

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

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## REVIEWING THE YEAR.

As this is being written 1896 is rapidly drawing towards its close, and although it is yet too soon to make a full summing up of the year's results, yet there are some general points which may appropriately be noted at the present, leaving the more specific details for a subsequent issue.

At the outset the completion of the first year of *Sunshine* may fitly be made a subject for congratulation. Being in every respect the most considerable venture of the kind ever undertaken by a Canadian Assurance Company, there were inevitably many difficulties to be encountered, and much hard work to be done.

But month by month the paper has appeared with unfailing regularity, and from every hand there have come the most cordial tokens of the favor with which it has been regarded, and of the great assistance it has given in extending and strengthening the interests of the Company.

In the year just entered upon no effort will be spared to render *Sunshine* a welcome visitor to the policy-holder and a helpful instrument to the Agent.

With regard to the progress of the Company during the year there is cause for congratulation at every point. The volume of new business secured is well in advance of 1895, and will undoubtedly enable the SUN LIFE OF CANADA to retain

its place at the head of the Canadian Life Companies.

In view of the continuance of the commercial depression that has affected so large a part of the territory in which business is sought this is a remarkable achievement, and one that speaks volumes for the zeal and fidelity of the Company's District Managers and Agents, to whom after all the credit is mainly due.

As to Income, Assets and Surplus, the same satisfactory report can be made. There has been solid and substantial increase in regard to all three, while in the matter of Expenditure there has been a notable saving effected, the benefit of which will accrue to the policy-holders in the form of enhanced dividends.

In pursuance of the progressive policy which has always characterized this Company new fields of work have been entered, among others the United States, and from Michigan, Utah and North Carolina, the returns have been such as to amply justify the step.

The operations of the Company in Great Britain have been particularly gratifying. The SUN LIFE OF CANADA is now well established in the United Kingdom, and the amount of new business, and of re-assurance offered constitute a brilliant augury of handsome returns in the near future.

The Thrift Department recently inaugurated has well approved itself, not only directly through the number of small policies placed, but indirectly as a feeder to the ordinary business, and the prospects of its soon assuming very large proportions are thoroughly good.

In a word the year has been one of progress, extension, strengthening, and solidifying in every part of the Company's life, and *Sunshine* offers its hearty congratulations to all who have co-operated in the achieving of so splendid a result, and at the same time to every worker for the Company the most sincere good-wishes for the New Year.