

NEW JERSEY VIEWS IN THIS NUMBER.

SUNSHINE

Vol. VI.
No. 9

MONTREAL

SEPTEMBER,
1901.



HONORABLE FOSTER M. VOORHEES,
Governor of New Jersey.

(See page 114.)

New Jersey's Manager.

Mr. Thomas R. Raitt, the manager for the State of New Jersey, whose portrait appears in the centre of the group on page 116 of this issue, has been in the Company's service for over seven years. His first work for the Company was at Toronto, where he was in charge of the Thrift Branch. He was afterwards transferred to Philadelphia as superintendent of the Thrift Department for the State of Pennsylvania, which position he held for a short time, when he was again promoted, being made inspector of agencies for Pennsylvania. In March, 1899, he was appointed to his present position—State manager for New Jersey. His career in the assurance business has been marked with success throughout. With good organization and a prosperous and progressive company like the Sun Life of Canada back of it, he is daily adding his share to the growing list of policyholders on the books of the Company. The chief office for the State is in the Bonnell Building, 196 Market Street, Newark, N. J.

**Life Assurance a Good Thing.**

While the life assurance agent seems sometimes unnecessarily persistent and while his visits and his glibly-related arguments are not always welcome to the busy man, it is very generally conceded that life assurance is a very good thing to invest in, and those who have policies in first-class companies regard them as a very valuable asset. The time is past when it is necessary to produce any great array of facts or figures to show that life assurance is a good thing. The talking points are now restricted to the difference between companies, the special attractions of this or that policy, and the effort to induce the party that now is the accepted time. — Utica Press.

Hon. Foster M. Voorhees

Governor of New Jersey.

Honorable Foster M. Voorhees, descendent of a long line of Dutch ancestry, was born in Clinton, New Jersey, in 1856. Graduating from Rutgers College at the age of twenty, he spent the following year as teacher in the Grammar School connected with that institution. In 1880, at the June term of the Supreme Court, he was admitted to the bar as attorney at law, and commenced the practice of his profession in Elizabeth, New Jersey.

Not only as a lawyer, but in the wider field of political action, Governor Voorhees has attained a marked degree of success. From 1888 to 1890 he represented Union County in the House of Assembly, while from 1894 to 1898 he was senator from the same county. During his senatorial term, he declined both the Circuit Court judgeship and the clerkship of the Court of Chancery.

Governor Voorhees has twice occupied the position of Chief Executive of New Jersey. By virtue of his position as President of the Senate, under the State Constitution, he became acting Governor from February 1st, 1898, to October 18th, 1898, vice ex U. S. Attorney General John W. Griggs, who resigned the governorship to accept his federal position. In 1899, Governor Voorhees was elected to the position he now holds. His term expires January, 1902. He resides in Elizabeth, New Jersey, not possessing an executive mansion.

F. B. L.



CUSTOMER: "Here, waiter, I give you a dime for yourself; now tell me what you would recommend with a clear conscience?"

WAITER (in a confidential whisper): "Go to another restaurant."



DR. LIVINGSTON HINCKLEY,
Medical Examiner Sun Life of Canada,
Newark, N. J.

Dr. Hinckley, the Company's examiner at Newark, New Jersey, graduated from Bellevue Medical College, New York, in 1878. Shortly after graduating he was appointed Junior Assistant Physician of the Blackwell's Island Lunatic Asylum. He showed so much proficiency that in the course of one and a half years, after a series of promotions, he was appointed Assistant Superintendent. He was afterwards connected with several other institutions of a similar character, each successive change being in accord with the progress made by Dr. Hinckley in his chosen specialty, until in the year 1883 he was appointed Superintendent of the Essex County (N. J.) Hospital for the Insane, which position he held for over sixteen years, resigning a short time ago to devote himself to the practice of his profession in the city of Newark. Dr. Hinckley is a member, and was President in 1898,

of the Newark Medical and Surgical Society. He is also prominent in other medical and social organizations in the city of Newark.



Rise Above It.

Whatsoever ill befall
Learn to rise above it all;
Hear the voice of duty call;
Join your comrades in the strife.
Though the shaft of sorrow's dart
Rankles in your bleeding heart
Hide your grief, and do your part,
This is life.

Why become a slave of chance?
Why be crushed by circumstance?
Rise above it, and advance
Over all adversity.
You're a king, and can create
For yourself your own estate;
You are master of your fate;
You are free.

