

Profits Better than Promised.

ST. JOHN, N. B., September 1st, 1900.

E. W. HENDRSHOT, ESQ.,

Manager Maritime Provinces,

Sun Life Assurance Co. of Canada,

St. John, N. B.

Dear Sir,

I hereby own receipt of the Sun Life of Canada's cheque for \$1,111.22, in payment of the policies, Nos. 29584 and 29924, which matured to-day. I desire to express to the Company my appreciation of the handsome settlement made on these policies. When I took out these policies I was furnished the probable cash result at end of the ten years, as follows, viz.:

Cash Guaranteed value	\$431.97
Estimated additional profits	122.00

On each policy	\$553.97
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or a total of \$1,107.94, both policies being on the same plan—Ten Payment Life, with Reserve Dividend of ten years. The result is thus a cash payment *exceeding what I was promised* when I took the assurance in 1890.

I might add that I have policies in another large and prominent company, and the profits regularly declared have been of late years steadily decreasing, in my last notice having gone off over 50% from the last previous announcement. The contrast in my more fortunate experience with your company is indeed gratifying. I am,

Yours very truly, W.

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The I. O. F. in Australia.

From a copy of the Blue Book of Victoria, Australia, just received, we note that the Independent Order of Foresters (I. O. F.) has been doing business in that country for a few months and is giving the legislators lots of worry. It appears that Victoria has been signally blessed in not having had any assessment concerns within its borders prior to the advent of the I. O. F., and they very wisely wish to return to their former happy condition.

The clause in the Assurance Act, that created a good deal of discussion, was as follows: "From and after the passing

of this act no company or society shall issue any policy or carry on any life assurance business on the assessment plan or system or on any system which includes the assessment system." In advocating this clause Mr. Fink said: The reason he desired to prohibit this form of life assurance was that the principle was an unsound one and if persisted in was bound to end in disaster. The clause was eventually withdrawn to permit of further investigation into the methods of the I. O. F. We congratulate the Australian people in having representatives in their Legislature who are so carefully guarding their best interests in this matter.

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**The Sun Life Assurance Co'y
of Canada.**

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