

VIEWS OF VIRGINIA IN THIS NUMBER.

SUNSHINE

Vol. VII,
No. 5.

MONTREAL

MAY,
1902.



STATUE OF GENERAL ROBERT E. LEE,
RICHMOND, VA.



MR. N. D. SILLS,
Manager for Virginia, Sun Life of Canada.

Mr. N. D. Sills, the Company's manager for Virginia, is a Canadian by birth, but may be considered an American by adoption. After graduating from the High School at Sydenham, Ontario, his thoughts turned to "teaching the young idea how to shoot," and this engaged his time for three years. In 1895 he joined the agency staff of the Sun Life of Canada as agent at Kalamazoo, Mich. In a short time afterwards he was made superintendent for Kalamazoo city; in 1897 he was appointed manager for South-Western Michigan, and after that his territory was enlarged on three different occasions. On January 1st of this year Mr. Sills was again promoted, being appointed manager for the State of Virginia. This mark of confidence is the highest commendation of his ability and standing in the Company's service, and we are confident that their largest expectations will be realized.

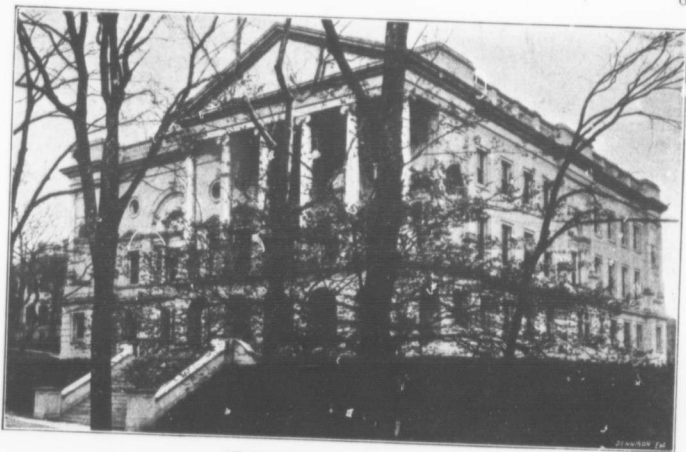
How Attention Was Gained.

A late Edinburgh professor was much annoyed by the want of attention displayed by his students, so he determined to put a stop to it. Accordingly, one day, while delivering a lecture to his class, he illustrated it by an experiment in which he mixed certain mixtures in a glass jar. He then inserted his finger into the concoction and put it to his mouth, afterwards passing the jar round the class. As each in turn tasted the mixture, their faces assumed a very disgusted expression. When the jar was returned to the professor, he laid it in front of him, and thus addressed the class:—"Gentlemen, I perceive by the expression on your faces that you have not been paying sufficient attention to my experiment, else you would have noticed that the finger I inserted in the mixture was not the same that I put into my mouth." He had never cause to complain of lack of attention all that session.



Above Mere Business.

The question of assurance is one high above the mere business plane. It would be thought absurd for a man to write or to preach advocating the purchase of groceries, dry goods or coal. Yet the father who provideth for his children needs assurance for them as much as to supply them with clothing, food or coal. At the cost of only a few cents a day even the poorest can secure protection of the best kind. The life companies offer plans of assurance of all kinds, from that of pure assurance to that of almost pure investment. Systematic contributions from policyholders are carefully invested, and each individual loss is paid out of a large circle of contributors, so that no one feels the blow severely.—Toledo (Ohio) Times.



STATE LIBRARY — RICHMOND, VA.

The Old Home Haunts.

There's a sound that rings in my ears to-day,
That echoes in vague refrain,
The ripple of water o'er smooth-washed clay,
Where the wall-eyed pike and the black bass
play,
That makes me yearn, in a quiet way,
For my old fly-rod again.

Back to the old home haunts again,
Back where the clear lake lies ;
Back through the woods
Where the blackbird broods,
Back to my rod and flies.

I'm longing to paddle the boat to-day
Through water-logged grass and reeds ;
Where the muskrat swims and the cat-tails
sway ;
Where the air is cool, and the mist is gray ;
Where the ripples dance in the same old way,
Under the tangled weeds.

Back on the old oak log again,
Back by the crystal brook ;
Back to the bait,
And the silent wait,
Back to my line and hook.

I wish I could wade by the water's edge,
Where the fallen leaves drift by ;
Just to see, in the shadow of the ledge,
How dark forms glide, like a woodman's wedge,

Through driftwood piles and the coarse marsh
sedge,
And to hear the bittern cry.

