

MICHIGAN NUMBER.

\$15,685,686 in applications is the Record of the
Sun Life of Canada for 1902.

SUNSHINE

VOL. VIII
No. 1

MONTREAL

JANUARY
1903

A Happy New Year.



HONORABLE JAMES V. BARRY,
Commissioner of Insurance, State of Michigan.

Honorable James V. Barry.

Hon. James V. Barry, the Commissioner of Insurance for Michigan, was born in Monroe, Mich. Graduating from the High School of that city he immediately engaged in newspaper work, which he followed very closely until his appointment as Commissioner of Insurance. For years Mr. Barry was the official representative of some of the largest journals in America at the capitol at Lansing, and reported all important legislation.

The appointment of Mr. Barry as Commissioner of Insurance was a case of the position coming to the man, as it was unsought by him, and he hesitated for some time before accepting it even after the appointment was made.

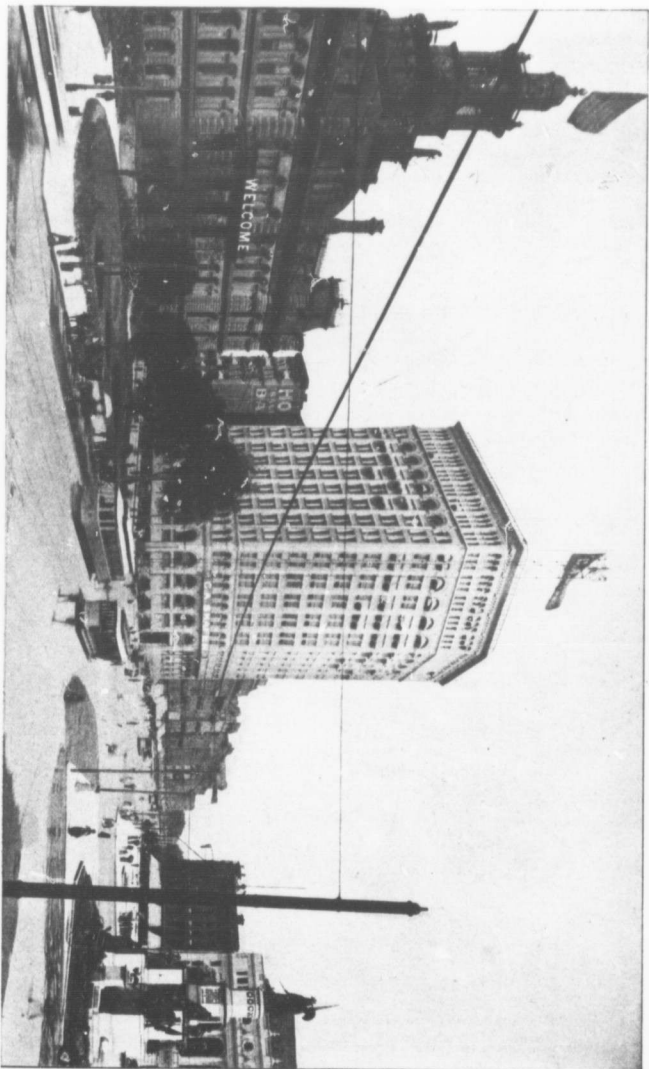
His administration has been exceptionally successful and he is considered one of the best Commissioners of Insurance Michigan has ever had. The following extract from his annual report of August 1st, 1902, has been copied practically in every insurance journal in the United States and commented upon very favorably:

"The policy of entailing upon the companies the least possible expense and burden consistent with proper supervision and protection of the public, I am convinced even more than at the time I announced it one year ago, is the best both for the company and the insured. Whatever burden or expense is put upon the company is borne by the insured, and it therefore follows that the interests of the latter demand that only those requirements which are absolutely necessary should be exacted from the former. It has been my unvarying policy to depend upon the supervising department of the state in which the company or association is located for whatever information I have desired concerning the condition of such company or association aside from that contained in the state-

ments filed in this department. I have been much pleased with the evident desire of the supervising officials to whom I have appealed to furnish me with most thorough information regarding the condition of the companies. In every instance when so requested these officials have made complete examinations and courteously furnished this department with copies thereof. The attitude of the departments; of other states toward this department has, in the main, been just and fair."



