

PHILIPPINE ISLANDS

# SUNSHINE

VOL. IX  
No. 5

MONTREAL

MAY,  
1904



CALLE REAL — WALLED CITY, MANILA,  
showing San Augustine Convent.

### Business Opportunities in the Philippine Islands.

In considering the development of the Philippine Islands prior to the American occupation, it must be remembered that less than 25 per cent. of the area of the islands was directly under Spanish rule. The most favorably disposed and conveniently situated parts of the archipelago were given agricultural attention, while the other parts were allowed to lie fallow, or were left with such cultivation as the Filipinos cared to give them. As a rule the Spaniards did little to encourage the development of the country's resources—in fact, they seem to have stultified rather than fostered agricultural enterprise. This resulted from (a) an unjust system of taxation; (b) insufficient protection to property holders; (c) excessive support of the Church. An illustration of this latter is found in the fact that in many towns of a population of several thousand, the valuation of the church buildings exceeds that of the total of all other buildings. As a result of these conditions, the people have had but little inducement to develop the country or accumulate wealth. They preferred a poverty which yielded nothing to an increment which would be consumed by others. In consequence, real business opportunities were made available to only Spanish and foreign houses, who advanced money each year, wherever necessary, to small farmers and planters, thus securing the first lien on each year's products. The deadening results of such a system can easily be imagined.

Under American rule, with more adequate protection, just taxation, property rights respected, importation of modern farming implements and machinery and with the introduction of experimental farms and new methods, with education and improved sanitation to avoid epidemic diseases, and with general imports

greater than ever before, there should be development and growth all over the country. New conditions will create new demands; with this will come higher aspirations; the things which were formerly regarded as luxuries will now be looked upon as necessities. The result of all this should be an unprecedented stimulation in every phase of native life.

One of the results of such a reformation should be a general development of the country's wonderful resources. Of these, but little is at present known. Few persons realize that in these islands one acre of ground can produce sufficient to support a large family. Among the staple products, the principal are: hemp, sugar, tobacco, timber, indigo and rubber. The supply of these products can be increased almost without limit. Among other products are: cotton and grains. Experiments demonstrate that these two latter will flourish in a manner which compares advantageously with the most favored places of production.

The archipelago is equally well favored with minerals. Coal, copper and gold have been worked in many parts for centuries but in such a manner as to give only a hint of the great wealth now lying latent.

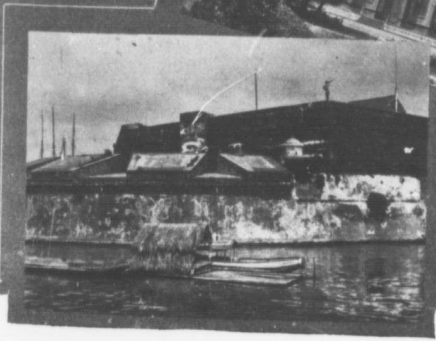
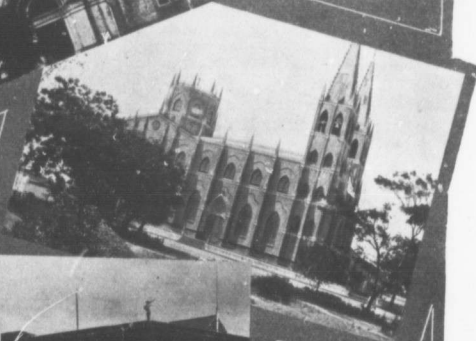
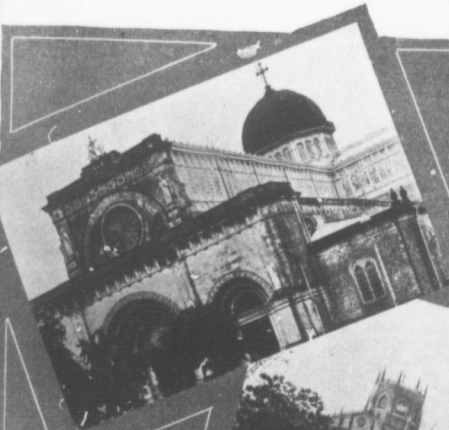
Among our present needs stands first of all, foreign labor. Native labor has proved thoroughly inefficient and unreliable. The necessity of labor other than Filipino, is universally recognized, and has commended itself even to the Filipino employer, who urges it quite as strongly as Americans and Europeans.