Back where the tadpoles shift and sink,
Back where the bullfrogs sob ;
Back just to float
In the leaky boat,
Back to my dripping bob.

Oh, it's just like this on each misty day,
It's always the same old pain
That struggles and pulls in the same old way
To carry me off for a little stay
By the water's edge, in sticky clay,
To fish in the falling rain.

Back to my long black rubber boots,
Back to my old patched coat ;
Back to my rod
And the breath of God—
Home—and my leaky boat.

—F. Colborn Clarke.

Life.

" Life is a leaf of paper white,
Wherein each one of us may write
His word or two, and then comes night.
Greatly begin ! Though thou have time
But for a line, be that sublime—
Not failure, but low aim, is crime."

What About That Boy?

A large majority of men, when reflecting on the subject of life assurance, regret the fact that they did not assure early in life. To have done so would not only have given them their assurance at a lower premium, but in the cases of endowments and other policies calling for premiums for a limited number of years, these would have matured the sooner. The latter is an important consideration. Between the ages of 30 and 50 a man is bearing the brunt of life's battle, and the maturing of an endowment, enabling him to draw a few thousand dollars, would in many cases give very necessary relief and assistance, and would, at the least, always be acceptable and timely.

But what is the use of these reflections? You cannot profit by them now. But your sons can! They cannot be expected to see, as clearly as you do, the benefit it would be to them to assure at once, and you should put them on the right track. Perhaps they are already earning, and a suggestion from you would start them; or, if you paid the first premium, they would take a pride in earning for future ones, and at the same time acquire habits of thrift. Then, again, if left to their own inclinations, they may assure in an institution or upon



THE "WHITE HOUSE" OF THE CONFEDERACY, where Jefferson Davis resided, now used as a Confederate museum and memorial building.

a plan that is not suitable, and, as life assurance is a contract covering a long term of years, it should not be left entirely to a boy's judgment or an agent's selection.

The Sun Life Assurance Company of Canada has admirable plans of assurance suitable for your boy. Ask any agent about them, or write to Head Office.



The Nameless Hero.

There are countless heroes who live and die,
Of whom we have never heard;
For the great, big, brawling world goes by
With hardly a look or word;
And one of the bravest and best of all,
Of whom the list can boast,
Is the man who falls on duty's call,
The man who dies at his post.

While his cheek is mantled with manhood's bloom

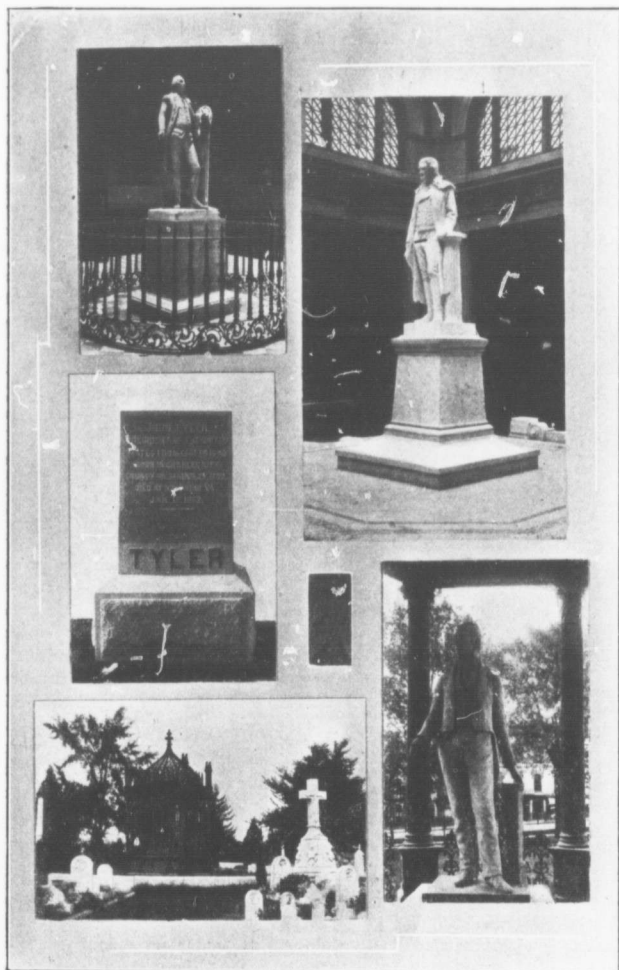
And the pathway of life looks bright,
He is brought in a moment to face the gloom
Surrounding the final night.
He buoyantly sails o'er a sunlit sea
And is dashed on an unseen coast—
Till the ship goes down at the helm stands he—
The man who dies at his post.