NEWSBOY'S FOUNTAIN ON BELLE-ISLE,
Erected by the Evening News Association, Detroit.



City Hall.

"The Majestic" Building.
THE HEART OF DETROIT.

Soldiers' Monument.

The Marriage of Mr. McBain.

The Times of India, of November 5th, contained an extended account of the marriage, on the day previous, of Mr. J. A. D. McBain, the Company's manager for India, Burma and Ceylon, and Miss Matilda Isabella, youngest daughter of Mr. and Mrs. MacMillan, of Elphinstone College, Bombay. The account speaks loudly of the high esteem in which both are held in Bombay, and the friends on this side would also like to extend to the happy participants their very best wishes for their future happiness. The staff at the Head Office at Bombay presented Mr. McBain with a handsome and richly engraved silver bowl of Indian workmanship, with the following inscription on it :

"Presented to J. A. D. McBain, Esq., on the occasion of his marriage, by the Sun Life Assurance Company of Canada, Bombay Office staff, November, 1902."

Mr. Kohiyar, the head clerk at this branch, acted as spokesman, and eulogized the sterling qualities of the manager which endeared him to his staff. They all hoped that the connection of Mr. McBain and the staff with the Sun Life of Canada would be a life-long one. Mr. Kashinath, the cashier, who is the oldest employee in the office, garlanded Mr. McBain, and this pleasing function ended after a brief response from the manager who thanked his staff and who hoped that they would all alike always have at heart the interests of the Company they serve.

Sunshine enters upon its eighth year with this issue.

\$15,685,686 in applications received by the Sun Life of Canada in 1902.—Prosperous and Progressive.

List of Representatives in Michigan Agency.

(See group opposite.)

1 John A. Tory	19 E. Wilkinson
2 E. R. Robinson	20 A. M. Griffith
3 C. B. Buckley	21 C. N. Moore
4 Miss F. M. Cummings	22 Miss A. Jackson
5 Miss E. S. Harris	23 F. F. Pendrel
6 S. C. Brock	24 A. E. Moore
7 Miss M. A. Widdis	25 T. S. Scupholm
8 P. Ryan	26 J. J. Ludwick
9 J. D. Teetzel	27 J. P. Mohler
10 H. C. Rankin	28 J. C. Smith
11 G. H. Shaw	29 H. C. Stevenson
12 G. S. White	30 G. A. Walters
13 W. B. Falk	31 A. McPhail
14 J. R. Sanderson	32 G. H. McKenzie
15 P. Scott	33 B. F. Smith
16 A. R. Croil	34 J. Ronald
17 A. N. French	35 A. W. Yonson
18 S. D. Maddin	36 A. E. Fisher