Another crying need is more capital. The wonderful opportunities for investment are altogether generally unrealized. Industries now in their infancy have a future whose horizon is unbounded.

Besides, this is a country not only for the capitalist, but for the man with

(Continued on page 7)

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MANILA, P. I.

MANILA CATHEDRAL.

FORT SANTIAGO,  
 at mouth of Pasig River.

SAN SEBASTIAN CHURCH,

This church, built of iron, was made in Germany  
 and transported in sections.



MONUMENT OF LEGASPI AND WIDENKETA, MANILA.

### Startling Statistics.

"Life assurance statistics are nearly always interesting and particularly so when they deal with the human interest side of the business," says the Atlanta Journal. "The following statement from Dr. Grinnell, dean of the medical department of the University of Vermont, may perhaps be startling even to life assurance agents. Certainly it will open wide the eyes of the average person and will prove generally interesting from the fact that it deals with the old problem of success and old age. Dr. Grinnell prepared these statistics for a life assurance company, so, of course, his remarks are in the form of an advertisements. Still they have authority as coming from a man of Dr. Grinnell's standing."

"I wanted to say," said he in his report, "that 80 per cent. of all men living at the age of forty-five were prosperous, contented and more or less successful in business, well established in whatever

pursuit they were following, and were receiving an income in excess of their expenditures, and therefore were laying up money and were independent. Now it is a well established fact that 50 per cent. of all men living at the age of forty-five live to be sixty-five, and at this time I find that only 13 per cent. of these persons are independent or self-sustaining. In other words, about 87 out of every 100 at the age of sixty-five are dependent upon some relatives, friends, the town or some charitable institution or society for a part at least of their daily subsistence.

"These figures are exceedingly startling, and I am free to admit have very seriously impressed me with the necessity of men in professional work, at least, to take out life assurance between the ages of twenty-five and fifty as a safeguard against possible disaster which may overtake them later in life.

"I am sure no stronger argument than the above can be made to convince men of my profession and equally lawyers and clergymen, of the necessity of preparation for the future which liberal life assurance guarantees."



### Gained His Wish.

There was company at the table. The plate of cake was passed to the guest who took one of the largest pieces, then to Johnny, who took the other large piece. As Frank took the remaining small piece, he said, under his breath, to his brother, "Pig!"

"Well," said Johnny, "if it had been passed to you first, which would you have taken?"

"The small piece, of course," said Frank, with righteous indignation.

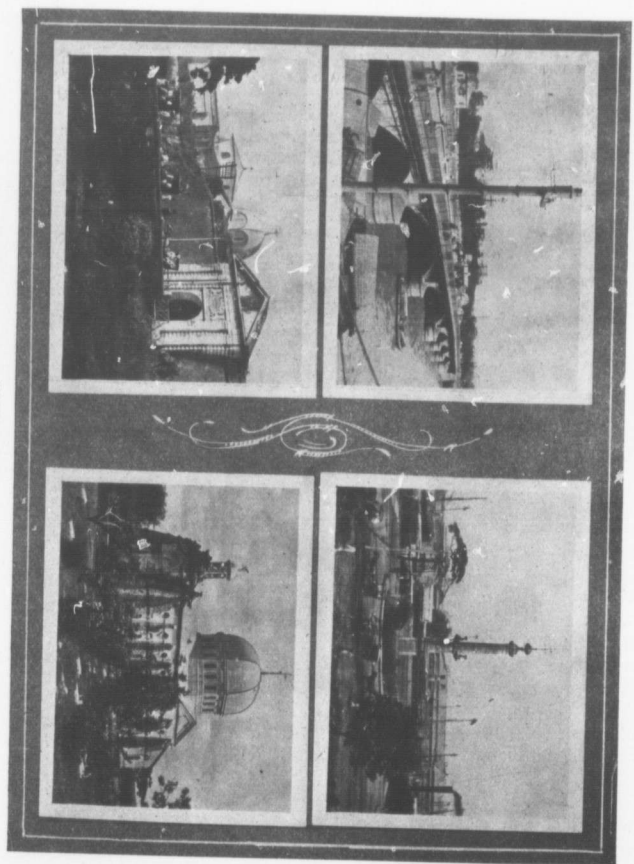
"Well, then, what are you grumbling about? That's the piece you got, isn't it?"—Youth's Companion.

