

VIEWS OF SANTO DOMINGO IN THIS NUMBER.

# SUNSHINE

VOL. VII  
No. 11

MONTREAL

NOVEMBER  
1902



STATUE OF CHRISTOPHER COLUMBUS.  
(ESTATUA DE CRISTÓBAL COLÓN)



MR. L. PARDO,  
General Agent Sun Life of Canada,  
Santo Domingo.

### Santo Domingo.

The views in this issue have a peculiar historical interest on account of the close relation of Columbus with Santo Domingo. The Capital city, bearing the same name as the Republic, stands on the South coast of the Island of Santo Domingo, at the mouth of the Ozama River. It was founded by Columbus, as early as 1494, on Easter Sunday—thus the name Santo Domingo, meaning Holy Sunday. One of the many buildings of interest is the Gothic Cathedral where the ashes of Columbus found a resting place from 1536 till 1796. A view of the cathedral is given elsewhere. The population of the city is in the neighborhood of 25,000. Sugar growing is the principal industry of the Republic. Tobacco of a superior quality is now grown while the production of coffee, cocoa and bananas is on the increase.

The inhabitants are chiefly of the old Spanish stock and are thrifty and enterprising.

### "Enough's Enough."

The blithest man unknown to fame,  
I've met 'neath heaven's vault,  
Was one that took things as they came  
And never once found fault,  
But smiled in manner most elate,  
And simply snapped his thumbs at fate.

When every crop failed on his lands,  
He'd sing with wholesome cheer,  
While clasping both his horny hands :  
"They will succeed next year."  
And, when the well ran dry, he'd hum :  
"Don't fret. The rain has got to come."

For trouble, he cared not a toss—  
Fate's frowns were all in vain  
To crush him, for each seeming loss  
He'd somehow turn to gain,  
If I knew how he did the thing,  
Perhaps I, too, could dance and sing.

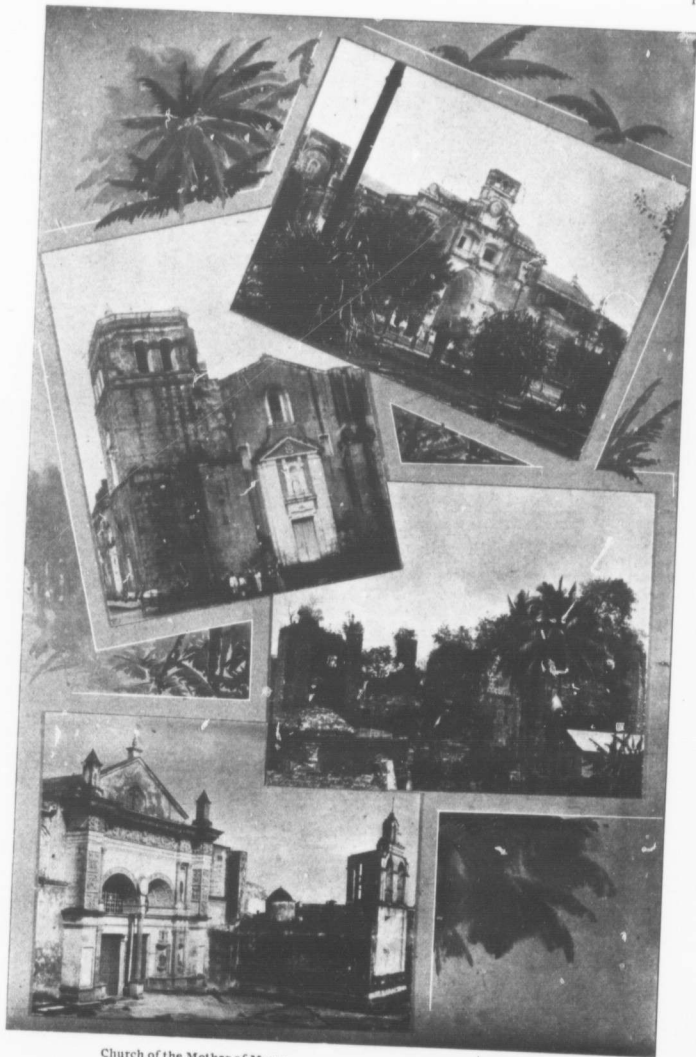
He used to walk along and sing,  
Serenely on his way,  
And send care off, on swiftest wing,  
For he was ever gay,  
Till many murmured, here and there,  
"He's happier than a millionaire."

