

# SUNSHINE

Vol. XV.  
No. 5

MONTREAL

MAY,  
1910



THE PHILIPPINES.—AYUNTAMIENTO, MANILA.—Headquarters of the Philippine Government.

## The Philippines.

As this number of *SUNSHINE* is devoted to the Philippine Islands, a short description of that beautiful archipelago, known as "The Pearl of the Orient," will doubtless be of interest to many of our readers, particularly those of the Western hemisphere.

The Philippines, discovered by the Portuguese Fernando, Magalhaens (Magellan), are a rich group of islands situated between latitude 5 and 22 north and longitude 117 and 127 east. They are bounded on the north and west by

the China sea, on the east by the Pacific Ocean, and on the south by the Celebes sea. The islands are over a thousand in number and contain an area of about 114,000 English square miles, with a population of about 7,000,000.

Manila is the capital, with a population of about 300,000. Cebu and Iloilo are also important cities, and there are over one hundred other cities and towns varying in population from 5,000 to 40,000 souls.

The islands were formally annexed to the Crown of Spain in 1565, and their

early history is a record of continual strife. Conflicts between civil and ecclesiastical authorities led to internal contentions, while both Portugal and the Netherlands coveted these rich possessions and harassed the Spaniards.

In 1605 the Dutch blockaded the ports with five ships, which were, however, destroyed by the Spaniards. Attacks were also made at different points by powerful Chinese piratical fleets, the most celebrated of these was the invasion by Li Ma Hon, who with 2,000 men landed at Manila in 1572, but was defeated and driven out by the Spaniards and Filipinos.

In 1762 the Capital was taken by the English, but the islands were afterwards restored to Spain upon the conclusion of peace between the two countries.

The islands remained in the possession of Spain until in 1898 when, by the Hispano-American treaty, known as the Treaty of Paris, they were ceded to the United States.

The government of the country is vested in an upper and lower house, the former being the Civil Commission, composed of four Americans and three Filipinos appointed by the United States government, and of which the Governor-General of the Philippines is the president; the latter, the Philippine Assembly, consisting of eighty Filipino deputies, elected by the people and representing the various provinces.

The provincial governors with one or two exceptions are all Filipinos, and municipal affairs, with the exception of the city of Manila, are administered exclusively by the natives of the islands.

The Chief Justice and many of the judges of the Supreme and lower courts are also Filipinos.

The Filipinos are unique among oriental races inasmuch as practically the whole population, with the exception of a few savage hill tribes, have embraced

Christianity and are educated according to western ideas in the many colleges, schools and convents of the country, the learned professions being filled by graduates from the local University of Santo Tomas.

The Filipino is also a born musician and in even the most humble abode a piano, a harp, violin, or other musical instrument is usually to be found.

The climate of the Philippines though hot is not unhealthy, and the inhabitants are singularly free from malarial fever and other ailments common in tropical countries, due in a great measure to the excellent system of sanitation and hygiene inaugurated and enforced by the government health authorities.

The chief articles of export are hemp (abaca), sugar, copra and cigars; the islands are also possessed of a great wealth of timber, including many varieties of valuable hard woods.

For some years past the country has been suffering from financial depression, but a new era is believed to be dawning as a result of free trade with the United States, the opening up of the country by means of railways and highways, increased agricultural activity and the development of the rich gold, copper and coal mines, which are attracting capital from America and Europe. With the completion of the luxurious hotel, now under construction, Manila will undoubtedly become a favorite resort for tourists, because of its many historical associations, its climate and natural beauty.

The Sun Life Assurance Company of Canada has been established in the Philippine Islands for over twelve years and is well known throughout the archipelago for the liberality of the terms of its policies and its promptness in the settlement of claims, same being paid immediately upon the filing of complete papers at the Manila office.

The well-known firm of Messrs. Smith Bell & Co., Limited, are the agents of the Company in Manila and the provinces, and the Company's large business in the Philippines is managed by Mr. E. E. White, ably assisted in the Manila office by Mr. F. Morgan.

