

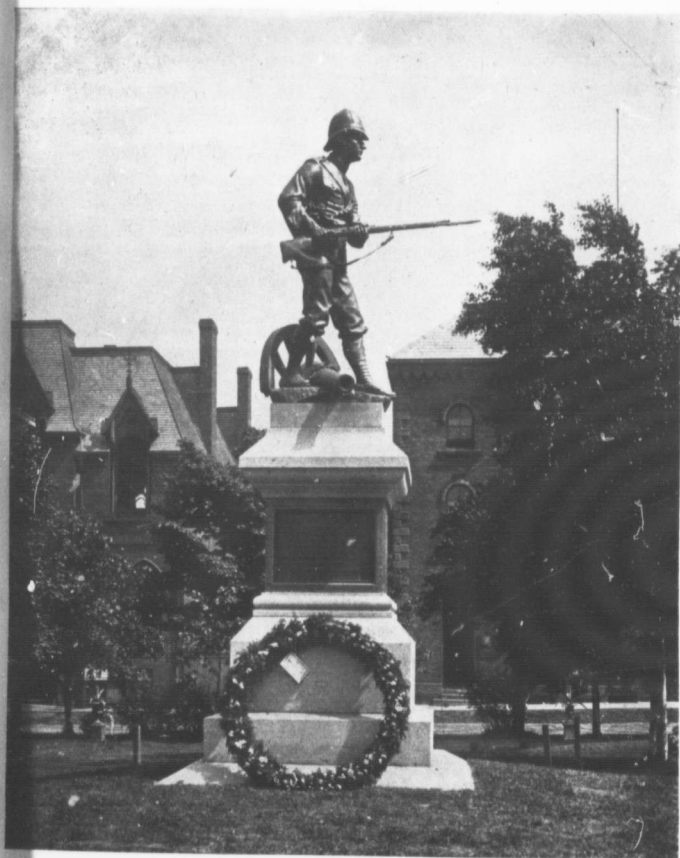
PRINCE EDWARD ISLAND

SUNSHINE

Vol. IX
No. 2

MONTREAL

FEBRUARY,
1904



MONUMENT TO THE SOUTH AFRICAN HEROES AT CHARLOTTETOWN, P.E.I.



MR. J. H. WELCH.

Mr. J. H. Welch, manager of the Sun Life of Canada for the province of Prince Edward Island, had many years active experience in life assurance before joining this Company, about a year ago. The people of Prince Edward Island have always been kindly disposed towards the Sun Life of Canada, and we are certain Mr. Welch appreciates this. The most excellent showing of the Company for 1903, which appears in this issue, will, we trust, give the Company an even larger number of policyholders from "the Garden of the Gulf" during the present year.

After you have looked over the statement on the back page of this issue, you will surely feel inclined to take your next policy with the Sun Life of Canada.

Prince Edward Island, the "Garden of the Gulf."

There are many islands in various parts of the world, but there is one which, in the opinion of its inhabitants, has a special claim to be called "The Island," for it is scarcely ever referred to in any other way, writes Rev. A. C. Crews, in the Canadian Epworth Era. Its full name, however, is Prince Edward Island, located about 30 miles off the coast of Nova Scotia and New Brunswick, from which it is separated by Northumberland Straits. It is about 200 miles long and from 10 to 40 miles wide; in its natural features rather closely resembling Central Ontario. Nearly all of the island consists of fairly good agricultural country, there being very little swampy or stony land. The soil has not the richness of the western prairies, but by being well cultivated is capable of producing very good crops, and the farmers seem to be prosperous. Nearly all the houses in country places are whitewashed, and present a very pretty appearance, surrounded as they are by orchards. Large quantities of potatoes are shipped from the island, and recently the people are giving attention to raising fruit.

WEALTH OF THE SEA.

There is a considerable source of wealth, too, in the sea, which the islander is not slow to recognize. The Bedeque and Richmond Bay oysters are said to be the finest in the world, and I can easily believe it, judging from the delicious specimens sampled at Summerside during a recent visit. Great quantities of lobsters are also caught in deep water, and the lobster packing houses are a profitable enterprise. Almost all kinds of salt-water fish are obtained on the shores, and it is said that if a family could bring themselves to live on fish and potatoes, their table might be supplied at very



CHARLOTTETOWN'S PUBLIC BUILDINGS.