And so he was, though little he  
Had of this bright world's goods—  
He was as happy as the bee  
Let loose in spring's green woods.  
His motto, hearty, blithe and bluff,  
Was simply this : "Enough's enough !"

Then he was always on the crest  
Of fortune's wave, joy pent ;  
E'er with success his lot was blessed,  
For he was e'er content,  
And satisfied and happy, which  
Made him the richest of the rich.

Ah, would that I were made like him,  
And had the point of view ;  
My sky would never, then, be dim,  
But ever would be blue,  
And I would smile at fate's rebuff,  
And sing his song, "Enough's enough !"

—R. K. Munkittrick, in Success.



Church of the Mother of Mercy.  
(Iglesia de las Mercedes)  
Main entrance to Cathedral.  
(Puerta Principal de la Catedral.)

Front View of Cathedral.  
(Fachada de la Catedral.)  
Ruins of San Francisco Convent.  
(Ruinas de San Francisco.)

## Feared the Settlement.

A rather amusing anecdote describing the objection made by a man to assuring the life of his wife, was recently brought to my attention :

A man of rural occupation, so the story goes, was importuned by the representative of a certain life assurance company to take out a policy on the life of his wife. He strenuously declined, fearing that he might have some difficulty in settling the claim at the time of her death. "For," said he, "I once had a barn assured for \$1000, and it burned down. The adjuster came along to settle the loss. He asked me many foolish questions; among them, the height, width and length of the barn. When I had told him, he said, 'Well, I will pay you \$800, or I will give you a new barn.'

"Now," the farmer continued, "when my wife dies, an adjuster will come to settle my claim and will want to know the height, width and length of my wife. He will then say, 'Well, I will pay you \$800, or will give you a new wife,' and this I don't want."

This story may bear the crow's feet of age to some readers, but there are doubtless others who may be benefitted by its narration, and thus be prepared to meet this objection, should any of their prospects offer it. — American Exchange and Review.

\* \* \*

**A Financial Interest.**

"Ah!" said Biggs as a prosperous-looking man who had cordially saluted Diggs passed on. "That's the way I like to hear a man speak. He seemed sincerely glad to find you alive and well."

"Yes," replied Diggs. "He probably was — he's the president of the company my life's assured in. — Brooklyn Life.

## The Bashful Man.

The most uncomfortable-looking person at a reception or a musicale is the one who hasn't any small talk, writes Charles B. Loomis in the Saturday Evening Post. He is more uncomfortable at the musicale, because there is more chance for conversation there — particularly if there are many piano numbers.

If he is with some one who can do the talking herself, he is all right, for then he can listen; but if his partner be also short of small talk, then is their condition pitiable. He racks his brains for something to say. He has read that the weather is tabooed. Ah, if it were not, what a lot of things he could say! He wet his feet yesterday, and the day before he sat in a draft — why, there are endless possibilities in our weather.

He sits and gazes at his *vis-à-vis*, his eyes getting more and more feverish each moment. His mind is now a blank. Not because he is a fool, but because he is shy. At last he makes a momentous discovery. The fireplace in the front parlor is larger than the one in the back parlor.

Mr. White (with enthusiasm): "Why, have you noticed that the fireplace in here is a different size from the one in the front parlor?"

Miss Purple (glad as he of a subject): "Why, no; I hadn't noticed it. It is, isn't it? I wonder why."

Mr. White (elated): "I'm sure I don't know. Maybe they were built at different times. Do you carry measurements in your head, well?"