Native Filipino.

In the wilds of Luzon he roams at will. Ambition has not prompted him to strive, nor has vanity raised his mind to personal adornment. He cares not for marble halls nor fine raiment, but, content with those things that Nature gives, he spends his days idly in the sunshine and among the palms. Storms of grief never sweep his heart, nor does great joy flood his soul. His lowly mind ascends not to higher things. To his mind the simple hope is given of a humble heaven, beyond



THE PHILIPPINES.—STATUE OF DR. JOSE RIZAS, FILIPINO PATRIOT, AT ILOILO.

the verdant hills, where, when life's course is run, he will spend his days gazing on the iridescent clouds or wandering content through forest and glade. He cares not for the maddening race of civilization nor its craving desires, but, content with his days, he dwells close to Nature's heart — this Child of Nature.

From a Tilsonburg Policyholder.

J. W. HICKS, Esq.,  
District Agent,  
Sun Life Assurance Company,  
Tilsonburg, Ont.

Re Policy 47140.

Dear Sir,—I might say that the above policy was a fifteen payment life, and matured on the first day of August, 1909, and that the settlement was a very satisfactory one in every particular. My dealings with the Company for the last fifteen years have been satisfactory, and I have no hesitation in recommending the Sun Life Assurance Company of Canada to intending insurers.

Yours truly,

J. D. EITCHENBERG.



THE PHILIPPINES.—BANANAS AS THEY APPEAR WHILE GROWING.

# SUNSHINE

PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
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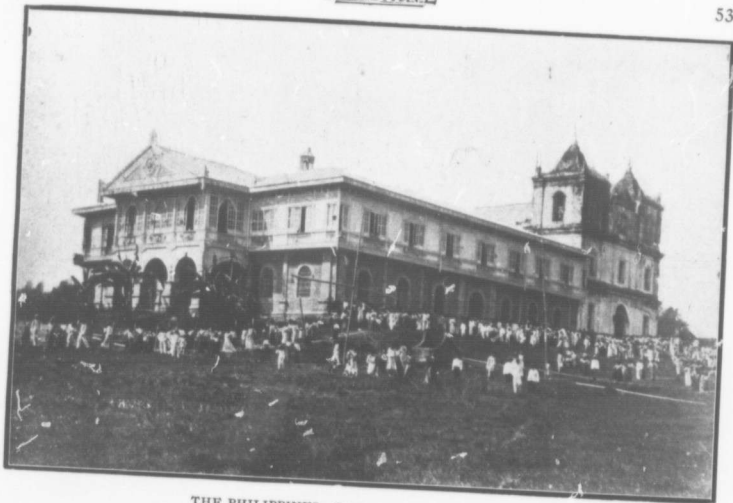
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## Beware of the "Twister."

The following words of warning are taken from the Government Insurance Recorder of New Zealand, and should be read by every policyholder. We have had occasion to warn our readers against the practice of some agents in this respect and therefore we endorse every word and feel that if the "twister" were confronted with the arguments here set forth he would be greatly discouraged in his nefarious work :

"If you are not clear about the exact position of your policy, or if you do not see your way to keep up payments on the present terms, write to Head Office, stating your difficulty, and you will be advised as to the best course to adopt in your particular circumstances. The following few words of advice will apply to all holders of policies contemplating lapsing or surrendering, no matter what the motives impelling them to that course. Every man is a loser by the transaction who throws up his life policy in a good office, either to insure in another company or with the idea of insuring again later on in the same office, for this reason: there are heavy, unavoidable preliminary expenses connected with taking out a policy in any insurance office, such as medical fees, agent's commission, etc.; these must necessarily be paid by the insured, and when he has paid the first few premiums on a policy he has liquidated those expenses once for all, and the policy will rapidly increase in money-value. If he gives up the policy and insures again at some future time in the same or another office he will undoubtedly have to pay the same expenses over again. *Every sensible man should bear in mind this inevitable result.*"

Similar advice is contained in the fol-



THE PHILIPPINES.—CHURCH OF JANIWAY, PANAY.

lowing extract from the Union Mutual, an American life company periodical :

"After a policy has been well started and premiums paid for some years, it forms, without the least question, the best possible contract that a person can secure, and any one who argues differently has only some ulterior purpose to serve.