The public buildings of Charlottetown are surrounded by gardens, which are among the most beautiful in Canada.

Provincial Buildings.

View of Public Gardens, showing Zion Presbyterian Church, Bank of Nova Scotia and Queen Square School.

Court House.

Public Gardens and St. Paul's Episcopal Church. Post Office, showing a corner of the Public Gardens.

Corner of Public Gardens, showing Y.M.C.A. Building in distance.

small cost. The most toothsome fish are the mackerel and the salmon, the former being particularly fine.

POPULATION.

The population of Prince Edward Island is about 270,000, the majority of whom are Roman Catholics. The Presbyterians are the strongest Protestant body, the early settlers being largely Scotch. The Methodists have about sixty churches and good work is being done. They are particularly strong in Charlottetown, the capital city, where there is a Methodist church almost as large as the Centenary Church, Hamilton, which it closely resembles.

The people of Prince Edward Island are noted for their attachment to their province. It would be a serious task to

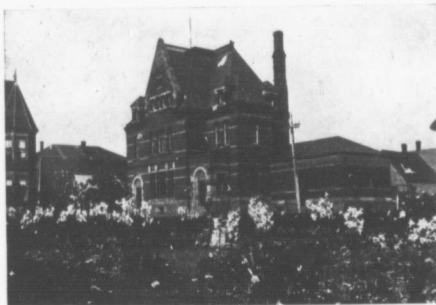
undertake to prove to any of them that there is a more attractive spot on earth than their own home. Many of them go abroad, of course, to live permanently, but very frequently express a desire that when death comes they shall be carried back and laid to rest in the "dear old island." Coffins are often seen in the baggage-cars, coming from all parts of the continent.

ISLAND HOSPITALITY.

The islanders are exceedingly hospitable, and the stranger can count upon being "taken in," in the best sense of the term. A commercial traveler be-

came ill last winter in Charlottetown, and was detained in the hospital for over three months. He informed me that he could not possibly have received greater attention among his own friends. Flowers, jellies and various delicacies were sent to his room every day by people whom he had never seen, and every effort was made to relieve the monotony of hospital life. Personally I have had several opportunities of knowing how warm-hearted and kind the people of the island are, and my experience can be expressed in the line:

"I have been there, and still would go."

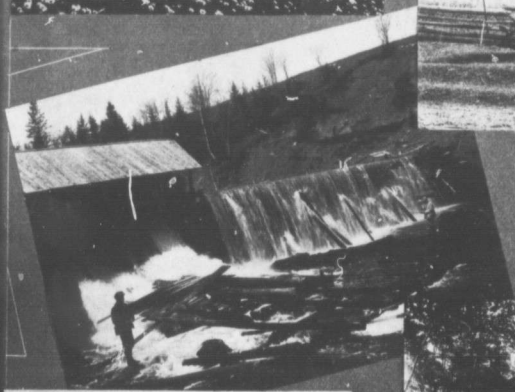
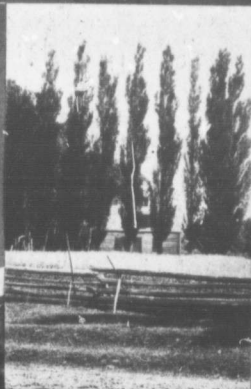


POST OFFICE AND GARDENS, SUMMERSIDE, P.E.I.

THE CAPITAL CITY.

Charlottetown, the capital city, is a place of about 12,000 inhabitants, and is a very prettily placed. There are some fine public buildings, and,

though the population of the province is not as large as that of the city of Toronto there is the whole paraphernalia of provincial government, including legislative assembly, parliament building, lieutenant-governor, etc. The military department is under the efficient management of Lieutenant-Colonel Moore, who was my guest I was while in the city. A number of the islanders were in the South African campaign, and Colonel O'Connell said they were among the very best men under his command, bearing fatigue more readily and being more amenable to discipline.