All of this is ancient lore,
Often has been said before,
But I'd tell it o'er and o'er,
Sing it to the heart of youth
Howsoever long 'tis told;
'Tis a lesson never old,
For it bears a thread of gold—
It is truth.

Rise above the petty things
That would bind your spirit wings;
Hear the inner voice that sings
Songs of beauty all the while.
Drive the demon of Despair
From your heart; and, free and fair,
Meet the broods of grief and care
With a smile.

—Selected.



THE United States Review

A WEEKLY JOURNAL OF INSURANCE

THE LIT. BL. II

PHILADELPHIA, THURSDAY, APRIL 11, 1899

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The Sun Life Assurance Company of Canada in the last decade has grown by leaps and bounds, and continues to forge steadily and rapidly ahead. Last year gains were made all along the line.



MR. JOHN R. HOULIHAN,
District Manager,
Red Bank.

MR. JAMES BLEAKLEY,
District Manager,
Trenton.

MR. C. A. C. SULLIVAN,
District Manager,
Newark.

MR. THOS. R. RAITT,
State Manager,
Newark.

MR. THOS. J. O'KEEFE, Cashier, Newark.

DR. MYLES O'REILLY,
Medical Examiner,
Newark.

MR. GEO. F. PURDY,
District Manager,
Paterson.

REPRESENTATIVES OF THE SUN LIFE OF CANADA IN NEW JERSEY.



"He is a brilliant disciple of Izaak Walton."

New Jersey's manager knows how to do a few things besides selling life assurance.

In the sporting line he is a brilliant disciple of Izaak Walton. The illustration above shows him beside a morning catch—the fish which brought to him a prize in the fishing competition last year at Knowlton. He is accompanied by Mr. O. Leger, one of the Company's managers for the Montreal District, who stands majestically at the left in the picture.

In the early hours, while the others were enjoying their morning snooze, these gentlemen, believing that fishing was better than sleep, silently crept to the lake—the illustration tells the rest.

We were all pleased that both Mr. Raitt and Mr. Leger were successful. But this year we are fully convinced by arguments which have success in them, that the leading prize shall adorn the sanctum of Sunshine, for we have been doing a heap of reading about fishing since last August. What we fear, however, is that in the meantime the fish has been doing some thinking on its own account.

Mr. Raitt has another accomplishment—the happy faculty of interestingly relating his fishing experiences to others. All who have read Dr. Van Dyke's delightful books on angling know how pleasant his conversations are, and whether the reader is a fisherman or not, they are

relished. We always know that we are to be entertained when Mr. Raitt asks us to draw our chair near his, and with all the solemnity befitting a Supreme Court judge, and the enthusiasm known only to an adept fisherman he relates the many struggles for supremacy between the inhabitants of the deep and himself with such thrilling vividness, that after he is through we conclude, that truly the reminiscence of sport gives us even more pleasure than the actual experience.

September.

Hail the month that has the R!
 Now we cross the oyster bar.
 Round the point that's known as Blue,
 And drop our anchor in the stew.



THE BONNELL BUILDING, 196 MARKET ST., NEWARK.

The headquarters of the Sun Life of Canada for the State of New Jersey.



A Prominent Lawyer's Estimate.

Judge Charles G. Neely, of Chicago, speaking before the Life Underwriters' Association of Chicago, gave utterance to the following words regarding life assurance :

I want to say to you to-night that I have never had an agent come into my office or my home to talk to me about life assurance, but what I felt

honestly and sincerely that what he was saying to me was first in his mind for my good. Not that he would work for nothing, nor that he did not think of the premium upon the policy—that is legitimate—but the subject has a strong argument when presented to a man who has a wife and six children which need protection by life assurance. It makes an agent feel that he must be honest with himself as well as the man he is canvassing. I have no doubt but that every one of you has had the experience of delivering the result of a policy to a beneficiary and felt compensated for all the worry it occasioned you at first to place the policy by a realization of the fact that the money was greatly needed in that particular case?



The element which comes in to enrich, sweeten and glorify human life more than any other that God has given men the ability to stand, is self-sacrifice. It is the redeeming, and crowning feature of human life, that a man will lay down his life for his friends. It is not fair for a man who has asked a woman to be his wife, to say to her, "It is your duty to provide." It is admitted and not debatable that man is to be the provider; it is his glory and his honor to provide. If that is true while he is alive and his right arm is strong, and his heart is full of courage, with his wife with him to bless and strengthen his toil, how much more is it true when he is gone!

