

New Records Created by The Sun Life of Canada

PROGRESSIVE business methods, backed by forty-five years of fair-dealing, have achieved for the Sun Life of Canada during 1915 records that are new in the Canadian life assurance field.

Assurances of over \$34,000,000 issued and paid for in cash; Total Assurances in Force of over \$250,000,000; Total Payments to Policyholders since organization of more than \$52,600,000; Assets in excess of \$74,000,000; a Cash Income of nearly \$16,000,000 and an Undistributed Net Surplus of over \$7,500,000—all are high-water marks in the annals of Canadian life assurance.

Their achievement maintains the established prestige of the Sun Life of Canada as **A Leader Among the Life Companies of the Empire**

The following substantial and uniform increases registered during the past year clearly demonstrate the strength of the Company's position:—

	1915	1914	INCREASE
Assets as at December 31st.	\$ 74,326,423	\$64,187,656	\$10,138,767 (15.8%)
Cash Income	15,972,672	15,052,275	920,397 (6.1%)
Surplus Distributed to Policyholders	985,487	861,763	123,724 (14.3%)
Net Surplus as at December 31st.	7,545,591	6,503,794	1,041,797 (16%)
Total Payments to Policyholders	7,129,479	6,161,287	968,192 (15.7%)
Assurances Issued and Paid for in Cash	34,873,851	32,167,339	2,706,512 (8.4%)
Assurances in Force	257,404,160	218,299,835	39,104,325 (17.9%)

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCE IN FORCE
1872	\$ 48,210.73	\$ 96,461.95	\$ 1,064,350.00
1885	319,987.05	1,411,004.33	7,970,878.77
1895	1,528,054.09	5,365,770.53	34,751,840.25
1905	5,717,492.23	21,309,384.82	95,290,894.71
1915	15,972,672.31	74,326,423.78	257,404,160.42

T. P. MACAULAY, F. I. A., F. A. S.,
PRESIDENT AND MANAGING DIRECTOR.

S. H. EWING,
VICE-PRESIDENT.

FREDERICK G. COPE
SECRETARY.

SUN LIFE ASSURANCE COMPANY OF CANADA

1871

HEAD OFFICE MONTREAL

1916

TOTAL ABSTAINERS AND LIFE INSURANCE.

A new policy for total abstainers has been issued by the Peoria Life Insurance Company of Peoria, Ill. This institution has for years been making a specialty of writing total abstainers and has been able to make for this class very gratifying returns.

The new contract guarantees the policyholder over five per cent saving in cost by granting lower rates.

FORMER INSURANCE HEAD DIES.

Richard Aldrich McCurdy, capitalist, president of the Mutual Life Insurance Company of New York, from 1885 to 1906, died at his home in New Jersey a few days ago, aged eighty-one years. He retired from the presidency of the company soon after the investigation conducted into life insurance companies in New York.

Lyman Root, assistant manager of the Canadian Branch of the Sun Insurance Office, of London, has been appointed manager for Canada in succession to the late H. M. Blackburn.

ONTARIO INSURANCE REPORTS.

The Superintendent of Insurance for the Province of Ontario has just issued his preliminary report.

There are some seventy mutual companies reporting, mostly farmers' mutual companies. Their statements show that the receipts for the year amounted to \$703,944 and the expenditures to \$628,196, of which amount \$446,553 was on account of fire losses. The gross amount at risk in these farmers' mutual companies was \$327,367,216, while the new business taken during 1915 aggregated \$113,804,229. The surplus of general assets over liabilities in this group of companies was \$13,036,817.

Insurance Against Windstorms.

In addition to the fire companies reporting there are three companies known as weather insurance companies which insure farmers against loss of property by windstorms, etc. These companies paid out for losses last year only \$4,050, which is the lightest year they have had since their inception. The number of policies carried by these companies is \$15,593 and the total amount of risk \$18,509,570.

Their assets at the end of the year amounted to \$467,830.

Two life insurance companies reported to the department. Their income for the year was \$132,195, and their expenditure \$62,609. Five joint stock fire companies reported with total assets of \$1,070,899, the capital stock of these companies being \$2,513,040. Their income for the year was \$1,226,944, and their total expenditure \$1,151,809.

Cash Mutual Companies.

The cash mutual companies reporting were divided into two classes. Those without capital stock, which comprised four companies, reported total assets at the 31st December of \$3,274,410, and net amount of risk of \$111,906,312. The receipts for the year were \$879,116, and the total expenditure \$685,858. They paid for losses alone the sum of \$305,283. Companies having joint stock capital numbered six. The assets of these at the end of the year amounted to \$651,580, and the total receipts to \$556,523. The expenditures were \$537,618, including \$263,055 paid in fire losses.

The report was prepared by Mr. W. J. Vale, Deputy Superintendent of Insurance.

Week

The general country conditions are not so good as it is for wages being to be made throughout of the past in the price barrel in the the continuing at Winnipeg were advanced sympathy market, dry satisfactory, ment is not other trade parts of the

"Business season, and steady improvement conditions much confidence. Dry goods what betterments. Re and while many classes been approached West and in condition merchandising reports a high modities, a of dry goods ware, etc., conditions for the current trend towards a pronounced a confidently revival in increased farmers' disposition Business is at Calgary the demand with sentiment decidedly

BUTTER continues fair sources for the market with Quebec business is very slow under common Local stock do not attract sense of a

CHEESE the small of stocks a steady wants, for about any

Wholesale Butter Finest cream Fine do. Seconds Dairy Butter City Selection Choice Cream Do. First No. 2 Cream Do. First Choice Do. Do. Rolling Cooking Fat Finest Waxed Finest Butter Fine Cheese Undergarments

Stephen a subsidiary his commission Canadian