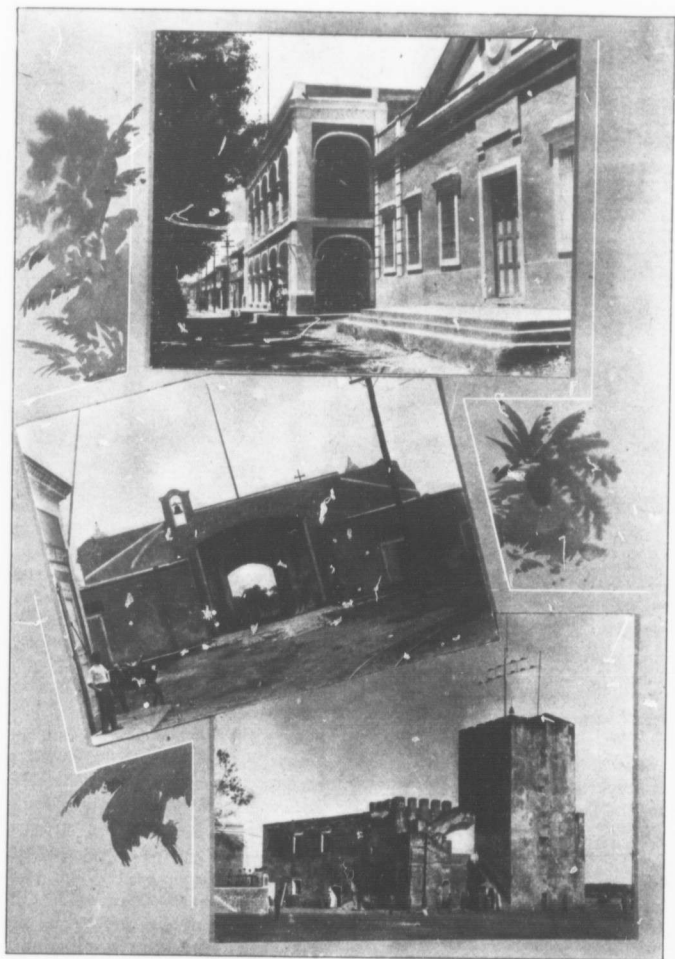
"No, I'm awfully stupid about them. Why do you ask?"

Mr. White: "I was wondering how much difference there was between the fireplaces."

\*

Miss Purple: "We might ask Mrs. Trouville." (Calls to the hostess, who

(Continued on page 170.)



Government Palace.  
(Palacio del Gobierno.)

Fort of the Count where the Cry for Independence was first Raised.  
(Baluarte del Conde, donde se dió el grito de la Independencia.)

Civil and Military Prison.  
(Cárcel Civil y Militar.)



Statue of the philanthropist Father Bellini.  
(Estatua del filántropo Padre Bellini.)

The inscription on the statue reads as follows :

The people of Santo Domingo :  
To the great philanthropist  
Don Francis X Bellini,  
the discoverer of the remains  
of Christopher Columbus,  
in the Cathedral  
of Santo Domingo.

### The Passing of the Hat.

"The Oracle," in Insurance Press, writes in a recent issue of that excellent journal on the Passing of the Summer Hat. After breathing a sigh of thankfulness that the straw hat has gone for a time, he proceeds with the following sermon :

But that other passing of the hat, have you thought of it? Sometimes

it is done literally, perhaps in the very shop or factory where you are working. One of your mates has died, and a friend of the family goes around among the boys and collects enough to secure a respectable burial. Did you not inwardly rebel when the hat was passed before you to receive your contribution? Did you not secretly criticise your mate's improvidence which put upon you a part of the burden of paying his funeral expenses? Did you not feel a pity for the widow obliged thus to confess openly her poverty? Yes, you did. But did you, after the hat had passed, and you had gone to your work again — did you think that some day the boys might be taking up a collection to bury you and to help your wife?

What have you done to prevent it? Have you anything saved to meet those expenses which are inevitable? Saving is slow and uncertain. The sure way to enable your widow to pay the funeral bills and to support herself afterward is through a policy of life assurance. A few dollars invested in an assurance premium will avoid any hat-passing on your death. Make your wife independent of charity. Don't be buried on the bounty of your shop-mates. You do not expect the boys to pay for the place you occupy when you are living. You should not expect them to pay for the place you occupy when you are dead. Secure a policy of life assurance while you are able.