Who follows the glorious tide of war
And falls in the midst of fight.
He knows that honor will hover o'er
And cover his name with light;
But he who passes unsung, unknown,
He hears no applauding host;
He goes in the dark to his fate, alone,
The man who dies at his post.

Who bears with disease while death draws near,
Who faces his fate each day,
Yet strives to comfort and help and cheer
His comrades along the way,
Who follows his work while he yet may do,
And smiles when he suffers most,
It seems to me is a hero true—
The man who dies at his post.

There are plenty to laud and crown with bays
The hero who falls in strife,
But few who offer a word of praise
To the crownless hero of life.
He does his duty and makes no claim;
And to-night I propose a toast
To the silent martyr unknown to fame,
The man who dies at his post.

—Denver News.

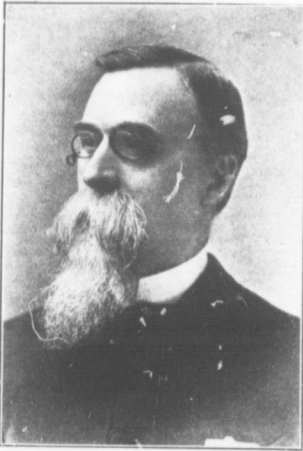


HOUDON'S STATUE OF WASHINGTON
in the rotunda of the Capitol, Richmond.—This statue
was modelled from life. Lafayette pronounced it to be
a fac-simile of Washington's person.

NEW HEADSTONE RECENTLY PLACED ON THE
GRAVE OF PRESIDENT TYLER.
TOMB OF PRESIDENT MONROE.

JEFFERSON'S STATUE.

STATUE OF HENRY CLAY.



GEO. ROSS, M.D.,
Chief Medical Examiner for Richmond, Va.,
Sun Life of Canada.

The Old Court House at Williamsburg, Va.

The scene of Patrick Henry's great speech on the Stamp Act is one of the most charming little buildings in America, the old Court House at Williamsburg, Va. It was designed by Sir Christopher Wren, the architect of St. Paul's Cathedral and other of the most famous public edifices of England. It stands to-day in an excellent state of preservation, and looks very small compared with the ordinary county court house of modern America, but, unlike many of them, it is a chaste and symmetrical example of architecture, beautiful in its simplicity. The room in which the house of burgesses met on that memorable occasion is unchanged, and is still used for judicial purposes. Every Saturday morning a justice of the peace occupies the bench and imposes fines upon the petty offenders who are brought before him. The remainder of the building, which is of a single story, furnishes

quarters for the county clerk, county treasurer and other local officials.

It is an interesting historical fact that Patrick Henry wrote his famous resolutions upon the fly-leaf of Thomas Jefferson's volume of "Coke's Commentary Upon Littleton," and it was from Jefferson's modest chamber that this briefless barrister went to the little court house in May, 1765, to deliver the famous speech against taxation without representation which made him the most famous man of the hour, and as notorious in England as he was popular in the American colonies. Jefferson and Henry met a few years before at the house of Mr. Dandridge, the father of Martha Washington, where they spent several pleasant days together, and began a friendship which lasted until political differences divided them toward the end of their lives.