"Two among many of the reasons why it cannot be bettered are—because it is secured at a rate lower than it would be possible to obtain similar protection on account of increased age, and because a policy cannot be abandoned for another without a definite financial loss upon the one given up.

"The best results in Life Insurance are secured at the maturity of the contract. It is a poor business transaction to surrender a policy at any other point."



### Editor of Sunshine.

The readers of SUNSHINE will regret to learn of the temporary removal of the editor from the sphere of activity. Office and Field printed the following kind words of sympathy recently :

"It is with regret that word has been received that Mr. A. M. Mackay, the chief of the literature

department of the Sun Life, has been ordered to the mountains for a rest. It was thought that Mr. Mackay's trip to Scotland last summer would have put him on his feet physically, but the doctors have advised further rest, and the patient is now enjoying the bracing breezes and warm sunshine of the mountains.

"While away Mr. Mackay will keep his eye on his department, and that bright paper, SUNSHINE, will receive his attention. SUNSHINE would undoubtedly suffer from the absence of its editor, who has made a most readable paper of what is usually of only limited and local interest—a company paper. Of all the company papers that arrive at this office, SUNSHINE is sure to receive a careful reading, and we know that the general public will find it just as interesting. That the Sun Life must profit from this publicity will be acknowledged.

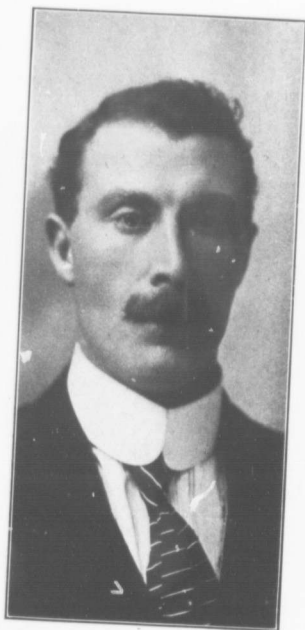
"It would be much regretted if Mr. Mackay's genius were missed from the world of insurance literature for even a short time, and it is to be hoped that his many friends will be able to greet him very soon at his desk."



About the meanest man in existence is the man who refuses to insure because he expects his children to take care of him when he is old.

### Captain Bartlett.

Captain Robert Bartlett, who commanded Peary's vessel, the "Roosevelt," on the North Pole trips, is a native and resident of Newfoundland, and an old policyholder of the Sun Life of Canada. He was a visitor at our Head Office the other day, when the President and other officials had a pleasant chat with him.



"There is no more danger in the Arctic regions than here," said he. "Why, when I was in Quebec the other day I saw a broken ladder hanging over a roof. If that ladder had fallen on my head, where would I have been? You have just as great dangers here as we have out there."

The Captain says that the question of a trip to the South Pole is not yet definitely

settled, though he thinks it will soon be arranged, and if so he will be in charge of the expedition. Every Canadian, every Newfoundlander, and every Sun Life policyholder is proud of him, and will wish him God-speed and success.

The Captain will not admit that Peary has any faults, but most of us would nevertheless think more highly of that gentleman if he had shown himself a bigger man, and had taken his loyal, hardworking lieutenant with him on the last dash to the pole, instead of leaving him at the eighty-eighth parallel. It is no doubt true that the colored servant whom he took with him could not have been entrusted with the responsibility of leading back the Esquimaux, but we cannot help remembering that Peary had the whole ship's crew to select from when making his arrangements. However that may be, if Captain Bartlett starts out to hang his hat on the South Pole, he will, we hope, be himself in command. He is a bluff, hearty, rugged sailor who is more at home on a ship's deck or on a field of ice than on a lecture platform, but he has quiet simplicity, power and quaint humor that are delightfully attractive and interesting. At both his lectures in Montreal he was given a tremendously enthusiastic reception.