I have never looked upon life assurance with any thought of speculation whatever. I have never had the subject presented to me by any agent as a speculation. I have had it said many times: "We offer you here no speculation or speculative scheme whatever, but a business proposition which will take care of itself like a loan covered by a real estate mortgage.



VIEW OF SANDY HOOK, THE KEY TO NEW YORK HARBOR, FROM THE HIGHLANDS OF NAVESINK, N. J.

Saved Himself.

An old sea captain, well known for his powers of exaggeration, was describing a voyage at supper one night.

"While cruising in the Pacific," said he, "we passed an island which was positively red with lobsters."

"But," objected one of the guests, with an incredulous smile, "lobsters are not red until boiled."

"Of course not," replied the undaunted captain, "but this was a volcanic island with boiling springs!"



Sowing.

"Sow a thought, and you reap an action.
Sow an action, and you reap a habit.
Sow a habit, and you reap a character.
Sow a character, and you reap a destiny."

The Reward of Promptness.

Newark, N.J., May 29th, 1901.

THOS. R. RAITT, ESQ.,
State Manager,
Sun Life Assurance Co. of Canada,
Newark, N.J.

Dear Sir,—I desire to show my appreciation of the promptness of your Company in the settlement of claim on the life of my late husband, Joseph Coonradt. Although he had only paid one premium on the policy, I received the amount of claim in full, cheque for same having been handed me by your District Manager, Mr. C. A. C. Sullivan, within two weeks from the time of his death. I might add that I have since taken out policies on the lives of my four children, as well as one on my own life, and I can assure you that it will give me great pleasure to recommend the Sun Life of Canada whenever and wherever the opportunity presents itself. Wishing you and your Company all success.

Yours truly,

ANNA COONRADT.



North College.



Alexanier Hall.



Chapel.



Old Library.



New Library.



Brokaw Memorial.



Chemical Laboratory.



Whig Hall.



Clio Hall.



Brown Hall.



Dod Hall.



Blair Hall.



Casino.



Witherspoon Hall.



West College.



Front Campus.



Chapel and Murray Hall.



View from West College.



Dickinson Hall.



School of Science.



Observatory.



Art Museum.



Biological Laboratory.



College Offices.



Gymnasium.



Murray Hall.



Infirmary.



University Hall.



Edwards Hall.



Reunion Hall.



Electric Building & M' Cosh Walk.



President's Residence.



Princeton Inn.



View from Brokaw Memorial.



View from Whig Hall.



Nassau Street.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

An Interesting Table.

The average yearly income in America has never been accurately determined, says the Saturday Evening Post. But two years ago the incomes of twelve million American families in sections of the country, in cities and towns, were collected, with this result in approximate figures:

CLASSES OF INCOMES	FAMILIES	
	Total	Per Cent. of Total
Under \$400	4,135,530	32.59
\$400 to \$600	2,622,516	20.67
\$600 to \$900	1,871,848	14.75
\$900 to \$1200	1,382,210	10.89
\$1200 to \$1800	1,147,399	9.04
\$1800 to \$3000	903,976	7.12
Under \$3000	12,063,479	95.06
\$3000 to \$6000	455,673	3.59
\$6000 to \$15,000	139,718	1.10
\$15,000 to \$60,000	27,235	.22
\$60,000 and over	4,047	.03
\$3000 and over	626,673	4.94
Total	12,690,152	100.00

It would seem from the above statement that the majority of families receive small incomes. We take it that this is a strong argument for life assurance, for it is the family saving only a small amount above the actual living expenses that needs the protection which life assurance gives in case the income should cease by death.