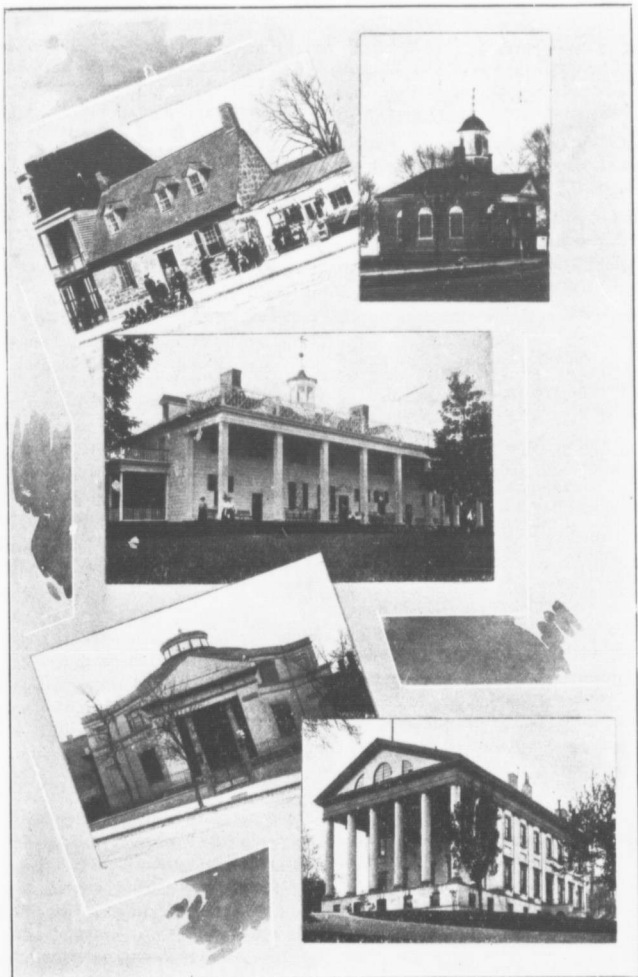
The Moral Value of Life Assurance.

* * * "Life assurance in its purity, and divested of all speculative features foreign to its high purpose of protecting dependent ones, appeals to and strengthens the best elements in the character of mankind. Through it a man's thoughts are turned from self and personal aggrandizement to a consideration of the welfare of those who shall come after him. The maintenance of a policy also frequently calls for self-denial and sacrifice, which have in all ages been deemed good for the soul."—GEORGE H. WILKINS.



Just Among Ourselves.

The New Jersey agency will in future be operated from the Philadelphia office as formerly, Mr. Thomas R. Raitt, the late manager, having been appointed to an important position in the foreign department of the Company. He left for Japan on April 7th.



"OLD STONE HOUSE."—The oldest dwelling in Richmond, now used as a museum.

OLD COURT HOUSE at Williamsburg, Va. (See opposite page.)

WASHINGTON'S HEADQUARTERS, Mount Vernon, Va.

MONUMENTAL CHURCH built on the site of the old Richmond Theatre and as a memorial of the disastrous burning of that structure, December 24th, 1811, by which sixty lives were lost, including the governor of the State, and other prominent citizens.

CAPITOL BUILDING.—The general design of this building was furnished by Mr. Jefferson, while minister to France. He sent a model and plans taken from a famous Roman temple of antiquity. The plans were adopted "with some corrections not for the better," as Mr. Jefferson said.

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:

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President and Managing-Director.

S. H. EWING, Esq.
JAMES TASKER, Esq.
MURDOCH MCKENZIE, Esq.
ALEX. MACPHERSON, Esq.
J. P. CLEGHORN, Esq.
T. B. MACAULAY, Esq.
J. R. DOUGALL, Esq., M.A.

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:

F. G. COPE.

1902		MAY					1902	
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Regrets.

Lord Rosebery, in his book, "Napoleon: The Last Phase," devotes a chapter to "The Supreme Regrets."

The great regrets of the exiled warrior seemed to have been concentrated on three capital points: "That he could not have died at some supreme moment of his career; that he left Egypt and gave up his Eastern ambitions; and, of course, Waterloo."

There is a touch of pathos in these regrets, yet they are common in some degree to all men.

Each of us has his own stock of regrets, which would dig deep into our souls were they aggravated as Napoleon's were.

Yesterday we heard a man challenge his past life with the statement that, could he go back over the years, he would adopt a different course, which would result in greater success. While the experience of his past decisions has shown him the wrong course, he must reckon that without this experience the probabilities are he would have followed the same line of action.

The past *is* past, and by no process of fretting can it be recalled.

But past experiences can have a great

educational value to us as to future actions, and aid us in rising

"On stepping-stones of our dead selves to higher things."

But we must admit, however, there are some experiences the result of which is irreparable.

To these, the principle of "Forgetting those things which are behind" is the only recourse.

Before us is a letter from a man who gives expression to a regret. We give it in his own words: "If I had to begin life over again, I would place five times as much assurance on my life as I have at present; it is by all odds the best investment a man can have."

He was not advertising any life assurance company either, but rather giving vent to a regret which he keenly felt.

There are thousands of men who have the same regret, but that gives no consolation.

The question is, can this matter be rectified?

We think it can.

An assurance policy taken out to-day would end this cause of regret; of course the penalty will have to be paid, in a slightly higher premium than it would have cost when younger.

But this is only a trifle.