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BRIDGE OF SPAIN,  
 PAVIAN GAVE, WARELD CITY.

MANILA, P. I.

MAGELLAN'S MONUMENT,  
 LA JOLLA, CALIFORNIA.





CALLE ROSARIO, MANILA.

### Business Opportunities in the Philippine Islands.

*(Continued from page 66.)*

reasonable means. A rich soil and a kindly climate offer every inducement to the settler. It is often remarked that the Philippine climate is unhealthy, but with proper care it is no more so than that of the United States. The health of the soldiers in camps where good sanitation prevails, compares favorably with that among those at home.

The Philippine archipelago is a land of promise. In the East, it is recognized as the coming center of commercial activity. Its wonderful fertility, combined with its mineral resources, warrant the most sanguine expectations and prophecy a magnificent future. The best evidence of this is the firm and unwavering faith of those who are here, and have been here, and have spied out the land. They have seen and are satisfied.—Captain F. E. Green, president Chamber of Commerce, Manila.

### Our Philippine Representatives.

The Sun Life of Canada is represented in the Philippine Islands by Mr. E. E. White as manager, and Messrs. Smith Bell and Company as general agents. This district is included in the Eastern Asia Agency. We wished to have photographs of our Philippine representative for reproduction in this number, but these did not accompany the photographs sent us. Therefore our readers are deprived from seeing the men who are so successfully representing this Company in the Philippines. The record of their work is manifestly significant in the large number of policyholders the Company has on its books from this territory, and they are to be congratulated on the good class of business which they are monthly turning in. We regretfully send forth this month's "Sunshine" minus the photographs of our representatives, but hope at some future time to make good this deficiency.

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THE RIVER FRONT, MANILA.

### Just Among Ourselves.

A new agency of the Sun Life of Canada has been organized in the Northwest Territories, with offices at Calgary. Mr. R. J. Stuart is the manager.



Thirty-seven men appeared on the Honor-roll of the Agency Department last month. This is a new record. Quebec agency had six of this number.



The Western Foreign Department heads the list in new business for the first quarter of the year. Mr. James C. Tory thinks he can easily keep this lead throughout the year. Montreal leads the Canadian agencies thus far this year.



### Opportunity.

Opportunity knocks at ivery man's dure wanst. On some men's dures it hammers till it breaks down th' dure,

an' thin it goes in an' wakes him up if he's asleep, an' afterword it wurks f'r him as a night-watchman. On other men's dures it knocks and runs away; an' on th' dures iv some men it knocks an' when they come out it hits thim over th' head with a ax. But iverywan has an opporchunity.—Mr. Dooley.



### Work.

It may be proved, with much certainty, that God intends no man to live in this world without working; but it seems no less evident that He intends every man to be happy in his work. It is written: "In the sweat of thy brow," but it was never written: "In the breaking of thy heart."—John Ruskin.



The total assurances in force at December 31st with the Sun Life of Canada, was \$75,681,188.00.

# SUNSHINE

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

A. M. MACKAY, *Editor.*

May 1904						
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HEAD-OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA.

DIRECTORS :

R. MACAULAY, ESQ.  
*President and Managing-Director.*

S. H. EWING, ESQ.  
*Vice-President.*

J. P. CLEGHORN, ESQ.  
J. R. DOUGALL, ESQ., M.A.  
ABNER KINGMAN, ESQ.  
T. B. MACAULAY, ESQ.  
ALEX. MACPHERSON, ESQ.  
MURDOCH MCKENZIE, ESQ.  
JAMES TASKER, ESQ.