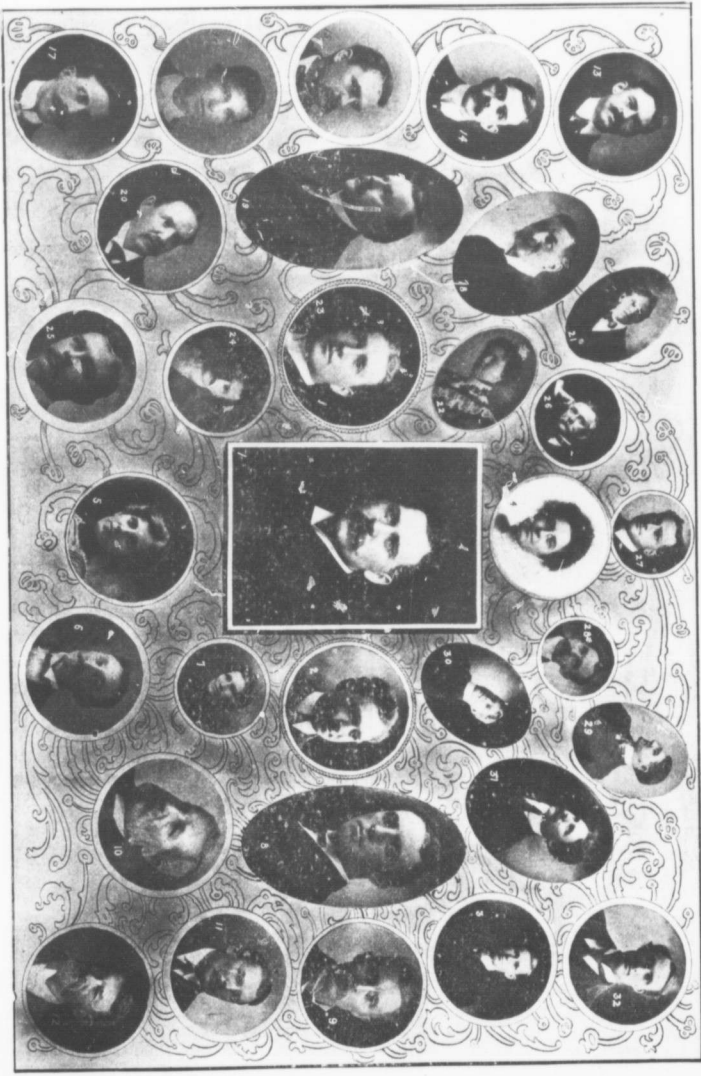


"The rapid growth of the Sun Life Assurance Company of Canada is one of the most remarkable features of the life assurance world."—The Financial News, London, December 22nd, 1902.



A QUARTETTE OF AGENTS
whose photographs were received too late to be included in the group on the opposite page.

MR. JOHN A. TORVY, MANAGER FOR MICHIGAN, AND AGENCY STAFF.
(Names are on the opposite page.)



Michigan's First Newspaper.*(See last page of this issue.)*

The Michigan Essay, or, the Impartial Observer, is the name of the first newspaper ever printed in what is now Michigan. The first number, which is also believed to be the last, was published at Detroit, Thursday, August 31, 1809, by James M. Miller. The number consists of four pages of four columns each. About one and one-half columns of the sixteen are in French. The number contains articles from the London Morning Chronicle, the Liverpool Aurora, the New York Spectator, the Pittsburg Commonwealth, and the Boston Mirror. The information from Europe is from four to five months old and that from the United States from four to six weeks old. The rates of subscription, advertising, etc., are given in the first column. The paper contains but one advertisement; it is that of St. Anne's school of Detroit. It is supposed that the paper was printed on a small hand press brought overland from Baltimore to Detroit by the Rev. Gabriel Richard. The copy of the paper from which the accompanying photograph was taken was kindly loaned by Messrs. James H. Stone & Company, printers and publishers, of Detroit. So far as is known there are but six copies of the paper in existence.

**Chair of Justice Cadillac Square.**

The following inscription is engraved on the back, which fronts the City Hall and gives the impression of a monument:

"This chair, erected July 24th, 1901, is located on the site of the City Hall built in 1835, and occupied until 1871 as the seat of civic authority.

"It is symbolic of the seigneurial rule of Antoine de la Mothe Cadillac, Knight of St. Louis, who with his company of colonists arrived at Detroit, July 24th, 1701.

"On that day, under the patronage of Louis XIV. and protected by the flag of France, the City of Detroit, then called Fort Pontchartrain, was founded."

A Few Things about Detroit.

- It has — a population of 376,437.
- 200 churches.
- 37 hospitals and asylums.
- 715 physicians.
- 21 parks.
- 300 miles of paved streets.
- 180 miles of electric street railways.
- 80 newspapers and periodicals.
- Largest seed-house in the world.
- Largest stove factories in the world.
- Largest chemical factories in the world.
- Largest car works in America.
- Largest paint factory in the United States.
- 2000 manufacturers and 60,000 operatives.
- A waterworks plant costing \$6,920,467, with a capacity of 103,000,000 gallons per day.



The Chair of Justice, Cadillac Square, Detroit.

1903.

Now that the year's work is over and the flush of success is on our cheeks, we are apt to take things a little bit easier for a while.

Athletes tell us that the winning of a race depends largely upon the start made.

As we look down the line of a number of runners waiting for the starter's signal, it will be noticed that they start from many different positions; their own peculiar ideas of what is the proper way is but evidence that it is very important that they should have a good start.

A great deal of the success in the gathering together of the business of 1903 will depend upon the start made the first few months of the year.

