



WM. M. DONALD, M.D.

Medical Referee for State of Michigan, and Chief Examiner for City of Detroit Sun Life of Canada.

cludes the ladies in the invitations, and their presence adds grace and interest to the occasion.

A goodly number were present on this occasion, and they were greatly interested in the proceedings. Some sixty in all sat down to the discussion of an excellent menu, and after this had been satisfactorily disposed of, Manager Tory called the assembly to order and made a short speech, welcoming the guests and introducing the toastmaster of the evening, Dr. Wm. M. Donald.

The first speaker of the evening was T. B. Macaulay, Secretary and Actuary, who spoke in his usual interesting manner on the "Possibilities of Life Assurance." He complimented the Michigan staff on the excellent results achieved last year, which, he said, were highly appreciated by the home office. The

Company is proud of its Michigan staff. "The ambition of the Sun Life of Canada, he said, is to be one of the strong companies of the world, and this ambition is being rapidly fulfilled. The foundations have been laid deep and well, and the structure which is being erected thereon is strong and enduring. The Company is well equipped with agency staffs, and is doing business all around the world.

Last year was the best in its history, and substantial gains were made in all essential particulars. It is becoming more and more international, and as a means to that end has been investing largely in United States securities of late. The Company has recently voluntarily increased its deposit in Michigan from \$100,000 to \$200,000, and Mr. Macaulay brought with him the final \$10,000 of the increase." His speech was received with appreciation and enthusiasm. Other toasts and speakers were as follows: "The Ladies," S. H. Ewing, one of the directors of the Company; "Relations that exist between the Medical Examiners and the Medical Director" Dr. W. H. Poole; "Should an Agent be Posted?" W. H. Burr, of The Indicator; "Keeping of the Records of Business secured by the Field Staff," John Dymock, Chief Bookkeeper; "The Ideal District Manager," Chas. Poole, of Jackson; "Requirements of a Life Assurance Agent," C. H. Beggs, Jackson; "Why does the Michigan Thrift Department lead the World?" Dr. A. M. Humber. At the conclusion of the speaking, Manager Tory rose and complimented his staff, which he called as loyal a band of workers as any man could have.

The work of the staff had been greatly aided by Secretary Macaulay, who had always given it his active support, and