An application for a life policy to-day would be the beginning of an action which would place life's value, as far as earning power is concerned, beyond the reach and harm of death.

The "grim reaper" may stop your direct earning power, but you have the privilege, through life assurance, of perpetuating after death an income necessary to provide for those who are solely dependent upon you.

Will you accept this privilege?

Will you wipe out forever this regret?

Virginia.

We are pleased to present views of Virginia in this number, and we feel sure that their historic character will meet with world-wide interest.

Among the nations of the earth, there are few people who have not heard of the grand "Old Dominion" State and its historical interest to the American nation. She gave the first president of the United States in George Washington. By her son, Thomas Jefferson, she produced the Declaration of Independence, and her soil was the scene of the closing of the War of the Revolution.

In the Civil War she furnished generals who, under different conditions, might have ranked with Napoleon and Wellington—the one in "Stonewall" Jackson and the other in the beloved Robert E. Lee.

Of twenty-six Presidents, Virginia has produced seven—Washington, Jefferson, Madison, Monroe, W. H. Harrison, Tyler and Taylor.

This state was practically the battlefield of the Civil War, and vessels of steel received their birth in the Merrimac and Monitor, which were fitted out at Norfolk.

The old state appears to be entering on a new era of prosperity, for, besides the staple industry of tobacco growing, it is becoming noted in certain lines of manufacturing such as ship building, locomotive construction and the manufacture of cotton fabrics. Railways also are building a network over the land, and on every hand are to be seen signs of progress and improvement.

With all this, however, there still remains the delightful home-like hospitality for which these descendants of the old English colonists have become famous, the wide-world over.



THE LATE HON. ALEXANDER W. OGILVIE.
Born March 7, 1829. Died March 31, 1902.

The Late Hon. Alexander W. Ogilvie.

When it was announced that the Honorable Alexander W. Ogilvie was dead, all connected with the Sun Life of Canada felt that a true and loyal friend of the Company was gone. Although he was intimately connected with many other financial institutions, we think we are safe in stating that in no other was he more deeply interested, and in no other was he more highly appreciated. The advancement of this Company was a favorite theme with him. At the annual meetings his honest face would beam with satisfaction as the progress and gains in the several departments of the business were enumerated.

With the solitary exception of Lord Mount-Stephen, he was the last survivor of the original promotors of the Sun Life Assurance Company of Canada, whose names are set forth in the charter (1865). He was a director ever since the foundation of the Company, and Vice-President since 1886.

In his personal life, Senator Ogilvie was a jovial and true-hearted Scot, having pronounced and positive opinions which he was never afraid of emphasizing; but so accessible in manner, so genial and kindly, so ready to do a favor, that he had hosts of devoted friends. Few men in Montreal were more popular or more appreciated.

Mr. Ogilvie was born at Cote St. Michel on March 7, 1829.

His first venture in business life was his entrance into partnership with his uncle, the late Mr. Jas. Goudie, in the flour milling business. On the retirement of Mr. Goudie, in 1854, he founded the house of A. W. Ogilvie & Co., as grain merchants and proprietors of the Glenora Flour Mills, which in course of time became the leading milling firm of the Dominion, and one of the largest in the world. He retired from active connection with this firm in 1874.

Mr. Ogilvie was elected in 1867 to represent Montreal West in the Quebec Provincial Parliament. He declined re-nomination at the election of 1871, but was again elected in 1875, and in 1878 he finally withdrew from provincial politics. In 1881 he was called to the Dominion Senate by the Marquis of Lorne, the then Governor-General of Canada, and remained a member of that honorable body until a short time ago, when he resigned.

His office had been for many years in the head office building, this gave us opportunity of seeing and consulting with him almost daily, and his words of counsel and cheer were always invigorating.

The resolution of the Board of Directors, given below, tells of the high esteem in which he was held by them.

Resolution of the Board of Directors, passed April 1st, 1902:

"The Board of Directors of the Sun Life Assurance Company of Canada have learned

with profound sorrow of the death of their friend and colleague, the Honorable Alexander Walker Ogilvie, the greatly esteemed Vice-President of the Board. Having been one of the original promoters, whose names are set forth in the Company's Act of Incorporation, and being at the time of his death the last survivor in office of the provisional Board of Directors mentioned in the preliminary prospectus, Senator Ogilvie has been closely identified with the foundation and subsequent history and development of the Company, and in his lamented death a gap has been made which will long be felt. The Company has lost a director who was intensely devoted to its interests, and whose valued counsel and prompt co-operation were always at its service, while the directors and officers have personally lost a faithful and tried friend, for whom they sincerely mourn.