It is a trite saying, but very true, that "Nothing succeeds like success."

There is a momentum which goes with successful effort that makes even greater success more easily attained.



Well Done, Michigan!

The slogan of the Michigan Agency last year was "Michigan must lead the world," and true enough at the last tick of the clock on the last day of the year, the Michigan Agency was the leader in new applications secured. We congratulate Mr. Tory and his able and energetic corps of workers on their great success.

There were other agencies close upon their heels, but at the final spurt Tory and his runners won. Some other agencies, which we will not name, are determined that the laurels shall not go to the Michigan Agency this year. We reserve our opinion, but this much we may be permitted to say that, if we are not mistaken in the Michigan men, we believe they will give the competing agencies a race for life.



CHAMBER OF COMMERCE BUILDING, DETROIT.
Headquarters of the Sun Life of Canada
for Michigan.



NEW COUNTY BUILDING, DETROIT.
This building cost \$2,300,000.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

HEAD OFFICE: MONTREAL

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.
MURDOCH MCKENZIE, ESQ.
ALEX. MACPHERSON, ESQ.
JAMES TASKER, ESQ.

SECRETARY AND ACTUARY:

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

CHIEF MEDICAL OFFICER:

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

ASSISTANT ACTUARY:

ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES:

FREDERICK G. COPE.

SUNSHINE							1903		
SUN	MON	TUE	WED	THU	FRI	SAT			
1902	1903	1903	1903	1903	1903	1903	1	2	3
4	5	6	7	8	9	10			
11	12	13	14	15	16	17			
18	19	20	21	22	23	24			
25	26	27	28	29	30	31			

From the Managing Director to the Company's
Representatives.

"Enjoy thy wealth as 'though about to die,
Yet frugal as 'though of life wert sure;
A wise man he who both these rules obeys
And strikes the mean 'twixt thrift and lavish-
ness."

—Lucian.

Gentlemen:—

You will remember that in my address at the beginning of 1902, I expressed the wish that the new business for the current year should not exceed the figures for 1901. Your zeal and ambition had placed the Sun Life of Canada, in respect of volume of new business, largely in the lead of the Canadian group of life companies, and that lead it has held triumphantly for some years. Last year, it was felt to be due alike to you and to ourselves that a period of comparative rest should be had; a rest that would be in a sense recuperative, preparatory to our undertaking later a yet more vigorous campaign of healthful expansion. Hence the restriction. That rest, however, will be considered as closing with the close of 1902! A forward movement will be inaugurated with January of 1903, and I hope that it may be taken up and prosecuted with energy to a handsome success. The Superintendent will doubtless be addressing you on the subject.

At the date of this writing, it looks as if the new business of the two years 1901 and 1902 will be very close indeed in their respective amounts. It thus appears that you have gauged with

marvellous accuracy the effort needful to expend in order to repeat the score of the previous year. That some may have relaxed, and, indeed did relax over much, is a matter well known at Head Office; and but for the tireless ambition of other branches, the year's results might have been disappointing. We all have our measure of value—that measure in respect of each branch manager and his staff as a factor in the make-up of the Company's yearly progress, is necessarily a matter of weekly record at Head Office. But enough of this for the present. The wise man says that there is a time for everything; aye, a time to speak plainly, and a time to speak only in parables. For each phase of life, there comes an appropriate time to speak!

As already mentioned, with the advent of 1903 we shall enter upon a vigorous campaign for new business. Head Office will arrange for a specific amount of the increase wanted. From some branches we shall expect a decided improvement if territory is to continue bonded; while from others, a mere duplication of 1902 results will themselves be a magnificent success. Where the boot fits in this remark, let it be worn with due satisfaction; it is so intended. Giants must be talked with aside, else the cupidity of the jealous would be re-awakened. Possibly I may be found hard to please this year as I am aiming to reach two millions of placed business *beyond* the corresponding figures of 1902. While we have been rowing this year an easy, leisure-taking stroke, our neighbors have been spurting tremendously. While that is a matter of minor consideration with us, it is nevertheless a warning as to continued prestige.