SECRETARY AND ACTUARY :

T. B. MACAULAY, F. I. A.

CHIEF MEDICAL ADVISER :

GEO. WILKINS, M.D., M.R.C.S. ENG.

ASSISTANT ACTUARY :

ARTHUR B. WOOD, A. I. A.

SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

The Sun Life of Canada

is

"Prosperous and Progressive."

Policies are unconditional.  
Reside anywhere.  
Options many.  
Safe, because nonforfeitable, thus  
Preventing lapse, if sufficient reserve.  
Enquire, stating age,  
Residence,  
Occupation,  
Under what year born, and  
Sum you can annually invest.

People who  
Really want to  
Obtain good returns, be the investment  
Great or small, can  
Rely on a policy with the Sun Life of  
Canada.  
Endowment  
Saving is not only a  
Sure and profitable  
Investment, but in addition, gives the full  
Value of the policy to your  
Estate the moment the first premium is  
paid.

Unfair Competition.

"I don't mind the strongest competition, if it is fair."

We heard a successful life assurance manager say this a few days ago.

Neither should any man, in any business complain if the competition is fair.

It is dishonest and unfair competition that is responsible for more "pure cus-

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sedness" than perhaps, any other thing.

It is the man who sells a limited payment policy for an endowment that is the black sheep in the business. The man who does this sells with the policy his own honor, manhood and character, all for the sake of his commission.

The person who would wilfully misrepresent in this fashion is, to say the least, dishonest.

There are also companies that while not flagrantly dishonest in their competition do not add glory to the business.

They say things in their advertising that is unfair—if we wished to use stronger language, we would say untrue.

And they know it.

Or they certainly ought to know it. The language most carefully avoids giving prominence to what readers should be reminded of, and betrays a studied but veiled intention to mislead into regarding as guaranteed that which is only a shrewd guess. It also claims as "exclusive" excellencies for its Company, features that are the common property of others without any trumpet-blowing.

I have on my desk a very attractive folder of a Canadian company that does a good deal of trumpet-blowing.

After a few paragraphs written in "the-greatest-show-on-earth" style, follows this paragraph which we consider as grossly unfair.

"Add to these a form which in wealth of desirable features and privileges is unexcelled anywhere, and you have the ideal company in which to place your policy. All these features belong exclusively to the ——— Assurance Company."

The man who wrote that word "exclusively" must have known that he was writing what is not in accordance with facts.

All the features in the policies of the company in question are also features of the policies of the Sun Life of Canada, — in fact, some of these same features might be claimed as the "exclusive" belongings of the Sun Life of Canada.

But a truce to that.

What we do object to is unfair competition—this trying to make the public think that all other companies are as mere grasshoppers.

We agree with what the assurance manager said—"I don't mind the strongest competition, if it is fair."

Neither should companies.

But, for any sake, let it be honestly fair.

Where a company has an advantage, or leads in any special point, surely it is allowable to tell about it.

Nobody can object.

But when untrue statements are heralded with all the courage of truth, and reflecting disparagingly on other companies, then it becomes the duty of somebody to draw the attention of the erring company to its statements. And we have done it.

But we fear it may be useless.

### "Don't"

Don't think that unassured people are a rarity. They are as plentiful as blackberries in October—and October isn't a bad month for plucking the fruit.

Don't think that there is anything extraordinarily abstruse in the life assurance business. There isn't really. The grocer who sells a pound of tea, doesn't worry over the locality of the particular plantation in which it was grown. Is it good tea, is the main point. In life assurance, leave the actuary to locate the plantation.

Don't waste time on finding out what part of speech is "if." Blot it out from your vocabulary entirely. There is no room for it in the assurance lexicon.

—J. Carlisle McCleery.



GOVERNOR'S RESIDENCE, MANILA.