"But our loss is trifling in comparison with that sustained by his sorrowing wife and family. With them we sympathize most deeply, and earnestly pray that the great Source of all comfort may console and sustain them in this the hour of their great affliction.

"Resolved, That this weekly meeting of the Board be adjourned without the transaction of business, and that a copy of the above minute be forwarded to Mrs. Ogilvie."

A Life Assurance Thought.

Thackeray once wrote: "When I was a boy, I wanted some taffy, but I had no shilling; when I grew older, I had a shilling, but I wanted no taffy." Many a man has health now, but wants no life assurance. By and by he will want life assurance, but have no health. — Insurance Age.

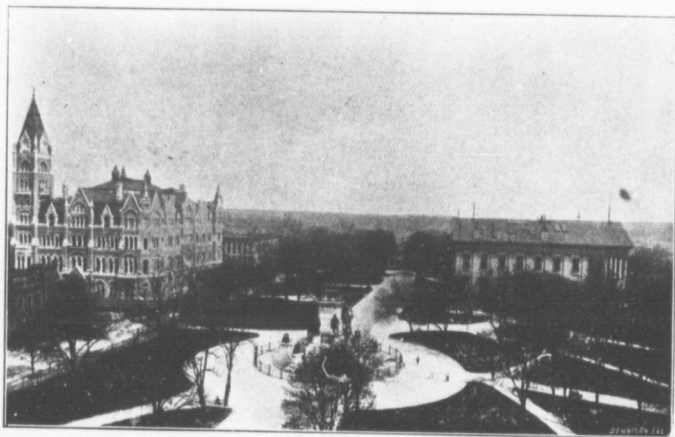


The Sun Life of Canada is
"Prosperous and Progressive."



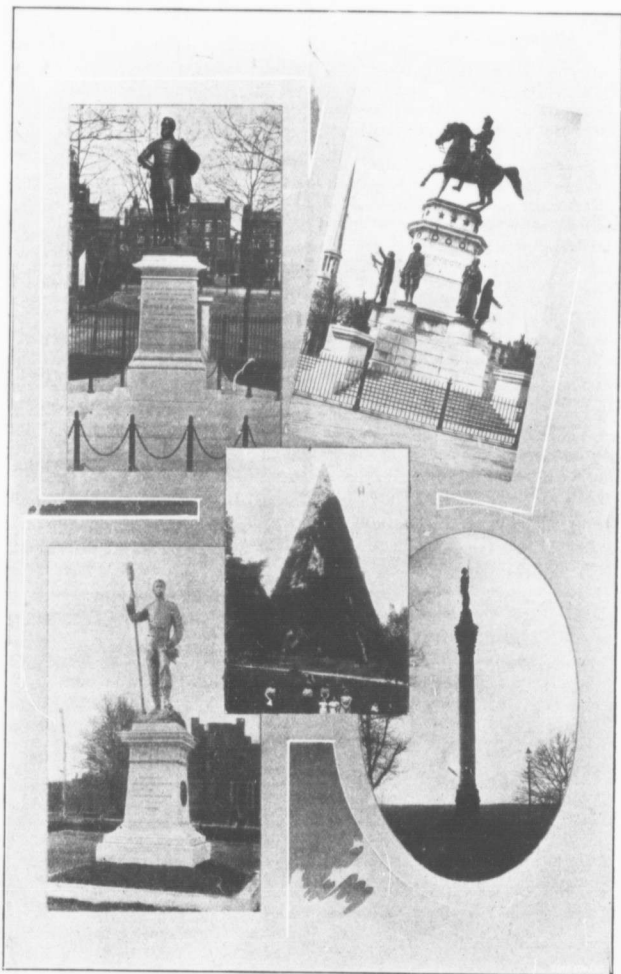
Ten Horse-power and Two Men.

"How many horse-power is your automobile?" inquired the man in the dog-cart. "Ten horse and two men," responded the owner. "The ten-horse power runs it on the level roads, and my friend and I get out and push it up the hills."



CAPITOL SQUARE, RICHMOND, VA.

Washington's Statue is in the centre. The Capitol on the right. The City Hall on the left.