THE PICTURESQUE SIDE OF PRINCE EDWARD ISLAND.

TEA HILL, P.E.I.
 McDONALD'S MILLS, MONTAGUE, P.E.I.,
 This is a favorite fishing place.
 A SHORE SCENE.

A COUNTRY FARM HOUSE,
 near Charlottetown.
 "LOVERS' LANE,"
 Inkerman, P.E.I.



REVEREND FATHER BURKE
Albion, P. E. I.,

President Fruit Growers' Association of P. E. I.,
Vice-President American Pomological Society,
Vice-President Canadian Forestry Association, etc.

(Continued from page 20.)

HOW TO GET THERE.

There are two ways of reaching "The Island," one by steamer from Pictou to Charlottetown, a trip of 50 miles, and the other from Point du Chene to Summerside, 35 miles. When the water is smooth it is a delightful trip, but occasionally it is about three hours of concentrated wretchedness. In winter more or less difficulty is experienced in maintaining communication across the straits, which are sometimes completely blocked with ice. Last winter the steamer Stanley was frozen in for five or six weeks, drifting up and down in the most helpless fashion. When the steamers are stopped, small boats make the trip, which are dragged over the ice for part of the way and occasionally launched in the water. A seat in one of these boats

costs \$4, but if the passenger is willing to take a strap and help to pull the boat he is only charged \$2. Those who have crossed in this way declare that it is a most unique and interesting experience, but even the most enthusiastic of them are not anxious to have it repeated very often.

A SUMMER RESORT.

During recent years Prince Edward Island has become quite a summer resort. Its cool and pleasant climate, the bracing sea air, the fine bathing, together with the excellent fish, lobsters and oysters that can be obtained, make it a most attractive spot for the tourist. The more its charms become known the greater will be the number who will visit its delightful shores.

We might add that President Macaulay, of the Sun Life of Canada, after having "sampled" many summer resorts, finally decided that Brackley Beach, Prince Edward Island, is the ideal spot for rest and health.

In Boston.

(Scene: Ticket office, Union Depot.)

"Give me a ticket."

"Where to?"

"The Island."

"What island?"

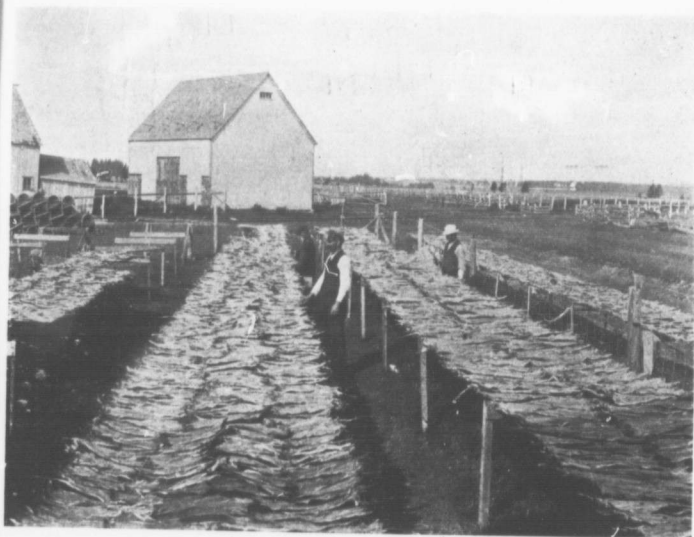
"Don't you know, there is only ONE island! — Prince Edward Island, of course."

What Has Been Said.

Life is not so short but that there is always time for courtesy.—Emerson.

Success may sometimes come unexpectedly, but work alone can hold it.—F. W. Murray.

Good deeds ring clear through Heaven like a bell.—Richter.



CODFISH DRYING —Fishing is an important industry of Prince Edward Island.

Longevity in Prince Edward Island.