But there is yet another passing of the hat. It is not done literally as in the shops. It is given a pleasanter name. It is called a post-mortem assessment. When a fraternal or assessment society finds that the death claims have drained the treasury and that there are not sufficient funds on hand to meet the fresh



Commercial Street, Santo Domingo.  
(Calle del Comercio)

claims, a general extra assessment is levied. Practically the plan is the same as the simple hat-passing in the shops. It is a confession that the fraternal society or the assessment organization is unable to meet its claims and is appealing to the charity of the other members. Do you belong to one of these societies? Have you been called upon to pay any of these extra or post-mortem assessments?

Here is something to think about. In the history of every fraternal or assessment organization, the first appearance of these extra calls has marked the beginning of the end of that organization. The first extra call is soon followed by another and then another until they become so frequent that the members drop out, unable to stand the strain, leaving a few spent in years or in health to face the bitter end.

These post-mortem assessments and

their alleged value as a means of security read well in fraternalism literature. But it is the same old passing of the hat, under a different name, only far less certain in its results; for in the shop the boys had a personal interest and sentiment, and felt a stronger appeal to their charity. The hat always returned well filled. But there is scant sentiment in fraternalism, despite its pretensions, and the hat may be passed too often. Some time it will return empty. That time may be the post-mortem assessment to pay the claim on your life. The empty hat is sure to be returned to some widow. It may be to yours.

Avoid any form or name of hat-passing. Assure your life in a regular company, where the premiums are fixed and the payment of claims a certainty.

Life assurance means the death blow to poverty.—Lord Rosebery.

# 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.*

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

| 1902 NOVEMBER 1902 |      |      |      |      |      |      |
|--------------------|------|------|------|------|------|------|
| Sun.               | Mon. | Tue. | Wed. | Thu. | Fri. | Sat. |
| ..                 | ..   | ..   | ..   | ..   | ..   | 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                 | ..   | ..   | ..   | ..   | ..   | ..   |

### We Want a Photograph of Your Child.

We purpose devoting considerable space, in the December issue of Sunshine, to photographs of children. In order to do this, we request our readers to kindly assist us and send photographs stating the name and age on the back of each, the same to be in Montreal not later than November 1st. The first received will have the preference, should we be crowded for space. Please send to-day.

Address, Editor of Sunshine, Sun Life Assurance Company of Canada, Montreal.

### By the Way.

If young men would put their cigarette money into life assurance, believe us, they would have more to show for it twenty years hence.

The man who says, "Let my wife and family chance it after I am gone" must have been the man Saint Paul had in mind and labelled as "worse than an infidel."

One reason among many why the Sun Life of Canada should be your choice is, that it is "Prosperous and Progressive."



"Was his life assured?" is about the first question asked when the death is announced of a man with a dependent family. Why? There *must* be a reason.

We haven't been saying much about it, but it is as well that you should know, that from present indications, the year 1902 will be one of the very best in the history of the Sun Life of Canada.

The unassured man trusts wholly to luck. We all know what a fickle thing luck is.

The young man who has to economize to meet his life assurance premiums is a good deal better man, with emphasis on man, than the happy-go-lucky chap who spends all his money entertaining himself.

Just as well to enjoy as much ease of mind as it is possible in this world. If you want to get clear of the ghastly spectre of poverty and want in the future, life assurance will do it for you.

#### Still Winning Prizes.

Mr. Gilbert C. Jordan, who, it will be remembered, won the prize for the largest amount of business written in Canada in 1901, is still winning prizes. Quite recently he visited Head Office, and we had the pleasure of meeting Mrs. Jordan. Congratulations from us all.

#### The Difference.

Put \$100 in a savings bank. If you die to-morrow there's \$100 for your wife and family.

Put \$100 in a life assurance policy. If you die to-morrow, there's \$5000 for them.

That's different?

—Insurance Press.

