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comes from such a gathering
as this isthat which results
from the mingling of repres-
entatives of two contries. He
expressed his pleasure in being
able to greet the officers of a
company, the agency staff and
the ladies, and wished all suc-
cess in their work. The in-
surance commissioners, he de-
clared, look to those engaged
in the business to free it from
bad conditions.

Mr. T. B. Macaulay, secre-
tary and actuary of the com-
pany, spoke of the rapid pro-
gress being made by the Sun
Life of Canada and gave some
figures showing its growth during the
past year. He said the company has
doubled in size every five years, which is
a rapid rate of progress and if continued
in the future will make it a great corpora-
tion. It has got steam up and is bound
to accomplish great things. The ambi-
tion of its officers it that it shall not only
be a large company, but it shall also be
a very strong one. It should be the
synonym of strength. He expressed his
appreciation of the presence of the com-
missioner of insurance and his deputy,
and complimented the Michigan insur-
ance department for its efficiency and
fairness. In conclusion, he stated as an
item of news, that the Sun Life of Can-
ada has deposited an additional \$200,000
with the state treasurer of Michigan, and
that it now has a deposit of \$500,000.

Mr. N. B. Hadley, deputy commis-
sioner of insurance of Michigan, made
the closing speech of the evening. He
said that he was interested in everything
pertaining to insurance and was in-
terested in all statistics on the subject.
He complimented the Sun Life on its
condition. He alluded to the many var-
ious forms of insurance, of which life
insurance was the most important. Life



CARABAO OR WATER-BUFFALO.
The beast of burden in the Philippines.

is the most valuable thing that can be
destroyed and the loss involved by such
destruction should be protected by
insurance. He could not understand why
so many men will protect their property
by insurance, but will not protect what is
infinitely more precious—their lives.

Mr. W. H. Burr, of The Indicator,
spoke on "The Ladies," there were
several recitations by that well-known
impersonator, Mr. Ellsworth Plumstead,
and some excellent vocal numbers were
furnished by the Apollo quartette.—The
Indicator.



The Afterglow.

In the issue of Sunshine for November
last there appeared a very fine photograph
entitled "The Afterglow." We are re-
quested by Messrs. Darley, Butler & Co.,
the Company's agents at Colombo, Cey-
lon, to state that copies of this picture
can be had from Messrs. W. H. Cave &
Co., of Colombo.



Money is all powerful, but it can't
buy life assurance when some insidious
disease creeps in.