It may be interesting to look for a moment at the altered attitude of our most aggressive neighbors. Formerly they loudly and often avowed Canada to

be a veritable Paradise of health and longevity, beyond whose sacred boundaries they dared not and never should go in quest of business. They even went as far as to predict disaster to the reckless adventurer (the Sun Life of Canada) who had strolled abroad! Were they sincere, or only shamming—did they believe what they then said or were they only courting the shame of detraction in making such foolish statements!—Judge ye, when I tell you that these same companies are now found to be scurrying like lamp-lighters in a wild scramble for business in nearly all lands—aye, in some of the most unpropitious and out-of-the-way places. But the most extraordinary feature of their tumultuous proceedings, is their offering assurance in some of these places at largely-discounted premium rates, thereby breaking the market for themselves as for all others as a profit-yielding field. A telling commentary alike on their former utterances and on their present prudence. One usually denominated a *heathen* wrote of such duplicity thus, "It is disgraceful to say one thing and think another; how much more disgraceful to write one thing and think another."

A word as to the motive which inspires hopefulness in inciting you to increased effort. Whatever may have been thought a year ago, it is very evident now to all careful observers that there is as yet no let-up to the great wave of general prosperity in nearly all civilized countries. Industrial pursuits are in full swing, labor is abundant, and the laborer is yearly receiving increased remuneration for his services. Money is in free circulation among all classes, but the idle and wasteful; governments that hitherto talked paper currency or advocated bi-metallism, now feel sufficiently opulent to favor the luxurious and more stable gold standard. Long-dated securities crowd the world's money markets,

and interest and other benefits have advanced considerably. The oscillations in market quotations, and the occasional bearish howls of the pessimist are incidents to be looked for. Altogether the picture of the condition of present day society, is one of great general prosperity. Happy indeed is the people who are in that state. It is the condition more than any other in which life assurance should advance and flourish like a green bay tree. Try it.

In furtherance of that undertaking, it behoves us to ever remember that, like adversity, prosperity has its stern lessons and duties for mankind.

"If one dares to count

On two short days or more, vain fool is he;
The morrow is as nought, till one has passed
The present day in fair prosperity."

In days of plenty we must lay up for the needy times of broken health, ill luck and broken fortune, aye, and for the yet more trying times of untimely death. To overcome enemies in the field may indicate strength and skill, but the truest bravery is in mastering one's pleasures and expenditures, so as to provide for one's necessities in times of need. It is said that "Prosperity destroys fools and endangers the wise," and is the thing in the world we ought to trust least otherwise than to make preparation for adversity. And it is encouraging to both you and to me to know that of all the methods thought out and tried by men to ensure the retaining home comforts to a family bereft permanently of its bread-winner, life assurance alone affords the requisite guarantees. It is now universally admitted to be the surest, the safest and best provision that any one can make for his own green old age, or the wants of widowhood and orphan children.

It is thus seen, gentlemen, that to us is committed in part this great trust of rousing the people to a discharge of the

sacred duty of adequately providing by life assurance while in health and in prosperous times. Responsible man may trifle for a time with this important duty, but the inexorable avenger will not miss to exact the pound of flesh from the neglected ones. Avoidable negligence punishes the neglecter with bitter regret at the thought of what might and could have been; and covers the neglected with deepest sorrow and want.

Gentlemen, the grave responsibility rests upon each of you to obviate all such needless sorrow within the competency of your circle of influence. Take it as an assured fact that every true man in his heart of hearts means to assure his life for the benefit of his loved ones. It is procrastination, hoping for a more convenient time in the future, that delays him. How many grand opportunities, how many generous resolutions have been lost through it. Help men to take time by the forelock. Persistent effort, tactfully directed, nearly always wins in a good cause. And the result, perhaps a family saved from pinching want. That thought should fill yourselves, and the assured, equally with profound satisfaction.

Perhaps you will ask in what respect the initial labors of the field staff are sustained by the Company in the investment of the policyholders' funds? A very proper and very important enquiry. Well, I am very happy in being enabled to say that never before, in the history of the Sun Life of Canada, have we prospered so completely as in 1902.

Much thought and industrious painstaking have of late been bestowed on our investments, and with most admirable results. This of course is not the place for enlarging on this topic. Let it suffice for the present to be told that 1902 has brought a large measure of prosperity to the Sun Life of Canada in its recent investments. Be assured then

that your arduous labors in the field are being ably, conscientiously and profitably sustained by the Executive in the investment of the Company's funds.