On another page in this issue we give a photograph of the Poirier family, who reside near Tignish, P. E. I., showing five generations. This family represents two hundred and one living descendants, nine of which are of the fifth generation. The elder Mr. Poirier is now in his ninety-seventh year, his partner is nearly ninety-three. The ages of the other representatives of this "five-generation" family are sixty-eight, forty-six, twenty-six and five. This venerable couple have been married over seventy years, and have had twelve children. Seven are now living. The elder Mr. Poirier is still quite active. Last summer he walked five miles on one occasion. He has never worn spectacles, arises at daylight in summer, works by the hour at the fish-drying racks, chops and saws wood, and, in fact, does whatever work he has time to do.

Mrs. Poirier, aside from a twinge of rheumatism at times, is enjoying excellent health.

A life company would be taking no chances in assuring the Poirier family; but they would not be as acceptable for an annuity, rather suggesting the amusing poem entitled "The Annnity," by the late George Outram of Edinburgh.



The less men think, the more they talk.—Montesquieu.

Everyone is eagle-eyed to see another's faults and deformity.—Dryden.



The Sun Life of Canada is "Prosperous and Progressive." See the Statement for 1903 on the back page.

SUNSHINE

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

A. M. MACKAY, *Editor.*

February 1904						
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28	29					
				THE MON 11	CHAS. QUAY 10	NEW YORK 10
						ST. LOUIS 10



HEAD-OFFICE BUILDINGS

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Women and Life Assurance.

Some one has said "Sentiment rules the world." This may be true from some standpoints, but it is not wholly true.

Certain it is that sentiment has much to do with the advancement of any people. The nation that is not proud of its past loses much. Great Britain's famous regiment, the Black Watch, is not, perhaps, made up of better stuff than many other regiments in the British army, but the glory of past victory walls them in on every side and urges them on to greater victories.

They are strengthened by sentiment.

There is sentiment and sentiment; sometimes what we may consider right may be nothing but false sentiment, having no ground-work of fact or reason, and in its conclusions may be nothing but folly.

How often we have heard a devoted wife say that she would never touch the money from a life assurance policy on her husband's life. Yet, in the practical working out of things, we have seen it many times demonstrated that, when in the face of need, devoted wives who held this false view were very thankful that at the opportune time immediate help from life assurance was forthcoming, and that her husband had overlooked all objections and foresaw in the future the catastrophe to the home by his death.

This false sentiment about life assur-

ance is happily passing into the storehouse of unpractical theories, and women themselves are giving more attention to life assurance in their own interests.

The Sun Life of Canada has many policies on the lives of women, and the number is yearly increasing. This is but right. Why should not women seek this form of protection and investment as well as men? This question is daily becoming more practical, so much so that many of the larger agencies have a well-organized woman's department, and the beginning has only been made in this phase of life assurance work.

Women should be the most enthusiastic advocates of life assurance, inasmuch as it affects them more than others. The practical and primary object of life assurance is to equip the widow for the battle of life at the time she is left alone.

Just Among Ourselves.

Mr. John A. Tory, manager for Michigan, has our congratulations for again leading the agencies in business written during 1903.

One hundred and twenty-eight different agents appeared on the "Special Mention List" of the agency department the past year, some making nearly a complete score. Canada had 60 men representing 173 times, United States had 43 men representing 91 times, and other countries had 24 men representing 62 times.

Health Notes.

If you wish to live long and be healthy and happy, fill your lungs, day and night, with pure, fresh air, and let your system absorb all the sunshine you can

possibly secure for it. Of these two you need an abundance, just as much as does the growing plant. Leave your windows open at night, a little both at the top and bottom, so that, even while you are unconscious you may breathe new, life-giving oxygen.

Take daily out-door exercise, in winter as well as in summer. By shutting yourself up indoors, closing your windows to keep out the pure air, as if it were some noxious thing, and piling on as much extra clothing as you can carry, you invite illness instead of heading it off, as you fondly imagine you are doing.

Of all the causes of illness, outside of contagious diseases, hygienists and physicians agree in giving the first place to improper dieting. The majority of us eat too much, and we do not select the food suited to our peculiar needs. Instead of taking other people's advice as to what, and how much you should eat, each one should try to determine for himself what kind of food his system demands.