DELHI, Ont., March 1st, 1910.

W. E. SUTHERLAND, Esq., District Agent,  
Sun Life Assurance Company of Canada,  
Delhi, Ont.

Re Policy No. 11770.

Dear Sir,—I have to-day received the Company's cheque in settlement of the above policy, which matured on March 1st. I wish to express my thanks for the prompt and satisfactory settlement I have received. I have received back all the money I paid in, together with profits of \$357.65, and also had life assurance carried during the term of the policy free of charge. I have no hesitation in recommending the Sun Life Assurance Company of Canada to intending assurers.

Wishing you every success. Believe me,

Yours truly,

FRANK W. BELL.



THE PHILIPPINES.—THE PASIG RIVER, NEAR CUSTOM HOUSE, MANILA.

### A Bad Mix-up.

"Say," remarked one Government clerk to another, "I'm up against it good and proper."

"What's the trouble?" queried G.C. No. 2.

"I got two medical certificates from two different doctors yesterday," explained the party of the first part. "One was a certificate of health for a life assurance company, and the other was a certificate of illness to be sent to my chief with a petition for two weeks' leave of absence."

"Oh! that's nothing," rejoined his fellow-clerk, "I've done that myself."

"Yes," continued the other, "but I mixed the certificates in mailing. The ill-health certificate went to the assurance company, and the certificate of good health went to my chief. See?"—Chicago News.

### A Mind Reader.

Pat had got hurt—not much more than a scratch, it is true, but his employer adopted the wise course of sending him at once to the hospital. After the house surgeon had examined him carefully, he said to the nurse:

"As subcutaneous abrasion is not observable, I do not think there is any reason to apprehend tegumental cicatrization of the wound."

Then turning to the patient, he asked quizzically:

"What do you think, Pat?"

"Sure, sir," said Pat, "you're a wonderful thought reader. You took the very words out of my mouth. That's just what I was going to say."—Current Literature.



It is often truer of men's riches than it is of themselves that they sprout wings.

### The Late E. W. Hendershot.

The news of the death of Mr. E. W. Hendershot will come as a shock to many of our readers, and particularly to our field staff. He had for some time been a martyr to rheumatism and a complication of diseases, and went to San Antonio, Texas, in search of health, and passed away there on April 15th.



Mr. Hendershot entered the service of this Company many years ago, as a special agent at Brockville, Ont., under Mr. John R. Reid. His merit and energy forced him to the front, and he was before long promoted to the charge of the province of New Brunswick, with headquarters at St. John. After long and faithful service in that capacity, he was appointed travelling auditor, having supervision as such over all the agencies on this continent. Latterly he accepted the position of Comptroller of the Illinois Traction Co., offered him by that corporation, which position he held at his death, residing at Decatur, Ill. Mr. Hender-

shot enjoyed in a marked degree the confidence and esteem of all Sun Life officials, not merely at Head Office but in the field. He was buried at San Antonio, at which place Mrs. Hendershot will probably reside.



### The Late Dr. Simpson.

It is with deep regret that we announce the death of Dr. G. Reid Simpson, brother of Mr. James W. Simpson, the Company's Inspector of Domestic Agencies, which occurred at Toronto on the 8th April.

Dr. Simpson for some years had acted as one of the Company's medical examiners, and was one of its most able and conscientious officials.