That statement will likely be challenged by such unscrupulous detractors as the writer of a leaflet now being circulated by certain sister companies. That squib is a miserable attempt to disparage the Sun Life of Canada from the standpoint that its last profit dividend on the old $4\frac{1}{2}$ per cent. policies was lower than its predecessors. It could not well have been otherwise. Did he not know that? Is it not known to him that several companies were compelled to skip a dividend last year, while others had had that same question under consideration of directors? No matter your Company has had a truly prosperous year. But I may perhaps find leisure to attend to that scribe later. We ourselves never aggress between companies and their assured in that base manner. No man, of a generous spirit, ever does.

"He who maligns an absent friend's fair fame,
Who says no word for him when others blame,
Who courts a reckless laugh by random hits
Just for the sake of ranking among the wits,
Who feigns what he ne'er saw, a secret blabs,
Beware him, Roman! that man steals or stabs."

We ourselves do sometimes hit, and hit hard, when recklessly assailed without provocation, and may do so again, but never in wanton attack. The responsibilities of high office call for watchfulness.

But enough, the thermometer at the door standing at fifty-five degrees of frost, reminds me very forcibly of that other winter—the winter of life. It not only draws near, it too is at the door. Ah me, but the hours do speed on their way at this stage of man's being. Like the migratory period in the life of birds of passage, every hour seems precious. Drawing near to that all decisive enquiry, "What hast thou done

(not done for me, but) for those who were committed to your charge and in your power to influence for good?"

Gentlemen, you have in a large measure the well-being or ill-being of a great Trust Company in your charge; beware that you send it no known bad risks that may mar or imperil its usefulness. You have also in your charge the no less sacred interests of numerous coming widows and orphan children for whom you can negotiate the blessed protection of life assurance; be faithful to those important trusts. You may not, you dare not, be truant to so important a commission. Therefore, bend your energies as you never bent them before, and secure the largest possible results in the year 1903; and my earnest prayer will be that the approbation of the All-wise One may be upon you and yours.

A very happy and prosperous New Year to you all.

R. MACAULAY,
Managing-Director.



A school inspector arrived at a small town in Germany, and requested the mayor to accompany him on a tour of inspection around the schools.

The mayor, as he put on his hat, muttered to himself, "I should like to know why that ass has come so soon again," a remark which the inspector overheard, but affected to ignore.

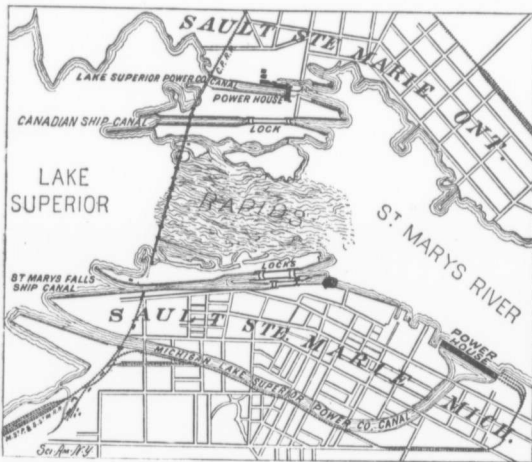
Arrived at the first school, he began to examine the pupils in punctuation, but was told by the mayor. "We don't trouble about the comma and such like." The inspector merely told one of the boys to write on the blackboard, "The mayor of Ritzelbuttlet says the inspector is an ass." "Now," he added, "put a comma after 'Ritzelbuttlet' another after 'inspector.'"

The boy did so. The mayor is believed to have changed his opinion as to the value of commas.

Sault Ste. Marie, Michigan.