#### Estate Created at Once.

Not many men can accumulate a thousand dollars, except through years of toil and pinching economy. Fewer still can lay up a fortune without working and saving and denying themselves during an entire lifetime that to which both their homes and minds are entitled. And if a man save a small sum or accumulate a fortune through dwarfing mind and starving his body, and then die, of what avail is it to him? He has come in the end, spite of his hoardings, to the pauper's inheritance — six feet of earth. He cannot take more out of the world than the pauper, may be not so much, nor is his grave likely to be either wider or deeper. Why doesn't he put a small part of his money in a life assurance policy, creating thereby at once an estate that he might not be able to accumulate though he hoarded for a full lifetime, and give himself, his family and his friends the benefit of the money he has thereby saved for his and their daily good. A life assurance estate is an estate in houses and lands and bonds, and is of the best and most permanent character. To his family it is worth in the very beginning many times the amount he has paid for it, and to himself in his old age it is every cent he has paid, and usually much more, for it represents, more often than not, just so much money he would not have, had he not invested it in life assurance. There may be a few men who are carrying too much life assurance, but they are not worrying half so much about it as some of their acquaintances who are skimping to save money that will never do them, or, in many cases, their families, any good."—L. D. Drewry.

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

**The Bashful Man**—(from page 164.)

is passing.) "Mrs. Trouville, do you know how much bigger this fireplace is than the one in the front parlor?"

Mrs. Trouville: "Why, I don't think there's any difference. Why do you ask?"

Mr. White: "We were—having quite a talk about it. I thought this was bigger—no, I mean the other."

Mrs. Trouville: "I think they're identical." (Presents a new man to Miss Purple and takes Mr. White off to meet "an awfully nice girl.")

Mr. White's heart sinks. He was getting along so swimmingly on the subject of the fireplaces. He feels he was quite bright, and maybe this new girl won't care to talk about fireplaces at all. However, the plunge must be made.

Mrs. Trouville: "Miss Green, let me present Mr. White."

Mr. White: "Charm—I've been having quite a discussion with Miss Purple about the fireplaces."

Miss Green: "Is it a riddle? I adore riddles."

Mr. White: "No—er—I mean these fireplaces. Don't you think this one is bigger than the other?"

Miss Green (who is not bashful): "I never gave them any thought. Did you hear Siegfried?"

Mr. White (who is not musical): "No, I rarely attend lectures. I think that the front firepl—"

Miss Green: "Been to the Water Color?"

Mr. White (in a blue funk): "What do you mean?"

Miss Green: "The exhibition."

Mr. White: "Oh—oh, no. I thought you said water cooler. I was wondering—"

Miss Green (maliciously): "What were you wondering?"

Mr. White (blankly): "I was wondering whether they meant to make those fireplaces different, or if it only happened so."

Miss Green: "It must have required a good deal of study. Are you fond of reading? Ever read the Elsie books?"

Mr. White (flushing): "I've just finished Stevenson's works for the third time."

Miss Green (with fervor): "Oh, are you fond of Stevenson?"

Mr. White: "Well, rather."

(They plunge into a spirited talk, and fireplaces are forgotten. At last Mr. White feels perfectly at ease. Miss Green is thoughtful and bright, and he wishes the evening were to be twice as long.)

Mrs. Trouville: "Miss Green, may I present Colonel Foxglove? Mr. White, I want you to meet Miss Stave, the composer."

And Mr. White is reduced to fireplaces again.

◆ ◆  
**Have You Ever?**

We have never heard of the man who, when he was on his death-bed, regretted that he had life assurance. And we have never heard of a widow or orphan who declined to accept the assurance money.—The Virginia.

◆ ◆  
**To-Day.**

TO-DAY,

Unsullied comes to thee, new born :  
To-morrow is not thine,

The sun may cease to shine

For thee ere earth shall greet its morn.

Be earnest, then, in thought and deed,

Nor fear approaching night ;

Calm comes with evening light,

And hope and peace. Thy duty heed—To-day.

—John Ruskin.



COLUMBUS PARK  
(PARQUE DE COLÓN)

### The Sun Life of Canada in Great Britain.

The Insurance, Banking and Financial Review, of London, England, gives an extended report of the operations of the Sun Life of Canada in a recent issue. The agents in the United Kingdom have had a convention and a general social time sandwiched in, which caused the editor of the above bright journal to write something about it. Evidently, when he got started writing about the Company, he found it hard to stop, for the journal comes very near being a special Sun Life of Canada issue.