Seneca said, "Man does not die; he kills himself." Health is as natural to the human being as it is to the lamb that skips by its mother's side, or the young calf that kicks its heels in the air, exhilarated with the joy of mere living. Health is normal, disease is abnormal; and the time will come when the diseased man or woman will be regarded simply as a person too ignorant to know how to keep well.—Scotsman.

1903 was the banner year in the history of the Sun Life of Canada. See the record on the back page.

Saved Through Endowment Assurance.

The Ladies Home Journal has recently been hearing from those who saved money for the building of a home by various means. The following is interesting :

In 1885 (being a young pastor and wife, with three small children) we determined to save money for a home. After careful thought we settled upon endowment assurance. This for three reasons: (1) It was possible saving because payments of premiums could be made small to suit our purpose, either in quarterly, semi-annual or yearly instalments; (2) it was profitable saving (aside from the exact amount laid up, a small interest accruing) because by paying in less than \$900 we could, on a ten-year policy, take out \$1,000; (3) it was protective saving because it was assurance, and if death should come the wife would receive the whole amount at once.

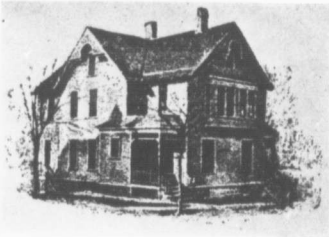
We took out two policies of \$1,000 each, one for twenty years and one for ten years, and at first paid the premiums quarterly. We then changed to semi-annual payments, and later to annual payments, as it grew easier to meet the regular dues. This habit of regular saving for assurance premiums we found grew and extended to other things, and having opened an account at the savings bank, we soon had \$1,000 on deposit, and in 1895 were ready to begin to build a home.

In the growing town where we lived we bought a lot for \$700, and by taking \$1,000, the proceeds of the first policy which had then matured, using \$300 remaining in the savings bank, and borrowing \$1,500 from the same bank at 6

per cent., with privilege of paying of the loan at the rate of \$500 at a time, we were enabled to build and pay for a substantial house of thirteen rooms at a cost of \$2,800. We secured ourselves by making arrangements, before building with two ladies to rent suites of two and three rooms at \$10 and \$12 a month.

Thus the new house paid \$22 a month and left eight rooms, with bath and basement, closets and attic, for our family use. Before five years had expired the loan was all paid and the property clear. Then one of our boarders purchased the place at an advance of \$800 on the original cost, and last year, with the money we built (and paid for when finished

our present home—a house of ten rooms with all modern improvements — and put another nest egg into other endowment assurance and \$1,000 into the savings bank.



Endowment Assurance started this House.

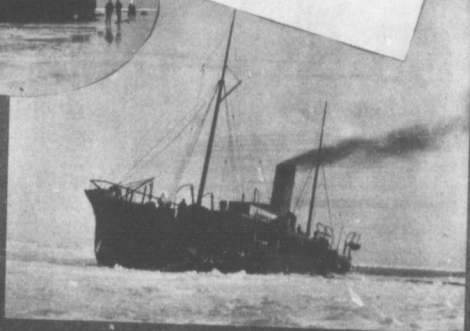
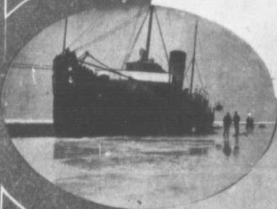
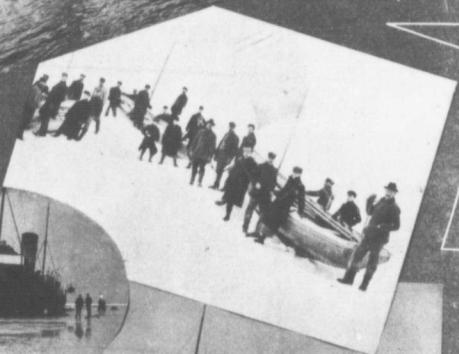
We've Been There.

The big six-foot

had wisely refrained from going to tea but his society friend had at last induced him to attend one of these functions. On their way home, the society friend talked enthusiastically of the event and asked :

"Didn't you enjoy it, after all, old man?"