The use of waste power is practically illustrated by the photographs of Sault Ste. Marie in this issue of Sunshine — for the marvellous growth of Sault Ste. Marie — American and Canadian — is attributed to the appreciation of waste power controlled by a giant mind. On the American side, a great power canal, twenty feet deep, two hundred feet wide and over two miles long, has been scooped out. The water that passes through this

Sault looks like a world's fair, and a walk through it is simply bewildering. There is nearly a square mile of mammoth mills, machine shops, smelters, and factories, and a half-mile of ore docks. These industries, that five years ago employed less than five hundred men have nearly five thousand upon their pay-roll to-day, and this does not include men indirectly employed by contractors. Twice as many people draw pay to-day from the big Sault company as lived here



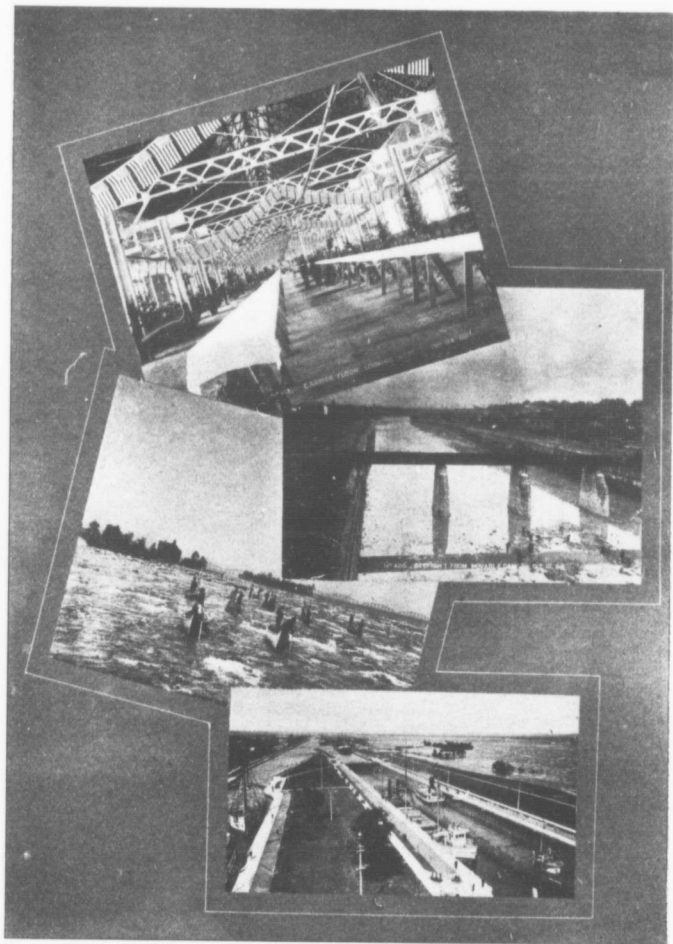
canal enters a mammoth power-house that is just a little over a quarter of a mile long. This is the greatest power-house on earth. It contains three hundred and twenty turbines and develops over sixty thousand horse-power. As the work on the American side, despite the fact that millions have already been spent, is just only beginning, the next few years will see great growth of industries and population.

The Canadian "Soo" across St. Mary's River has, during the past five years, made remarkable headway. A recent writer says, "The Canadian side of the

when the explorer came and waked the sleeping village. The best general-view photograph obtainable shows not much more than half the building on the Canadian side alone. The new steel plant and the big battery of blast furnaces that stand by the ore docks, the car shops, the veneering plant, the sawmill, and great charcoal ovens—where everything but the smoke is saved—have all been added since the latest photographs were made."

The two "Soo's" are destined to be great cities in the near future.

A father fearing an earthquake, in the region of his home sent his two boys to a distant friend until the peril should be over. A few weeks after, the father received this letter from his friends: "Please take your boys home and send down the earthquake."



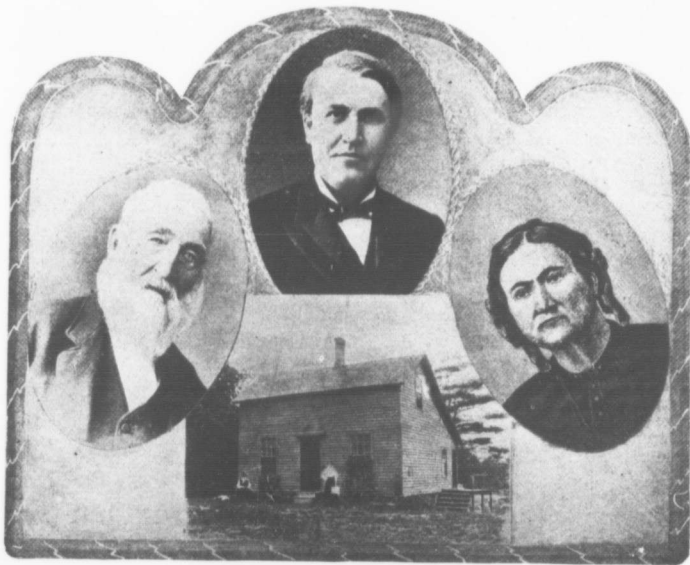
VIEWS AT SAULT STE. MARIE, MICH.