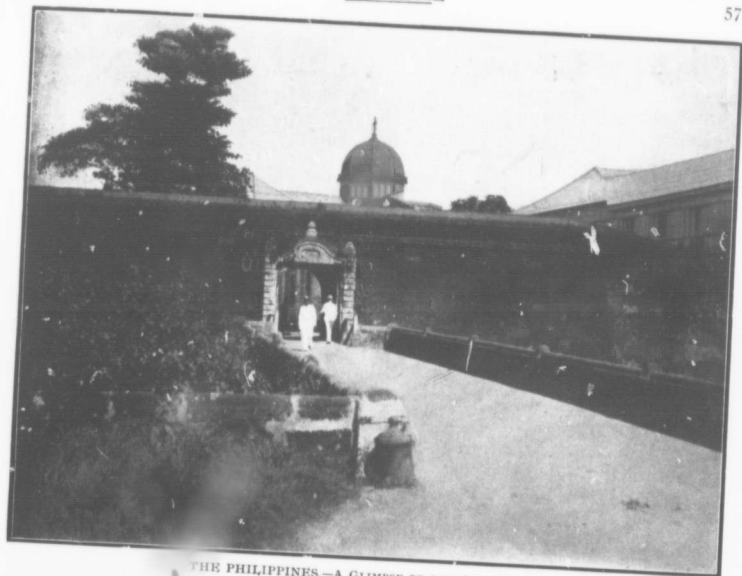
He was born in Hamilton, where he received his early education. After graduating from Toronto University with high honors, he took a post graduate course in New York, and then spent some years in Europe, continuing his studies at London, Berlin and Vienna. On his return he settled in Toronto, where he quickly secured a large practice. He succumbed to an obscure septic infection which settled in the tissues surrounding the base of the brain, which was possibly contracted from a patient. Our sincere sympathies are extended to his widow and young children.



### Death of an Old Agent.

In the death of Mr. D. P. Flannery, which occurred recently, our Nova Scotia agency has lost one of its best business producers and the agency staff one of its most genial members. Mr. Flannery was still in the prime of life, being just forty years old at the time of his death. He was one of the best known life assurance solicitors in Nova Scotia; a native of Montreal, he removed to Nova Scotia some years ago. SUNSHINE extends its sympathy to the bereaved family.





THE PHILIPPINES.—A GLIMPSE OF THE OLD WALLS.



THE PHILIPPINES.—TYPICAL FILIPINOS.



THE PHILIPPINES.—RAFTING COCOANUTS TO MARKET.

### The Sun Life Sets the Pace.

The Sun Life sets the pace for Canadian life assurance companies by its astonishing record of unprecedentedly large business for 1909, a most exceptional record, not only reflecting the present era of progress in our country, but marking an epoch in the history of life insurance in Canada. It is the first time a Canadian life company has been able to secure the fabulous sum of \$21,509,273 of paid-for business in one year, an increase of \$1,725,000 over 1908. The common criticism of disproportionate expenses does not apply in this case, for this great volume of business was secured by the Sun Life with a gratifying reduction in the ratio of expense of previous years.

Evidently the Sun Life Assurance Co. enjoys the advantages of scientific, masterly management, and Montreal is the home of one of Canada's greatest institutions existing for the spread of the inestimable,

beneficent advantages of sound life insurance throughout the world.—  
The Merchant, Toronto.



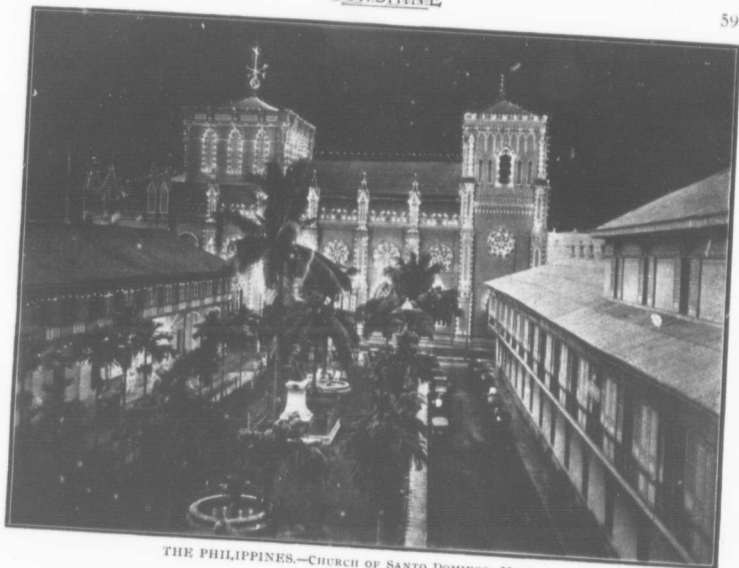
### Sun Life Annuities.

