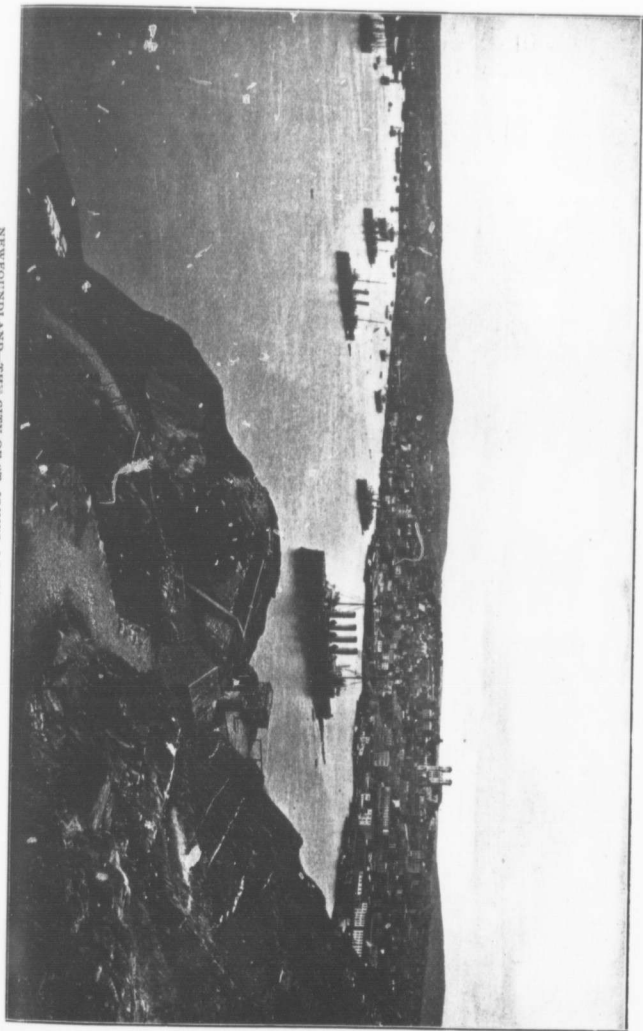
Yours faithfully,

GEORGE BARTLETT.

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



NEWFOUNDLAND—THE CITY OF ST. JOHN'S, LOOKING FROM THE "NARROWS."





MR. A. BRYDEN,  
Manager Sun Life of Canada, for Newfoundland,  
St. John's.



MR. R. C. POWER,  
Cashier, Sun Life of Canada, St. John's, Nfld.

### The Wreck of the Julie Plante.

On wan dark night on Lac St. Pierre,  
De win' she blow, blow, blow,  
And de crew of de wood scow Julie Plante  
Got scar't an' run below—  
For de win' she blow lak hurricane;  
Bimeby she blow some more,  
An' de scow bus' up on Lac St. Pierre,  
Wan' arpent from de shore.

De captinne walk on de fronte deck,  
An' walk de lin' deck, too—  
He call de crew from up de hole,  
He call de cook also.  
De cook she's name was Rosie,  
She came from Montreal,  
Was chambre maid on lumber barge  
On the Grande Lachine Canal.

De win' she blow from nor'-eas'-wes'—  
De sout' win' she blow, too,  
W'en Rosie cry, "Mon cher captinne,  
Mon cher, w'at I shall do?"  
Den de captinne t'row de big ankerre,  
But still de scow she dreef,  
De crew he can't pass on de shore,  
Because he los' his skeef.

De night was dark lak wan black cat,  
De wave run high an' fas'.  
W'en de captinne tak' the Rosie girl  
An' tie her to de mas'.  
Den he also tak' the life preserve,  
An' jump off on de lak'.  
An' say, "Good-bye, ma Rosie, dear,  
I go drown for your sak'."

Nex' mornin' very early,  
'Bout half-pas' two, t'ree-four—  
De captinne—scow—an' de poor Rosie  
Was corpses on de shore.  
For de win' she blow lak' hurricane,  
Bimeby she blow some more,  
An' de scow bus' up on Lac St. Pierre,  
Wan arpent from de shore.

### MORAL.

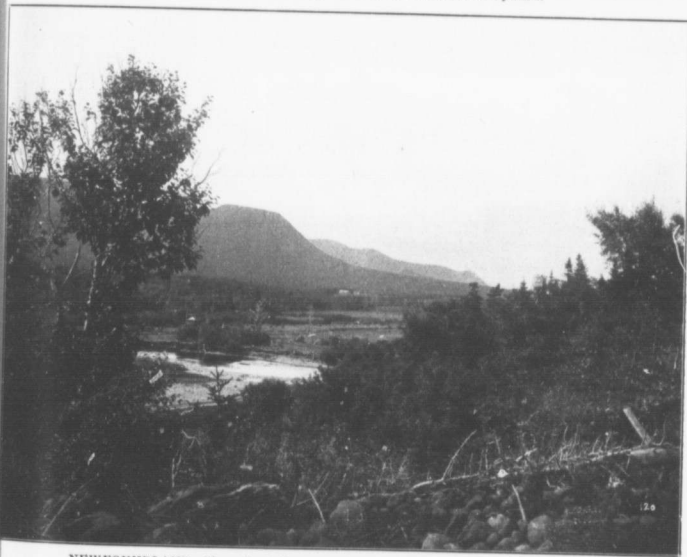
Naw all good wood scow sailorman  
Tak' warning by dat storm,  
An' go an' marry some nice French girl  
An' live on wan beeg farm.  
De win' can blow lak' hurricane,  
An' s'pose she blow some more,  
You can't get drown on Lac St. Pierre  
So long you stay on shore.