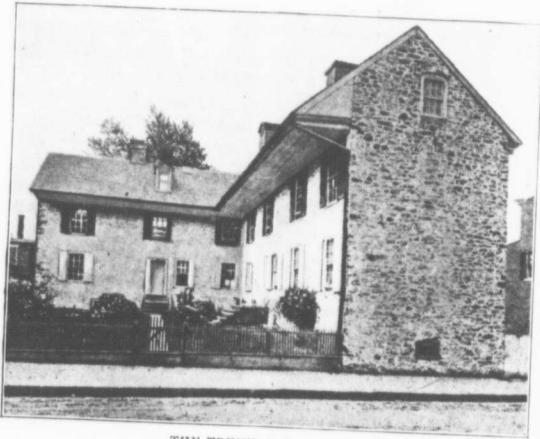
Sometimes we hear it said that mostly

all assurable people are assured. A writer in the Atlantic Monthly, some months ago, made the statement that out of the eighty or more millions of people in the United States and Canada only four and a half millions are assured. According to this the life assurance solicitor need not fear for many years to come that he will lack a constituency. While it is true that life assurance is better understood to-day than formerly, there is still a great deal of misunderstanding concerning the benefits accruing from it. Much missionary work has yet to be done. When an assurance agent begins to feel that everybody is assured, he should remember that there are many millions yet unassured, and quite likely a fair proportion is in his own territory.



Six Things to Remember.

1. That life assurance will cost you more next year than it will this year.
2. That for a small outlay you can place a citadel of financial strength around your loved ones that will be a safe barrier against want, should death remove you.
3. That as an investment you will find life assurance the best, inasmuch as it has the combined features of investment and protection. Your estate is worth the full value of your life assurance policy the moment the first payment is made.
4. That the Sun Life of Canada has policies that have embodied in them the very best features of value to policy holders.
5. That the Sun Life of Canada is "Prosperous and Progressive," having doubled its net assets in the past five years, its income in six years, and life assurances in force in seven years.
6. That the Sun Life of Canada is the Company you should assure in.



THE TRENTON BARRACKS.

The Barracks in the city of Trenton was erected in the years 1758-1759 for the quartering of British soldiers and provincial militia, whose presence was necessary during the frontier fighting incident to the French and Indian war. Barracks were also built in Burlington, Perth Amboy, New Brunswick and Elizabeth. The barracks in Trenton retains to a large degree its original identity.

The original building was designed to accommodate about three hundred men, and its cost was about two thousand pounds sterling. During the revolutionary operations about Trenton, both the troops of the Crown and of the Colonies occupied the structure.

The original building was in the form of a hollow square, but the projection, in 1813, of Front street, as shown in the picture, cut the north wing from the main building. This north wing is now used as residences.

In 1787 the State of New Jersey sold the property, which was utilized for various purposes until 1855, when the edifice passed into the possession of the Widows and Single Women's Home Society.

Lately, in that the property has been offered for sale, patriotic women of Trenton have made an effort to secure \$7,000 to purchase the Barracks and preserve it for their historic associations. Of this sum, \$5,000 has been secured. The building will be restored and used as a safe and proper place for the keeping of relics. F. B. L.

Tact, Ability and Good Sense.

Life assurance is more intelligently presented to-day than it ever was before. Men of brains have found their way into the business and they are using them in its prosecution, and it takes brains to make a success of life assurance. The time has gone by when a man who has made a failure of everything else can succeed in life assurance. He may make a living but he will not make a success. It requires tact, ability and good sense to succeed, and these qualifications are becoming more and more prominent in the business.—Insurance, Banking and Financial Review.

A Sure Estate.

Assure your family against want and your old age against poverty. Your life policy is an immediate estate—a sure provision for your dependent ones in the event of your early death, and it is likewise a certain provision for your own old age. The cash value at that time will buy an annuity for the support of your declining years.—Insurance Independent.



CHRIST EPISCOPAL CHURCH, SHREWSBURG, N. J.

The above is the oldest Episcopal Church in New Jersey. On the steeple is a facsimile of Queen Anne's crown. The church was presented with a communion service by Queen Anne which is still in use. The steeple has a number of bullet holes made by the Revolutionists who endeavoured to destroy the crown.



"To Thine Own Self be True."

The Ottawa Citizen, of a recent date, commenting editorially on the death of a prominent American clergyman, who was in receipt of a salary of \$12,000 a year, and died suddenly, leaving his estate almost without funds, says:

This incident raises the question of the righteousness, not to say wisdom, of one living up to his income, whether he disposes of it in selfish gratification or the altruistic delights of charity. Did this clergyman do right when he neglected to make provision for the contingency which has arisen? Was he justified in

not laying by in store something for his family, in the event of his premature death, or his own old age?