The following is taken from a recent issue of the Fraserburgh (Aberdeenshire, Scotland,) Herald, and is one of the many proofs to be had of the popularity of the Sun Life of Canada and its President :

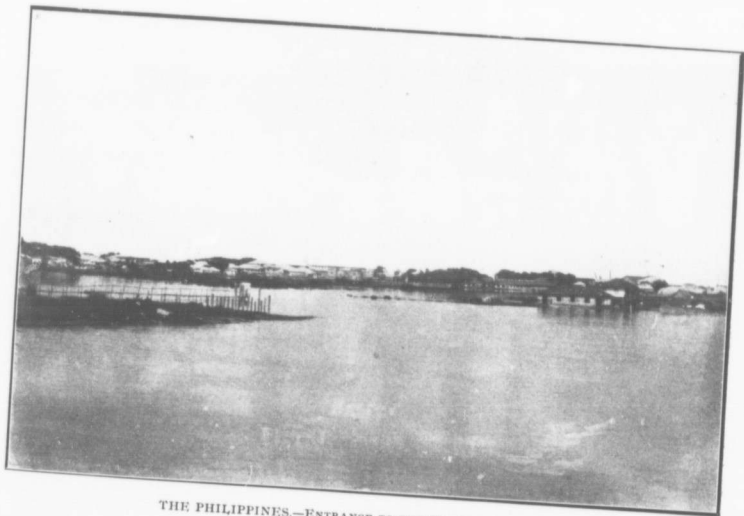
The assurance editor of Truth in a well-written article, has recently pointed out why good Colonial Life Assurance companies, and more especially good Canadian companies, are the best for annuities. Amongst these the company *par excellence* for annuities is the Sun Life Assurance Company of Canada, 93 Queen Victoria Street, London, E.C. The security is also unexcelled. It transacts only life and annuity business. The British policyholder has a double security, for he is guaranteed first by the Company's general funds of over £6,500,000, and, secondly, by a special trust deposit in the Bank of Scotland as a guarantee for the faithful performance of the Company's obligations in the United Kingdom. The article is of special interest to Fraserburgh folks from the fact that the President of this mighty concern is a Brother, namely Mr. Robertson Macatlay, whose recent benefactions to the town were announced the other day.



THE PHILIPPINES.—BINARDO CHURCH, MANILA.



THE PHILIPPINES.—CHURCH OF SANTO DOMINGO, MANILA.



THE PHILIPPINES.—ENTRANCE TO THE HARBOUR OF ILOILO.



F. MORGAN,  
Assistant to the Manager (Philippine Islands.)



E. E. WHITE,  
Manager Philippine Islands and Borneo.

### Before Settlement and After.

The following letters were received before and after settlement of policy. No further words are necessary from us:

SEATTLE, W., March 14, 1910.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
Montreal, Canada.

Yours of 8th instant received to-day. Will say that I prefer the 4th option, taking full proceeds in cash. I can hardly realize that the time has come that I have looked forward to for thirty-five years. I well remember the time Mr. Gilroy wrote my insurance in Milton, Ont., almost thirty-five years ago. I feel proud of my Company. There have been so many fakes and failures that I feel proud of the Sun Life. It was my great desire to visit Montreal this winter, and receive my insurance direct from the Company's hands, see and talk face to face with the men I have dealt with for thirty-five years, see the offices and properties of the Company, etc., etc. . . . But it was not possible to arrange it so. So I will wait with

pleasure and patience till the Company's cheque shall arrive from Montreal.