#### The Late James Meikle, F.F.A., F.I.A.

We were shocked when we read in the press, a short time ago, the sudden death of Mr. James Meikle, F.I.A., of Edinburgh, which occurred on February 5th. It only seemed a few days since we had the pleasure of being one of a party that accompanied him on a tour of the city, and we shall ever treasure the few hours we spent in his company. His buoyant nature and humorous turn of mind made his company very pleasant. He saw a bright side in everything. Mr. Meikle attended the International Congress of Actuaries which met at New York last September. He journeyed with the contingent that visited Canada, stopping at Toronto, visiting some relatives, and coming to this city a few days afterwards. In the actuarial profession he stood high. Although not attached to any company at the time of his death, he was kept busy as a consulting actuary. In 1889, after serving half a century as actuary of the Scottish Provident Institution, he withdrew to more private life. He was on that occasion the recipient of a handsome presentation of plate from his professional brethren, and was entertained afterwards at dinner by

his numerous friends connected with the Faculty of Actuaries, when an illuminated address, contained in a handsome silver casket, was presented to him. The chairman, Mr. Andrew H. Turnbull, manager of the Scottish Widows' Fund, when making the presentation, expressed the thanks of the actuarial profession for all that Mr. Meikle had done to advance its interests; adding: "He has not merely left footprints on the field of knowledge, through which he toiled as a student

he has very materially assisted in laying out a path through that field by which the students of the present day can pass with greater ease and celerity than was dreamt of fifty years ago. If any of those students are blest with the ability, the zeal and vitality that characterized Mr. Meikle, they may not only widen that path, but it is possible they may carry it further on. If they succeed in doing so, I am sure that nothing would be more gratifying to their pioneer."

Mr. Meikle was very active in the work of the Institute of Actuaries and the Faculty of Actuaries. He was very popular with the members of the actuarial profession throughout the world, and his death is not only a great loss to his many friends but a distinct loss to the profession. His immediate relatives have the sincere sympathy of his Canadian friends in their bereavement.



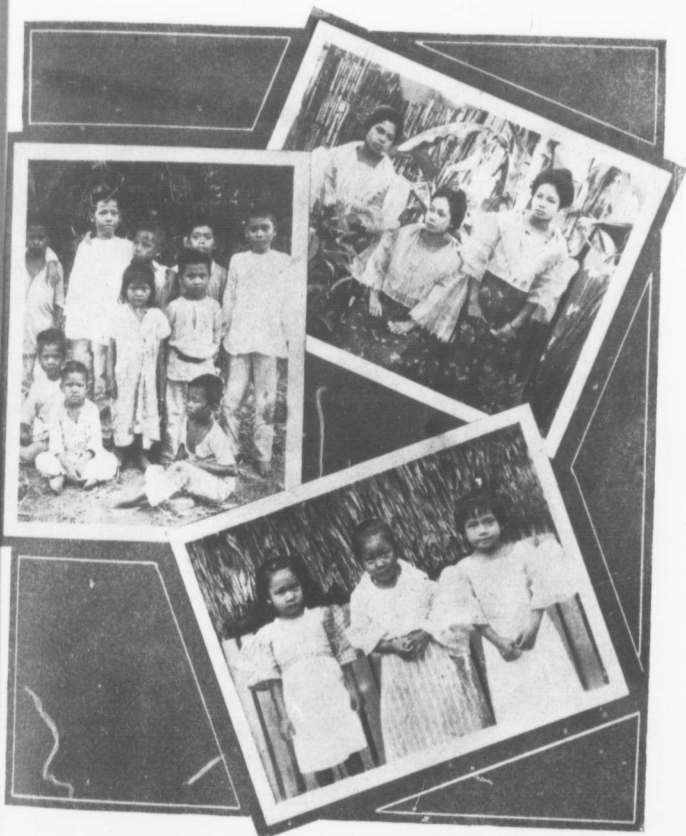
"What can I do for you?" the physician asked the good woman who had entered his consulting room.

"I think I should have a commission," she returned, respectfully but firmly. "Every child in our street caught the measles from my baby."—Youth's Companion.