#### Regarding the Convention :

To all appearance, this is going to be a very Sun-Life-of-Canada issue of the I. B. & F. R., but—what would you do? It is just as difficult for us to dismiss the Sun Life of Canada from our minds at the moment as it was for Uncle Dick to banish King Charles's head. On Thursday evening 24th ult. the British representatives of this go-ahead Company foregathered at the Grand Hotel, Llandudno, 'neath the seven-hundred-foot protection of the Great Orme, in order to meet the president, Mr. R. Macaulay, who is referred to elsewhere. A rousing meeting was held that night—when Mr. Macaulay got a reception of which he must have been proud—and on Friday the members of the Convention were here and there and everywhere seeing the sights and enjoying themselves generally. On Saturday morning, the party broke up, after one of the most enjoyable reunions at which we have ever "assisted."

#### Regarding the Company :

It was, we think, an American poet who wrote that "Life lives only in success." If that be the case, the Sun Life Assurance Company of Canada has lived,

is living, and, from all appearance, will continue to live a very living life. Mere existence forms no part of the Sun Life of Canada's programme. Marking time is foreign to its ideas of progress. Its goal is always ahead, and though, like many humbler concerns and individuals, it may never reach it, there is no halting by the way.

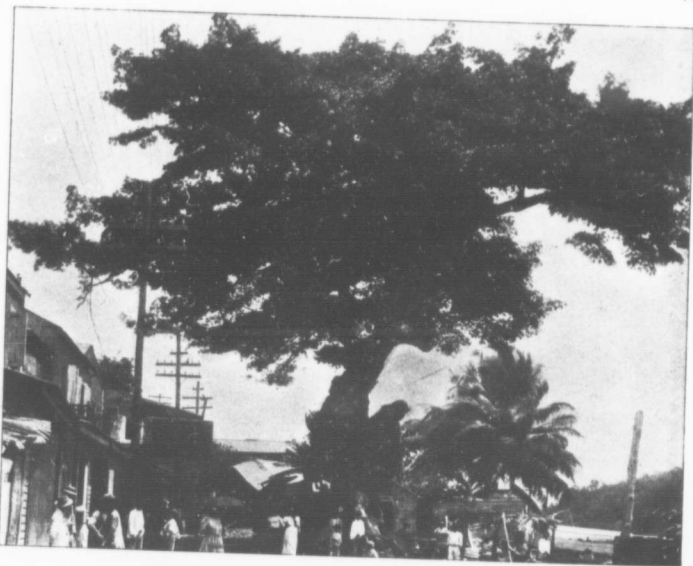
Imagine for a moment what this young Company—young as assurance offices go—has accomplished since it saw the light in 1871, for, though founded in 1865, it did not really commence business until six years later. In its first year, its business in force only amounted to—in round numbers—£200,000; at the close of last year, the amount of assurance in force was close on thirteen million pounds sterling! Truly an astounding advance which the most optimistic among its founders could hardly have foreseen. But there is more to follow. A year after its establishment, the Sun Life of Canada was the happy and hopeful possessor of less than £20,000 of net assets. During thirty years, those assets have increased and multiplied more than a hundred-fold, and at the present moment the Company has not less than two millions and a half sterling to meet its liabilities.

At the best, it is but dry work dealing with figures—particularly if they happen to be other people's millions—but any lengthened reference to the Sun Life of Canada would be singularly incomplete were last year's report ignored.

(Here follows an analysis of the report.—Editor.)