Yours as ever,

J. V. EASTERBROOK,  
4015 Aurora Ave., Seattle, Wash.



"After."

SEATTLE, Wash., April 12, 1910,  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
Montreal.

Dear Sirs,—Yours, with draft enclosed, received yesterday, with much gratitude to God and kindly appreciation of the Sun Life. After thirty-five years of business intercourse, terminating so pleasantly and satisfactorily, I feel like wishing the Company, and particularly the present and past officers of the Company, God-speed, and commend you to God.

Yours truly,

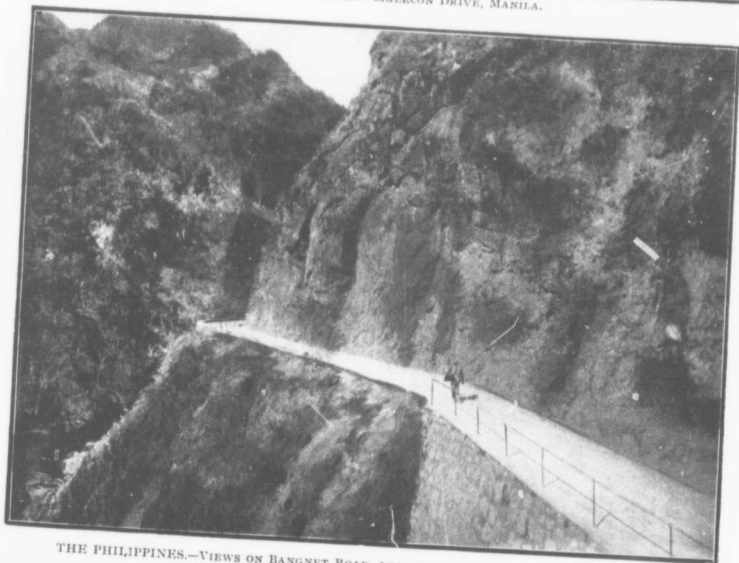
J. V. EASTERBROOK.



Work but don't worry; work is a tonic, worry a poison; a day of worry will bring more gray hairs than a week of work.



THE PHILIPPINES—MALECON DRIVE, MANILA.



THE PHILIPPINES.—VIEWS ON BANGNET ROAD, LEADING TO BAGNIO, THE SUMMER CAPITAL.



THE PHILIPPINES.—THE LUNETTA, MANILA.

### He Passes It On.

One of our Ottawa readers has the following to say of SUNSHINE:

"SUNSHINE has been a welcome visitor every month for some years past. I say visitor, for I only keep it long enough to thoroughly enjoy it, and then pass it on to a friend who needs sunshine, as he is under the dark shade of another company which is neither as prosperous nor as progressive as ours. \* \* \* I have eight policies in the Sun Life of Canada."—W. M. L.

We like the tone of the above, and appreciate the interest the writer takes in "our" Company. Let other readers follow W. M. L.'s example and pass SUNSHINE along to the less fortunate when they have finished with it.



### From Across the Water.

The London management have just received the preliminary report, giving the position at the close of the books on December 31 last, of the Sun Life of Canada. The new business completed during the year amounted to £4,419,714, an increase of more than £354,000 in sums assured over the previous twelve months and the largest year's business in the history of the Company. The annual premium income of the Company is

now £1,130,961, bringing the total income to £1,593,045. The funds of the Company are now £6,518,977, an increase of £677,000 over the previous year. The consideration money received for annuities during the year amounted to £133,218.—Joint Stock Cos. Journal, London, Eng.



KENTVILLE, N.S., March 15, 1910.

W. J. MARQUAND, Esq.,  
Halifax, N.S.

Dear Sir,—Kindly add bonus of \$62.00 to my policy, No. 47929, and greatly oblige. Am pleased to know the Company is so prosperous.

Yours very truly,

W. E. PORTER.



### More than Three per cent.

MARBLETON, Que., March 16, 1910.