In these days, when life assurance has been reduced to so scientific and secure a basis it would seem to be the duty of every man, and particularly of the salaried class, to first make a provision for his family, in the contingency of his death, and for his old age, in the form of an endowment or annuity, and afterwards employ the balance of his income in enjoying the comforts of life or promoting philanthropic ends as he may decide. Society will not readily excuse the man who neglects to make this provision and leaves his dependents a charge upon relatives or to share the cold charity of organized relief.



An Honest Criminal.

The King of Naples was at one time induced by philanthropic friends to pay a visit to one of the prisons, in order to see for himself what sort of men his criminals were, and whether they really deserved the punishments they were undergoing. He interviewed one of the prisoners, with the following result:

"What is your sentence?"

"Fifteen years, your Majesty."

"And what had you done?"

"Nothing whatever."

"Quite innocent?"

"Entirely so, your Majesty."

"And you?" to another.

"Thirty years, sire. Victim of a false accusation."

"And you?" to a third.

"In for life, my King."

"And what had you done?"

"Everything you can think of, my King; theft, burglary, highway robbery, manslaughter, murder. I only wonder they did not sentence me to death."

"What is your name?" asked the King.

"My name," replied the first-class criminal, "since I have been here has been 912."

After finishing his tour of inspection, the King said to the governor, "All the prisoners here seem to be perfectly innocent. There is only one bad man among them—No. 912. You had better let him out, lest he should corrupt the others."

* * *

Princeton University.

Upon the 22nd of October, 1746, the College of New Jersey, now known as Princeton University, was founded under the provisions of a royal charter "for erecting a college in New Jersey for the instruction of youth in the learned Languages and in the liberal Arts and Sciences." Under the impulses of Governor Jonathan Belcher, George the Second granted a second and more liberal charter, September 14th, 1748.

Originally established in Elizabeth, in April, 1747, the college during the year was removed to Newark, and shortly thereafter to Princeton. In 1754-55, Nassau Hall was erected, which historic structure was in its day the finest building of its character upon the North American continent. During the battles of Trenton and Princeton, Nassau Hall was used by both armies for military purposes.

* * *

From its founding until 1873, the course of instruction in the college was distinctively classical, leading to the degree of Bachelor of Arts. In the latter year, the John C. Green School of Science was established through the

beneficence of John C. Green, who also left a large estate, leading to the foundation of Lawrenceville School. In 1875, the Department of Civil Engineering was added, and in 1889 the Department of Electrical Engineering was further created, both by the residuary legatees of John C. Green.

On October 22, 1896, the name Princeton University was assumed in place of the College of New Jersey, the occasion being the one hundred and fiftieth anniversary of the signing of the first charter of the college. This sesquicentennial celebration was a memorable event in the history of higher education in the United States.

* * *

Princeton University, with her campus, Alexander Hall, new dormitories, library, Whig and Clio Halls, and more ancient structures, commemorative of both her past and present greatness, is possibly the most attractive spot in New Jersey for those who would take an educational or historic pilgrimage. Every foot of her soil is associated with colonial and revolutionary life in New Jersey; every building upon the University grounds tells its own story of the triumphs of the vigorous life of a great center of intellectuality.

F. B. L.

* * *

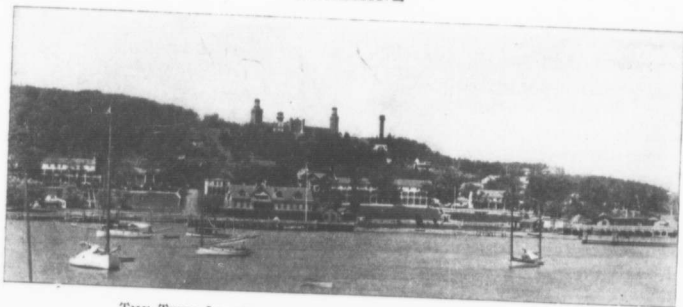
Red Bank, N. J., March 20th, 1901.
THOS. R. RAITT, ESQ.,
State Manager,
Sun Life Assurance Co. of Canada,
Trenton, N. J.

Dear Sir,—Allow me to thank you very sincerely for cheque handed me to-day by your district manager, Mr. John R. Houlihan, in full settlement of claim under policy on the life of my late father, John Keough. I desire particularly to express my satisfaction at the promptness displayed as well as the courtesy shown me by your representative here.

Wishing the Sun Life of Canada all prosperity in the future, believe me,

Very sincerely yours,

JOSEPHINE KEOUGH.