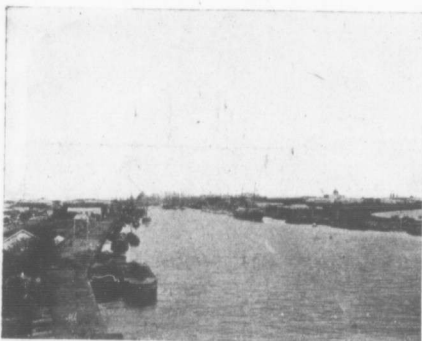
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FILIPINO TYPES.



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### A Canadian Leader.

Of the Canadian life companies the Sun Life of Canada is now leader in respect to the amount of new business written and to cash income. Last year this enterprising and well-managed company wrote \$14,167,205 of new business, which exceeds by more than \$4,000,000 the largest amount written by any other Canadian company. In Canadian business the Sun was more than \$1,000,000 ahead of any other Canadian company. During 1903 the Sun passed the seventy-five million dollar mark in the amount of its outstanding business, closing the year with \$75,681,189 on its books, and showing a gain for the twelve months of 1903 of \$8,499,587.

The management of the Sun Life of Canada is characterized by great energy and enterprise and also by a high order of underwriting ability and a sound conservatism. It is evident from the statement that the company's business is growing rapidly, and that it is enjoying a high degree of prosperity in all respects. Summarizing the results of 1903, the new business, the total insurance in force, the premium income, the interest income, the assets and the surplus, all show handsome gains over the previous year. The

Sun Life of Canada now has a considerable business in a number of the States of the Union, and its policies are very favorably received on this side of the line. The company has been the leader among Canadian institutions in simplifying and liberalizing the policy contract. All its policies are unconditional, indisputable and automatically nonforfeitable, and have liberal loan and surrender values.

Mr. Robertson Macaulay, president of the company, is a financier and underwriter of the highest order of ability, and is recognized as one of the strongest men in life assurance in Canada. Mr. T. B. Macaulay, son of the president, is secretary and actuary of the company, and its success is in large measure due to his able and untiring efforts in its behalf. — Insurance Monitor, N.Y.



### Names of Famous Flowers.

Flowers are not always named by chance.

Take the Dahlia; that was named after Dahl, a Swedish florist and its discoverer. The Magnolia; after Magnoi, a celebrated French botanist.

But there is only one instance reported of a man and flower receiving a name at the same time. General Neil, on his return from the Franco-Austrian war, received a basket of beautiful yellow roses from a peasant woman. One of the stems had a root clinging to it, and this the General took to a florist in Paris, under whose care it became a thriving bush laden with blossoms. The General took as a gift to the Empress Eugenie, who, on hearing that it was nameless, said: "It shall be the Marechal Niel." At the same time she bestowed upon the astonished general the jeweled baton indicating his high rank of marechal of France.

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VOLCANO "MAYON," PROVINCE OF ALBAY, SOUTHERN LUZON, P. I.

**Toronto's Tribute.**

Among our Canadian Life Assurance companies the Sun Life of Canada occupies a very high position. It is a justly favorite company with the Canadian public, and the inhabitants of the various countries to which the Sun Life of Canada has extended its operations are every year taking greater advantage of the favorable policies and sound protection they feel certain of obtaining from this great Canadian Company.

The past year was the best in the history of the Company. The applications received amounted to \$19,672,773.06, an increase over 1902 of \$3,987,086.84. At the same time a marked decrease took place in the claims of the Company. During 1903, the Sun Life of Canada was called upon to pay \$110,000 less for death claims than in 1901, and \$75,000 less than in 1902. Both home and foreign business participated in this decrease. In spite of the variations which

took place in the stock market in 1902, the stock investments of the Sun Life of Canada have materially increased in value. This is directly due to the excellent judgment of the management.

Thus the Sun Life of Canada occupies to-day an even more favorable position than it did at the end of 1902. Great praise is due to Mr. T. B. Macaulay, F.I.A., the Company's secretary and actuary. To his his able efforts much of the Sun Life of Canada's success in the past and present must be ascribed.—Money and Risks, Toronto, Jan., 1904.



When a man assumes a public trust, he should consider himself as public property.—Thomas Jefferson.