MR. THOS. J. PARKES,  
Manager, Sun Life Assurance Company  
of Canada,

Sherbrooke District, Sherbrooke, Que.

Re Policy 27842.

Dear Sir,—I to-day received your cheque in settlement of the above Endowment policy, and find that you have returned all my money and over 3% interest compounded yearly. Or, if I had wished, you would have returned me nearly 84% of my money and given me a free policy for life of \$1,000, which would only have cost me \$143.00. These results are so good that when I take out a new insurance it will be with you, I congratulate you on the remarkable prosperity your Company has shown.

Yours truly,

R. A. OUGHTRED.



THE PHILIPPINES.—CITY HALL, MANILA.

**Fair and Prompt.**

SANPE GRANDE, TRINIDAD, B.W.I.  
3rd March, 1910

A. P. ALLINGHAM, Esq.,  
Manager, Sun Life Assurance Company,  
Port of Spain.

Dear Sir,—I beg to inform you that I accept option No. 3 in settlement of my policy, No. 51421.

Kindly convey to the Company my very best thanks for its fair and prompt action in this matter.

With kind regards,

I remain, yours faithfully,  
WM. M. COCKBURN.



**Exceedingly Grateful.**

CHARLESTOWN, Nevis, W. I.,  
23rd March, 1910.

T. B. MACAULAY, Esq.,  
Managing-Director Sun Life of Canada,  
Montreal.

I beg to acknowledge receipt of your letter bearing date March 2nd. I really feel extremely thankful for the payment of profits amounting to £24.18.5.

\*\*\* Now I beg to say a word of encouragement to all who may have an inclination to get insured in the Sun Life Assurance Company of Canada. I really had not the slightest idea that by systematic payments I could so easily have got profits to the amount of \$121.29. I fail to see, if I were not insured, where I could have saved even less than this amount. I am exceedingly grateful to your Company for the help given me at all times.

I am, Sir,

J. E. CROSSE.



BALTIMORE, March 29, 1909.

Mr. E. C. PEED, Manager,  
Sun Life Assurance Co. of Canada,  
604-605 American Bldg., City.

Dear Sir,—I beg to acknowledge receipt of your Company's cheque in full settlement of the amount due under my late husband's life assurance policy, and I wish to thank you for the courtesy you have shown me and for the promptness and dispatch with which you have handled this matter.

Yours very truly,

IDA R. MESEKE.

# Sun Life Assurance Company of Canada

## The Results for 1909

### Assurances Issued during 1909

Assurance issued and paid for in cash during 1909 . . . . .	\$21,509,273.16
Increase over 1908 . . . . .	1,725,601.95

### Income

Cash Income from Premiums, Interest, Rents, etc. . . . .	7,778,132.05
Increase over 1908 . . . . .	828,530.07

### Assets

Assets as at 31st December, 1909 . . . . .	32,804,996.77
Increase over 1908 . . . . .	3,566,471.26

### Surplus

Surplus distributed to policyholders entitled to participate in 1909 . . . . .	378,010.60
Added to Surplus during 1909 . . . . .	712,230.58
Surplus earned in 1909 . . . . .	\$1,090,241.18
Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with 3½ and 3 per cent. interest . . . . .	\$3,308,534.53
Surplus, Dominion Government Standard . . . . .	4,940,556.77

### Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909 . . . . .	2,824,184.01
Payments to policyholders since organization . . . . .	23,243,167.45

### Business in Force

Life Assurances in force December 31st, 1909 . . . . .	129,913,669.52
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## The Company's Growth

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1879 . . . . .	172,528.42	397,777.32	3,615,124.35
1889 . . . . .	563,140.52	2,233,322.72	13,337,983.08
1899 . . . . .	2,596,207.27	9,247,664.61	52,806,035.93
<b>1909 . . . . .</b>	<b>7,778,132.05</b>	<b>32,804,996.77</b>	<b>129,913,669.52</b>