—Dr. Drummond.

[The above is one of the most widely known and popular of the late Dr. Drummond's poems. Although the subject of the poems are purely Canadian and do with the French Canadian Habitant, yet they have received world-wide recognition.—EDITOR.]



NEWFOUNDLAND—Fishing vessels in the Harbour of St. John's.



NEWFOUNDLAND—Along the Codroy, one of the best salmon rivers of Newfoundland.

### How Much is His Life Worth ?

One of the strongest and most convincing arguments that can be advanced concerning the necessity of life assurance protection for a prospective applicant is his life value as based on his annual income.

By capitalizing his life on a 5 per cent. basis, or even a 4 per cent. basis, to be conservative, it becomes an easy matter to demonstrate the irreparable financial loss which his family and the community sustain through his death, unless he makes definite provision against such loss; and this is possible only through the medium of life assurance.

The applicant does not personally assume the risk of his house or place of business being destroyed by fire, but seeks protection against such possible contingency through fire insurance. This being true, how can he consistently withhold from his dependent ones, and possibly from important business interests, adequate protection against the certain elimination of his life value by death ?

As a general basis upon which to figure the average life values of the leading professions and lines of business consideration of the following table taken from the report of the Massachusetts Bureau of Statistics of Labor may be found useful :

Occupation.	Average Income represents 5 per cent. of Life Capital.
Bankers . . . . .	\$7,726 \$151,520.00
Lawyers . . . . .	4,169 83,390.00
Wholesale Dealers . . . . .	4,158 83,160.00
Physicians . . . . .	3,907 78,140.00
Manufacturers . . . . .	3,516 70,320.00
Railroad Officials . . . . .	3,441 68,820.00
Commission Merchants . . . . .	3,394 67,880.00
Supt. Mfg. Co's. . . . .	3,362 65,240.00
Clergymen . . . . .	3,150 63,000.00
Professors . . . . .	2,878 57,560.00
Retail Dealers . . . . .	2,349 46,980.00
Government Employes . . . . .	2,308 46,160.00
Farmers . . . . .	1,426 28,520.00

Thus we find the life of the average manufacturer of Massachusetts, capitalized at 5 per cent., to be worth to his family and the community, \$70,320.

Several years ago a census was taken of the paupers in the Philadelphia alm-



NEWFOUNDLAND—Petty Harbour. The Reid Newfoundland Company's power plant is located here.

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house, and there at that who had been beneficiaries of I the extent of obvious.—E. association New

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Dr. Jenkin a deep think preoccupied a recent adven sent-minded p nishing much

He was rea mer when his ing him on softly : " Oli are coming ov up-stairs and



NEWFOUNDLAND—On the line of the Reid Newfoundland Railway. The mountain scenery along this railway is very fine.

house, and of the 1,110 persons living there at that time there were but three who had been directly or indirectly beneficiaries of life assurance, and these to the extent of only \$6,000. The moral is obvious.—E. J. Clark, M.D., in *Life Association News*.

#### He was "An Absent-Minded Beggar."

Dr. Jenkins is a scientist, and therefore a deep thinker, and, consequently, often preoccupied and absent-minded. His most recent adventure attributable to his absent-minded propensities is at present furnishing much amusement for his friends.

He was reading one evening after dinner when his wife approached and touching him on the shoulder, remarked softly: "Oliver, Mr. and Mrs. Branner are coming over this evening, so just go up-stairs and put on your other coat."

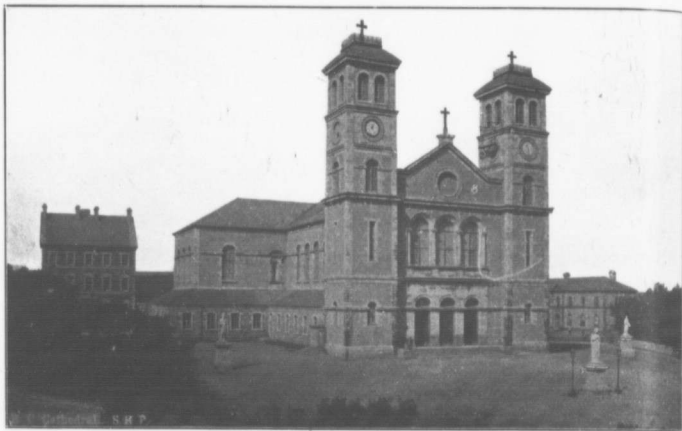
The quiet little professor complied without a murmur. An hour later, when the visitors had been in the house some time, the hostess excused herself for a moment and slipped upstairs to see what detained Dr. Jenkins. She found him in bed, calmly sleeping.