The Sun Life of Canada is  
**"Prosperous and Progressive."**

### Annual Banquet of the Michigan Agency.

Ever since Mr. John A. Tory became manager of the Michigan agency of the Sun Life Assurance Company of Canada he has made a practice of giving an annual banquet to his staff, to which he always invites the ladies. The aim has always been to make these affairs both pleasant and profitable, and the programmes are always arranged with that end in view. The eighth annual banquet was held on the evening of the 22nd ult., at the Hotel Cadillac, and was pronounced the best yet held. What has given added interest to these banquets of late is the fact that for the past two years the Michigan agency has held the position of the Company's banner agency, and this means that during 1902 and 1903 the agency led all of the Company's general agencies in the world in point of new business written. The competition for this position has been sharp and has only been won by hard work on the part of Manager John A. Tory and his staff.

There were about eighty persons present at the banquet, a considerable proportion of whom were ladies, and the guests of honor were Mr. Robertson Macaulay, president of the Sun Life of Canada; Mr. T. B. Macaulay, secretary and actuary; Hon. Jas. V. Barry, commissioner of insurance of Michigan, and Mr. N. B. Hadley, deputy commissioner. The table decorations were pleasing and the menu one of Hotel Cadillac's best.

When, at the conclusion of the repast, Mr. John A. Tory, the Michigan manager, rose he was greeted with prolonged applause, an evidence of his great popularity. He gracefully extended a welcome to all present and expressed his pleasure at meeting them again.

He also extended a greeting to those not members of the staff. He then introduced Mr. R. B. Swart as toastmaster, who accepted the position in a happy

speech. He complimented Mr. Tory on the results achieved and said that his methods are such as to bring him in close touch with his agents and to inspire them to their best efforts. Mr. Swart officiated very gracefully during the evening and all agreed made an admirable toastmaster.

The first speaker of the evening was President Robertson Macaulay, who was received with great enthusiasm. He expressed his pleasure at again being present, and especially at meeting the ladies once more. He spoke of the benefits conferred upon mankind by life assurance and alluded to the good work done by the Sun Life of Canada. The growth of the company has been very gratifying and is now in the strongest possible condition. He alluded to the caution and conservatism of its management and the care exercised in safeguarding the interests of its policyholders. He complimented the Michigan agency very highly and said that the home office is proud of it. He thought a better staff could hardly be gotten together, and praised Manager Tory for organizing so fine a corps of agents.

Hon. Jas. V. Barry, commissioner of insurance of Michigan, followed with one of his characteristic speeches. Mr. Barry fairly bubbles over with wit and humor and he turned some of it loose on this occasion, to the delight and amusement of his auditors. Speaking seriously, he said that he felt it an honor to be present and was there because he is always willing to aid in a good cause. He had great confidence in the good which comes from such gatherings, both to the public and those engaged in the business. To the public, he said, derives fully as much good from honest conferences of the insurance men, as from those of men in any other business. They elevate an honorable calling and enlighten and broaden all engaged in it. Another good which

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comes from such a gathering  
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entatives of two contries. He  
expressed his pleasure in being  
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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 in-  
surance. 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.

## A GREAT SHOWING.

Growth of Income, Assets, and Life Assurances in Force of the  
SUN LIFE OF CANADA, during the past TEN YEARS.

### INCOME

1893	_____	\$ 1,240,483.
1895	_____	1,528,054.
1897	_____	2,239,159.
1899	_____	2,596,207.
1901	_____	3,095,666.
1903	_____	3,986,139.

### ASSETS

1893	_____	\$ 4,001,776.
1895	_____	5,365,770.
1897	_____	7,322,371.
1899	_____	9,247,664.
1901	_____	11,773,032.
1903	_____	15,505,776.

### ASSURANCES IN FORCE

1893	_____	\$27,799,756
1895	_____	34,754,840
1897	_____	44,983,796
1899	_____	52,806,035
1901	_____	62,400,931
1903	_____	75,681,188

**"PROSPEROUS AND PROGRESSIVE"**