Interior of Power House. This view shows over half a mile of Banqueting Tables.

Indians fishing white-fish, with dip nets,
in the Soo Rapids

Power Canal. Looking east from the head gates
or Moveable Dam.

Birds-eye view of Government Locks, looking west.

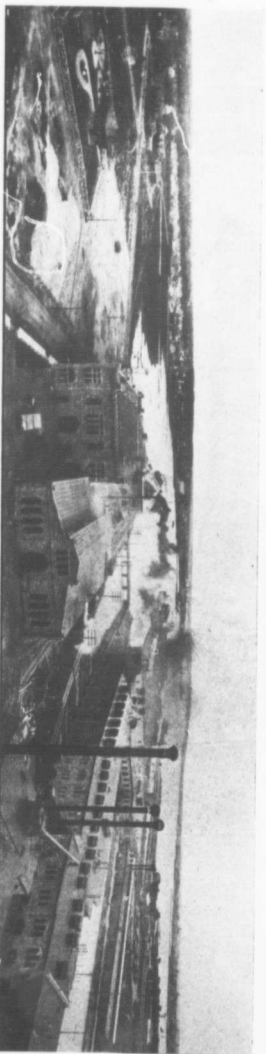


MR. THOMAS A. EDISON, HIS FATHER AND MOTHER, AND THE OLD HOME AT PORT HURON, MICHIGAN.

The above photograph is of exceptional interest. The world owes a debt of gratitude to Mr. Edison that it can never repay. The harnessing of electricity has already brought untold blessings, and the end is not yet. Mr. Edison is still active and experimenting. He has so often startled the world by his seemingly impossible discoveries that we may yet expect to hear of many wonderful things from the "Wizard of Menlo Park."

Ten Years' Progress of the Sun Life of Canada.

	Income.	Net Assets exclusive of uncalled Capital.	Life Assurances in force.
1891	\$920,174.57	\$2,885,571.44	\$19,425,411.84
1901	3,095,666.07	11,773,032.07	62,400,931.20
Increase . . .	\$2,175,491.50	\$8,887,460.63	\$42,975,519.36



Old Hudson Bay Post, now the residence of Mr. F. H. Clergue. Algoma Iron Works. General Offices.

PANORAMIC VIEW OF SOME OF THE CLERQUE INDUSTRIES AND THE HARBOR BETWEEN THE TWO "SOOS."
(This view is of Sault Ste. Marie, Ontario.)

Pulp Mill and Chemical Works.



PANORAMIC VIEW OF SAULT STE. MARIE, MICHIGAN.
(Taken from the Government Buildings, at the Locks.)

MICHIGAN ESSAY; OR, THE IMPARTIAL OBSERVER.

DETROIT, TERRITORY OF MICHIGAN.—PRINTED AND PUBLISHED BY JAMES M. MILLER.

VOL. 4.]

THURSDAY, AUGUST 18, 1849.

[NO. 1.]

TERMS OF THE MICHIGAN ESSAY.

It will be published every two weeks... Subscribers may send their orders by mail...

were advancing... The British government will... The American government...

Mark advantage is expected... The American government...

Advertisements not exceeding... The British government will...

Cape Fitch, of the ship... The American government...

SAVING WORKS... Mark advantage is expected...

FOREIGN INTELLIGENCE.

Arrived at Beverly, last evening...

The Saxons army had reached... The British government will...

The British government will... The American government...

The British government will... The American government...

By the 14th bulletin, at Eberst... The duke of Ragusa reached...

The appointment of Mr. Jackson... The American nation has...

From Dutch Papers... Information from Sweden to the...

On the 15th July, four young... three of them from 15 to...

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