"O, to be sure, the Branners," he said, when she awakened him. "I'll be right down. I guess I was a little absent-minded. I must have forgotten what I came for when I removed my coat, for I kept on undressing and went to bed."

#### Of thy gains

Still add a portion to thy capital,  
For age abounds with clamorous dogging wants,  
Even stout manhood bath its haunting cares,  
And many a strange thing on the beach of life  
Time's ebbing tide throws up.

—S. W. Partridge.



NEWFOUNDLAND—Roman Catholic Cathedral, St. John's.

### The Grace of Persistency.

The conscientious life assurance agent, who knows the reality of the benefits of life assurance protection, must, in the very nature of things, be persistent. In persistency is his success. Men in general too often throw the responsibilities of to-day upon to-morrow. It is the life agent's work to insist upon TO-DAY. You may contend that you know your own business and will not be driven. No person would seek to rob you of your contention, nor is it wise to try to drive people to their duty; yet the life agent, acting on the principle that you ought to be assured, brushes aside these, what to him seem trivial matters, and persists.

We say this to clear the way for the representative who may call upon you to-morrow or the next day. Admit without parleying that he has the best side of the situation, quietly discuss it with him and make the best arrangement you can.

This Company has an agent up at North Bay, Ont., who will, we are sure,

say "Amen" to what we have said; for from evidence before us, he has this grace of persistency. In a letter from a policyholder in acknowledging payment of his policy, he closes with these words: "I shall always think well of the Sun Life of Canada and your Mr. Martin of North Bay. The former for its honourable dealings with me, and the latter for that and also for the fact that he literally forced me to take out the policy." We don't know how Mr. Martin does it, but we do know that he has to-day a warm friend in this policyholder. Perhaps at the time this policy was taken out this policyholder would not have wasted his time giving praise to Mr. Martin, but to-day he knows that it was an act of kindness in "literally forcing him to take out the policy."

A life agent is doing a man a great service when he induces him to invest in life assurance.

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

### Recogn

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NEWFOUNDLAND.—A Sportsman's Palace in the Wilds of Newfoundland.

### Recognized at Long Distance.

An old farmer was skeptical as to whether people who were miles apart could really talk to each other over a telephone wire.

One day his wife went to make a visit to a distant friend who had a telephone in her house. During the afternoon the farmer visited a near neighbor who also boasted a house telephone, and who persuaded the farmer to call up his wife as a little surprise.

Following instructions, he put the receiver to his ear, and, after the usual preliminaries, he shouted :

"Hello, Jane!"

Just then a flash of lightning caused by the heat of the summer day struck the wire and he fell sprawling to the floor. The neighbor was chagrined that the old man should meet with such an

accident on his first trial of a telephone, and assured him that such a thing would not happen except in case of storms. But the farmer was convinced of the possibilities of communication, however, and would not try again. He rose to his feet, and, shaking his head knowingly, said :

"It's wonderful! That was Jane, all right."

—I am greatly pleased with the very handsome dividend paid on my Sun Life policy.—W. GEO. SMITH, Birmingham, England.

—I wish to thank you for the large dividend on my policy, and will gladly recommend your Company for their conservative method in giving figures in soliciting life assurance.—WALKER F. BLACK, Reading, Pa.

## The Record for 1907

# Sun Life Assurance Company of Canada

### ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . . \$17,879,793.31

### INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . . 6,249,288.25

### ASSETS.

Assets as at 31st December, 1907 . . . . . 26,488,595.15  
Increase over 1906 . . . . . 2,195,902.50

### SURPLUS.

Surplus distributed during 1907 to Policyholders entitled to participate that year . . . . . 422,950.33  
Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) . . . . . 2,046,884.42  
Surplus over all Liabilities and Capital, according to the Dominion Government Standard . . . . . 3,513,870.89

### PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 . . . . . 2,393,491.92  
Payments to Policyholders since organization . . . . . 17,492,715.79

### BUSINESS IN FORCE.

Life Assurances in force 31st December, 1907 . . . . . 111,135,694.38  
Increase over 1906 . . . . . 8,569,296.28

### The Company's Growth

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877 . . . . .	107,037.18	300,297.31	2,995,058.00
1882 . . . . .	241,824.19	636,077.94	5,849,889.19
1887 . . . . .	477,410.68	1,312,504.48	10,873,777.69
1892 . . . . .	1,108,680.43	3,403,700.88	23,901,046.64
1897 . . . . .	2,238,894.74	7,322,371.44	44,983,796.79
1902 . . . . .	3,561,509.34	13,480,272.88	67,181,601.63
1907 . . . . .	6,249,288.25	26,488,595.15	111,135,694.38

Head Office - - - Montreal