"Enjoy it!" said the other. "I know, when I found my big self a corner, surrounded by seven or eight women, with a teacup like a thimble, one of my huge paws and a wafer the size of a quarter in the other, I felt like a sperm whale trying to crochet."—New York Times.



THE TRANSPORTATION PROBLEM OF PRINCE EDWARD ISLAND.

S.S. Northumberland which plies between Summerside, P.E.I., and Point du Chene, N.B., during summer months. Cutting S.S. Stanley out of the ice in Summerside harbor.

S.S. Minto in the ice between Pictou, N.S., and Georgetown, P.E.I.

Ice Boats between Cape Tormentine, N.B., and Cape Traverse, P.E.I.

S.S. Stanley cutting through the ice.



POLLYDALE. ELDON, QUEEN'S CO., P.E.I. Where the first settlers landed, over one hundred years ago.

Lost Ideals?

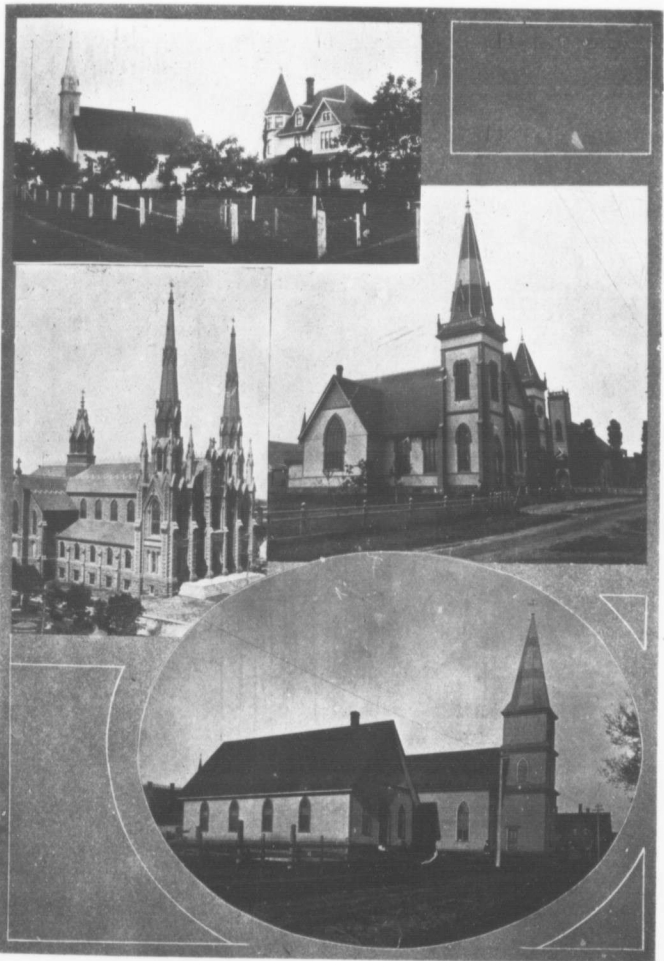
Have we not, all, amid earth's petty strife,
 Some pure ideal of a better life
 Which once seemed possible; did we not hear
 The flutter of its wings and deem it near
 And almost within reach? It was; and yet
 We lost it 'mid life's daily jar and fret,
 And now live idle in a vague regret.
 But still our place is kept, and it will wait
 Ready for us to fill it soon or late;
 No star is ever lost we once have seen;
 We always may be what we might have been.
 Since good, though only thought, is life and
 breath—
 God's life—can always be redeemed from death,
 And evil in its nature is decay,
 And any hour may blot it all away—
 The hopes that lost in some far distance seem
 The truer life may be, and this the dream.

—ADELAIDE PROCTOR, in Legend of Provence.

The Only Way.

That time-honored maxim, "If at first you don't succeed, try try again," has a peculiar and most forcible meaning for the assurance solicitor, and in no avocation is it more applicable than that of life assurance. Inherent tact, plodding perseverance and persuasive force are necessary qualifications for the successful life agent, who has, in most instances to practically create a demand for his goods before he can sell them. Notwithstanding the fact that the advantages accruing to life assurance are patent to almost every person, the solicitor is compelled, in a large majority of cases to put forth his best endeavors before he secures the application.—Argus.