THE TWIN LIGHTHOUSES, HIGHLANDS OF NAVESINK, N. J.

These are said to be the most modern lighthouses in the world. All the ocean going vessels for New York are first sighted and reported from here.

Expert Criticism.

Printer's Ink, New York, the leading advertising journal of America, has the following to say about the literature of this Company in its issue of June 26th :

The Sun Life Assurance Company of Canada has published a series of booklets and folders on life assurance, embracing convertible endowments, guaranteed incomes and the investing of money in five per cent. gold debenture bonds, which rank very highly as advertising specimens. They are written in plain business language and not more figures are used than are necessary to demonstrate the statements. There are seven booklets and each is an argument of its own. The booklets are $3\frac{1}{2} \times 6$ inches in size with tasty covers, illustrated and plain type covers in different colors. Their mechanical arrangement is excellent.



Not Unnecessarily Worried.

Mr. Dolly—"My wife was frightfully worried last week, fearing that I would die."

Friend—"Were you very ill?"

Dolly—"Not at all; but she discovered that I had delayed paying the premium on my life assurance policy."—Views.

Scabright, N.J., May 23rd, 1901.

THOS. R. RAITT, Esq.,

State Manager,

Sun Life Assurance Co. of Canada,

Bonnell Building, Newark, N.J.

Dear Sir,—I desire to express my thanks for cheque for \$1,000 handed me to-day by your District Manager, Mr. John R. Houlihan, being in full settlement of claim under policy No. 90,237 on the life of my late lamented husband, Thomas Leavey. I also wish to express my appreciation of the assistance that has been rendered me by your representative, Mr. Houlihan, in the execution of the proofs of death.

I shall always take pleasure in speaking a good word in behalf of the Sun Life Assurance Co. of Canada when the occasion offers.

Yours very truly,

B. LEAVEY.



Sunset.

God sits upon the mountains. As a robe
The clouds envelop Him; and the sun, abashed,
Slips at His back away. Dependent man!
What hast thou done with this, thy latest day,
Now passing from thee? What have been its
deeds?

And, sum thy thoughts as deeds, for such they
are;

Shaping thy being for its final part
Among the immortalities. They have scarred
thy soul,

Or fashioned it toward beauty, since the dawn!

—Rebecca Lauck Turner.



HON. WILLIAM BETTIE,
Commissioner of Banking and Insurance
for the State of New Jersey.

Hon. William Bettie, State Commissioner of Banking and Insurance for New Jersey, was born in Philadelphia in 1830. From the age of sixteen until attaining his majority he resided on a farm near Yardville, at present a suburb of Trenton. He then purchased a plantation near Camden, where he has since resided, the practical knowledge of farming which he gained during early manhood having been applied with marked success to the development of his present estate.

Although an active politician he refused office during many years, giving to the Republican party, with which he is affiliated, his services as a member at large of the State Central Committee. Upon the solicitation of ex-Gov. John W. Griggs Mr. Bettie accepted his present position in April, 1897, being reappointed by Gov. Voorhees in 1900 for a term of three years. Other than this, Mr. Bettie has never held a public office.



Sun Life Assurance Company of Canada.

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, 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.

...LAST YEAR...

Was one of the
Most Prosperous
in the History of

The Sun Life
of Canada.

Interesting Points from the Report.

Assurances issued and paid for	\$10,423,445.37
Increase over 1899	677,136.37
Income from Premiums and Interest	2,789,226.52
Increase over 1899	193,019.25
Assets at 31st December, 1900	10,486,891.17
Increase over 1899	1,239,226.56
Undivided Surplus over all Liabilities except Capital, <small>(According to the Company's Standard the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3% ¹/₂ on those issued since.)</small>	529,289.22
Increase over 1899	50,353.11
In addition to profits given during the year to policies entitled thereto	59,843.96
Making a total paid or accrued during the year of	110,197.07
Death Claims, Matured Endowments, Profits and all other payments to policyholders during 1900	843,771.86
Death Claims, Matured Endowments, Profits and all other payments to policyholders to 31st Dec., 1900,	6,774,364.86
Life Assurances in force 31st Dec., 1900	57,980,634.68

PROSPEROUS AND PROGRESSIVE.

TEN YEARS' PROGRESS.

	Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$2,473,514.19	\$16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
Increase	\$1,900,137.65	\$8,014,376.98	\$41,221,278.76