#### Regarding the Company's President :

Mr. Robertson Macaulay, the President of the Sun Life Assurance Company of Canada, is a man of deeds not words. His entire career affords a magnificent example of what can be



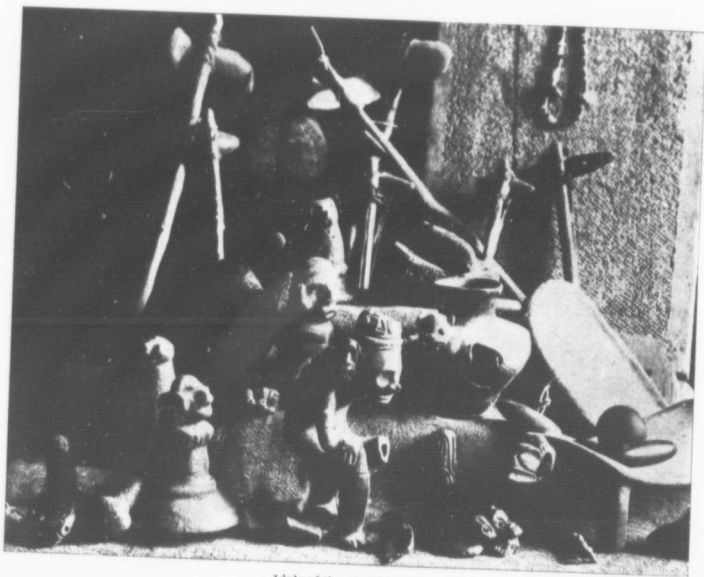
Old Cotton Tree to which the Caravel of Columbus was Moored.  
(Ceiba Antigua donde fué amarrada la Carabela de Colon.)

attained by sheer energy, indomitable perseverance and the possession of the knack of seizing the right opportunity at the right time. Mr. Macaulay has fought his own way to the top of the ladder. When but a lad he was a paymaster in connection with the building of a dry dock. After the dock had been made, he became a bookkeeper in a large manufacturing firm. In 1854, he came to Canada, and, less than two years later, he was selected out of a large number of candidates for the post of accountant in the Canada Life Assurance Company. There he stayed sixteen years, at the end of which time he became secretary of the Mutual Life Association of Canada. In July, 1874, he accepted the secretaryship of the Sun Life of Canada — then an infant with an agency staff of four! Two years later,

he became manager; in another twelve-month, managing director; and in 1889 was made president of the Company, which position he still holds. What his influence has been on the rapid progress of the Sun Life of Canada may be readily gathered from the details given elsewhere.

#### Regarding the Company's Manager for the United Kingdom:

One might as well try to get blood out of a turnip as to get any information from Mr. George Edward Reid—about himself. He will not tell you that his father was a native of Enniskillen, that his mother was born in Walsham-le-Willows in Suffolk, and that he himself first saw the light under a Canadian sky. He would be horrified to be reminded



Idols of the Aborigines.  
(Idolos Indigenas.)

that he was about the only assurance man in London who had had a prime minister for an uncle, and if you "touch" him for information, you will probably be told that he has no desire for publicity. Were he compelled to write his official biography, it would be something like this: — (1) "I was cashier for the Sun Life of Canada in Toronto for seven years; (2) I came over here and occupied a similar position; (3) and when Mr. Hartley left, I became general manager for Great Britain—what *more* do you want to know?" Tactfulness, courtousness and reliability are Mr. Reid's chief virtues, but we doubt whether his modesty does not overshadow them all.



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

### Earth's Music.

Sometimes it seems to me that music lives  
Only amid the silence of the fields,  
Or where the tall trees' whispering leaves  
Mingle their voices with the rushing stream.  
But oft I hear it in the busy town,  
Even in the noise and tumult of the streets;  
Sad poetry, in truth, it most is,  
A song of toil and never-ending woe;  
Deeper and sadder than the sea's long moan,  
More varied than the wind's increasing wail.  
Sometimes there comes a slow and mournful  
tone,  
And then a crashing as of men at strife.  
Sometimes the music falls so peacefully  
That I could think the storm of life was past,  
And death's great stillness come to earth at last.

—Daniel Masters.



How is it in the car we miss,  
Folks sit like this,

But in the one we're sure to catch,  
They're jammed likethis?

—Judge.