If you are a policyholder of the Sun Life of Canada, the statement on the back page will interest you. If you are not a policyholder, it may cause you to be one.



A FEW OF THE CHURCHES OF PRINCE EDWARD ISLAND.

ROMAN CATHOLIC CHURCH AND PAROCHIAL
HOUSE, Alberton, P.E.I.
ST. DUNSTAN'S CATHEDRAL,
Charlottetown, P.E.I.

METHODIST CHURCH,
Summerside, P.E.I.
PRESBYTERIAN CHURCH,
Summerside, P.E.I.

Life Assurance.

Time was when the life assurance agent was looked upon with distrust and disfavor, but that was long ago. His business has now become so important a factor in our civilization that he represents a distinctive element in the civic economy of the age, says the Portland Daily Advertiser. Life assurance is neither an experiment nor a luxury. It should be looked upon by every man who has a family to support and provide for as one of the supreme necessities. There have been so many widows and orphans who have had occasion to bless the day the husband and father signed the application for life assurance, which saved them from the miseries and discomforts of poverty after his death, that its utility in the homes of the toilers has become thoroughly recognized and firmly believed in. Its place in the world of finance and investment is established by the fact that the greatest captains of industry and wealth are among the heaviest policyholders.

To carry life assurance means, to the man who works for wages or for a modest salary, systematic saving and consistent economy. But it also means a sure and safe provision against poverty for his dependent wife and children in the event of his death. And under the various forms of policies which modern life assurance offers, it may also mean comfort and contentment for his own old age. The development of life assurance has been great, indeed, and this development has been along lines which promise much in the way of returns to the consistent policyholders. To the man of moderate means life assurance offers the best and safest method of perpetuating his estate and making it available to those to whom he leaves his patrimony, and at the same time it provides an

efficient safeguard against the consequences of vicissitudes in business. To him, as well as to the wealthy, it furnishes a means whereby he may secure to his estate a fund immediately available for the protection of holdings in real estate and other lines of investment against the shrinkage of forced sales.

But of all these classes the man who toils needs life assurance most. It affords him the opportunity to convert small yearly savings into a considerable estate. By taking out such an amount of life assurance as his income will warrant, and keeping the premiums paid thereon, he may remove from his mind that load of care and anxiety which hangs so heavily upon him who has no estate to leave to those dependent upon his earnings. To every man, then, who cannot otherwise ensure the necessities of life to his family, after his death or during an unproductive old age, next to the amount actually necessary for living expenses, his assurance premiums should come first. And as most men either have or hope to have in future some one thus dependent upon them, the earlier in life the investment in life assurance is begun the better. To the great majority of men, therefore, to whom life assurance is available, it is not only a privilege of inestimable value, but it also becomes a solemn duty.

A good action is never lost; it is a treasure laid up and guarded, for the doer's need.—Calderon.

The Sun Life of Canada is "Prosperous and Progressive." See the Statement for 1903 on the back page.



FIVE GENERATIONS OF THE POIRIER FAMILY, TIGNISH, P.E.I.
See particulars on page 23.

Sun Life Assurance Company of Canada

RESULTS FOR 1903

Assurances issued and paid for	\$14,167,205.47
Increase over 1902	3,136,514.54
Cash Income from Premiums, Interest, Rents, etc.	3,986,139.50
Increase over 1902	424,630.16
Assets at 31st December, 1903	15,505,776.48
Increase over 1902	2,025,503.60
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since)	1,001,382.46
Increase over 1902	289,202.32
Profits paid Policyholders	93,471.11
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1903	1,191,411.22
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1903	10,096,036.65
Life Assurances in force December 31st, 1903	75,681,188.87
Increase over 1902	8,499,587.24

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1893	\$1,240,483.12	\$4,001,776.90	\$27,799,756.51
1903	3,986,139.50	15,506,776.48	75,681,188.87
Increase	\$2,745,656.38	\$11,503,999.58	\$47,881,432.36