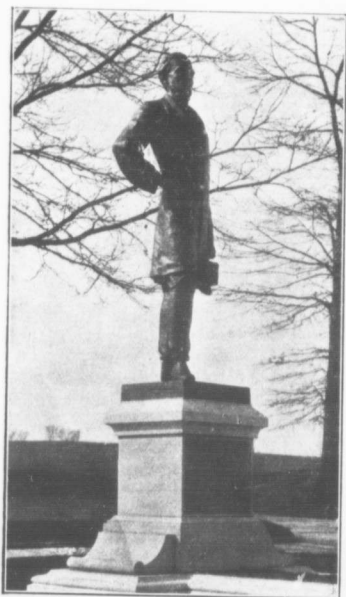
JACKSON'S STATUE. This was given as an English testimonial in honor of the great Virginia soldier.

HOWITZER STATUE, commemorating the war services, from 1861 to 1865, of the three companies of Richmond Howitzers, an artillery organization.

WASHINGTON'S MONUMENT IN CAPITOL SQUARE is generally conceded to be the finest, as it is the most elaborate group of statuary in the United States. The height from the ground to top of Washington's hat is sixty feet; height of equestrian statue, twenty feet. The figures at the base are George Washington, Patrick Henry, Thomas Jefferson, George Mason, John Marshall, Thomas Nelson and Andrew Lewis. The cost was about \$260,000.

PYRAMID IN HOLLYWOOD CEMETERY, around it are the graves of 12,000 confederate soldiers.

SOLDIERS' AND SAILORS' MONUMENT IN OAKWOOD CEMETERY.



JEFFERSON DAVIS' MONUMENT,
RICHMOND, VA.

The inscription is as follows :

JEFFERSON DAVIS
AT REST.

AN AMERICAN SOLDIER
AND DEFENDER OF THE CONSTITUTION.
BORN IN CHRISTIAN CO., KENTUCKY, JUN. 3, 1808
DIED AT NEW ORLEANS, LOUISIANA, DEC. 6, 1889
WEST POINT CLASS, 1828.

MEMBER OF HOUSE OF REPRESENTATIVES
FROM MISSISSIPPI, 1845-1846.
COL. 1ST MISSI. RIFLES, MEXICAN WAR, 1846-1847
BRIGADIER-GEN'L U. S. ARMY, MAY 17, 1847.

U. S. SENATE, 1847-1848
SECRETARY OF WAR, 1853-1857.
U. S. SENATE, 1857-1861.



"Life assurance stands to-day as a holy pyramid, representing the highest unselfishness, the sincerest affections, and the purest earthly hopes of which men are capable of."—JAS. W. JANNEY.

A One-Sided Pleasure.

The Bishop of London is a charming wit as well as a great scholar. Like James Russell Lowell, he has a horror of lending books, especially his favorites. A fellow-clergyman once visited the Bishop, and took a fancy to an old edition of Shakespeare. He borrowed the volume, and did not think to return it for several months. Finally the minister returned it with a letter saying :

"My Dear Bishop :

"I have great joy in returning the volume you loaned me."

The Bishop answered :

"My Dear Brother :

"All the joy is mine."



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



THE WINNIE DAVIS MONUMENT, RICHMOND, VA.
Erected by "The Daughters of the Confederacy," as a token of esteem and affection.

Michigan's Annual Banquet.

The sixth annual banquet to the staff of the Michigan branch of the Sun Life of Canada was given at Hotel Cadillac on the 18th February. This year, in addition to the Secretary, Mr. T. B. Macaulay, from the home office, the affair was honored by the presence of Mr. Robertson Macaulay, the President. A notable feature of these banquets is the presence of the ladies, and they turned out in good force on this occasion, as usual. Some sixty-five covers were laid, and the menu, service, etc., were of the usual high order.

After the menu had been well discussed, Mr. H. C. Walters, the toastmaster, introduced Mr. Robertson Macaulay. Mr. Macaulay complimented Mr. Tory and the Michigan staff for the excellent results accomplished, and expressed his great pleasure in being able to be present. Michigan he considered an important field. He traced briefly the history of the Company, and spoke of its ability to hold its agents as a test of its popularity.

Hon. James V. Barry, insurance commissioner of Michigan, expressed his pleasure at being present, and declared that if this banquet were a sample, he

could be counted on as a perpetual guest. He was glad to meet representatives of the Sun Life of Canada, and also the rank and file in Michigan. He did not share in the apprehension of some as to organizations, but could see in them much good. He believed the welfare of a good company and the people to be identical; what affects one affects the other, and we should encourage all legitimate undertakings. Whenever a State seeks to place burdens upon companies, it places them upon its own citizens. He proposes to conduct the insurance department on that line.