# PROGRESO Y PROSPERIDAD

Compañía de Seguros sobre la vida, "El Sol," del Canadá

Domicilio Social: Montreal

## RESULTADOS DE 1901

|   |                     |
|---|---------------------|
| Seguros expedidos y cobrados . . . . .  | \$10,834,298.07     |
| <b>Aumento sobre 1900 . . . . .</b>   | <b>410,852.70</b>   |
| Ingresos en efectivo por Primas é Intereses . . . . .   | 3,095,666.07        |
| <b>Aumento sobre 1900 . . . . .</b>   | <b>306,439.55</b>   |
| Activo en 31 de Diciembre de 1901 . . . . .   | 11,773,032.07       |
| <b>Aumento sobre 1900 . . . . .</b>   | <b>1,286,140.90</b> |
| Sobrante no distribuido aún, sobre toda Obligacion, excepto el Capital (según el tipo de valuación de la Compañía, la tabla de mortalidad del Instituto de Actuarios, con interes del 4 p. c. para las pólizas expedidas antes del 31 de Diciembre de 1899, y del 3½ p.c. para las expedidas después) . . . . . | 586,499.86          |
| Utilidades pagadas á los tenedores de pólizas . . . . .   | <b>74,608.80</b>    |
| Total de utilidades pagadas ó acumuladas durante el año . . . . .   | <b>137,173.88</b>   |
| Siniestros, Dotales vencidas, Utilidades y demás pagos á tenedores de pólizas durante 1901 . . . . .  | 1,065,649.55        |
| Siniestros, Dotales vencidas, Utilidades y demás pagos á tenedores de pólizas hasta el 31 de Diciembre de 1901 . . . . .  | 7,840,014.41        |
| Seguros en vigor en 31 de Diciembre de 1901 . . . . .   | <b>6,400,931.20</b> |

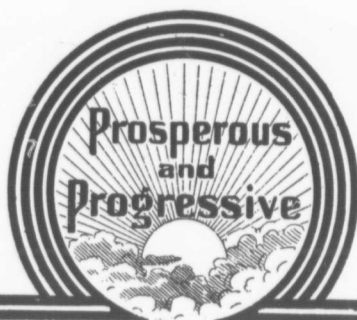
## DIEZ AÑOS DE PROGRESO.

|                | INGRESOS.             | Activo neto, sin incluir el Capital no exhibido. | Seguros en vigor.      |
|----------------|-----------------------|--|------------------------|
| 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          |
| <b>Aumento</b> | <b>\$2,175,491.50</b> | <b>\$8,887,460.63</b>                            | <b>\$42,975,519.36</b> |

R. MACAULAY, Presidente.

S. H. EWING, Vice-Presidente.

T. B. MACAULAY, F.I.A., Secretario y Actuario.



## Sun Life Assurance Company of Canada

### RESULTS FOR 1901

|  |                      |
|--|----------------------|
| Assurances issued and paid for . . . . .   | \$ 10,834,298.07     |
| <b>Increase over 1900 . . . . .</b>  | <b>410,852.70</b>    |
| Cash Income from Premiums and Interest . . . . .   | 3,095,666.07         |
| <b>Increase over 1900 . . . . .</b>  | <b>306,439.55</b>    |
| Assets at 31st December, 1901 . . . . .  | 11,773,032.07        |
| <b>Increase over 1900 . . . . .</b>  | <b>1,286,140.90</b>  |
| Undivided Surplus over all Liabilities except Capital<br>(according to the Company's standard, the Hm. Table<br>with 4 p.c. interest on policies issued before 31st Decem-<br>ber, 1899 and 3½ p.c. on those issued since) . . . . . | 586,499.86           |
| Profits paid Policyholders . . . . .   | <b>74,608.80</b>     |
| Total Profits paid or accrued during year . . . . .  | <b>137,173.88</b>    |
| Death Claims, Matured Endowments, Profits and all<br>other payments to Policyholders during 1901 . . . . .   | 1,065,649.55         |
| Death Claims, Matured Endowments, Profits and all<br>other payments to Policyholders to December<br>31st, 1901 . . . . .   | 7,840,014.41         |
| Life Assurances in force December 31st, 1901 . . . . .   | <b>62,400,931.20</b> |

(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<br>of uncalled Capital, | Life Assurances<br>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                |
| <b>Increase .</b> | <b>\$2,175,491.50</b> | <b>\$8,887,460.63</b>                        | <b>\$42,975,519.36</b>       |