Mr. J. J. Ludwick, district manager at Grand Rapids, made a witty speech on "The Ideal Woman I Never Met."

Mr. T. B. Macaulay, Secretary and Actuary of the Company, spoke of the investments of the Sun Life of Canada. He said that there are two extremes of sacrificing security for interest and of sacrificing interest for security. There is a happy medium, and this the Sun Life of Canada endeavours to find. He said that he was proud of the Michigan staff, whom he considered men of character as well as ability and enthusiasm.

Mr. A. M. Griffith, district manager at Kalamazoo, spoke of "Honesty in Life Assurance."

Mr. Tory read an address to President Macaulay by the Michigan staff, and presented him, on behalf of the staff, with a handsome set of "Modern Eloquence." Mr. Macaulay was much affected by the address and gift, and made a feeling response.

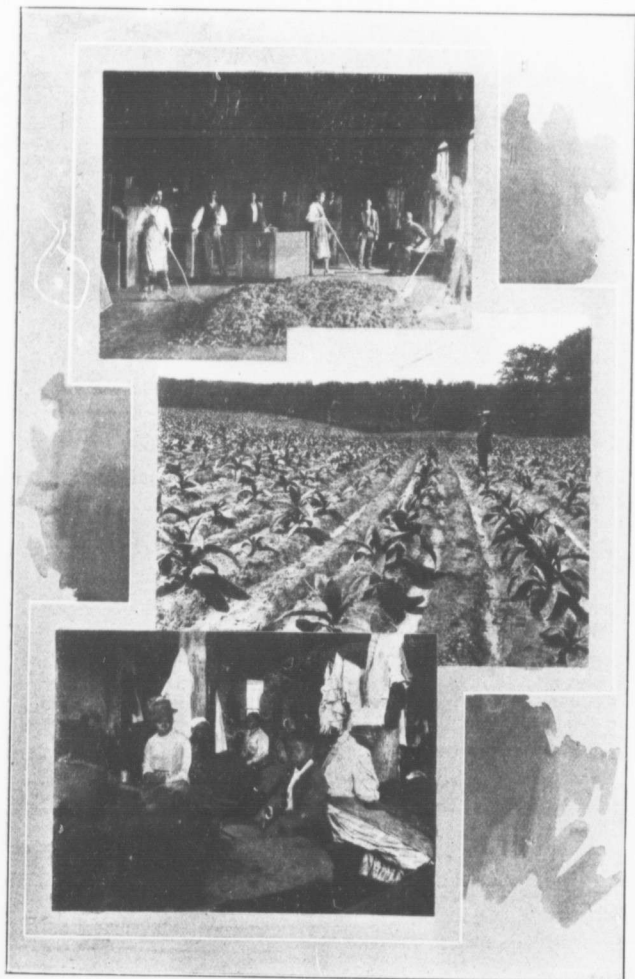
During the evening, Mr. and Mrs. Frank A. Reed each gave recitations, which were greatly appreciated. The banquet was one of the best yet given by the Michigan branch.

—The Indicator, Detroit.



ST. JOHN'S CHURCH.

In the early days of Richmond this church was used for political as well as religious meetings. At a political meeting in this church Patrick Henry gave utterance to the famous words: "Give me liberty or give me death."



THE TOBACCO INDUSTRY OF VIRGINIA.

CURING AND DRYING TOBACCO.

A TOBACCO FIELD (JUNE 1ST)

A "SNAP" AT THE STEMMING ROOM IN A TOBACCO FACTORY.



Sun Life Assurance Company of Canada

RESULTS FOR 1901

Assurances issued and paid for	0,834,298.07
Increase over 1900	410,852.70
Cash Income from Premiums and Interest	3,095,666.07
Increase over 1900	306,439.55
Assets at 31st December, 1901	11,773,032.07
Increase over 1900	1,286,140.90
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard, the H.M. Table with 4 p.c. interest on policies issued before 31st Decem- ber, 1899 and 3½ p.c. on those issued since)	566,499.86
Profits paid Policyholders	74,608.80
Total Profits paid or accrued during year	137,173.88
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1901	1,065,649.55
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1901	7,840,014.41
Life Assurances in force December 31st, 1901	62,400,931.20

(The above is an abstract from the Annual Report, a copy will be sent to all who make request.)

TEN YEARS' PROGRESS

	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