

SUNSHINE

Henri A. Scott,
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MONTREAL

APRIL
1900.



HON. H. S. PINGREE,
Governor of the State of Michigan.

Report of the Sun Life Assurance Company of Canada for 1899.

Submitted at the Annual Meeting,
held March 13th, 1899.

Your Directors have much satisfaction in presenting their report on the business of the Company for the year ending December 31st, 1899.

Applications to the number of 8,287 for assurances of \$13,322,227.18 were received in the Ordinary Department during the year. In addition there were 9,903 applications for Thrift assurances, of \$1,401,350.41, making a total of 18,190 for \$14,723,577.59. The policies actually put into force were 13,101 for \$9,746,308.84. These figures include only such assurances as have been actually paid for during the year in cash, the balance being declined, withdrawn or not completed.

The policies in force on the Company's books at the close of the year were as follows:

	Number.	Amount.
Ordinary Department	32,644	\$50,661,573.28
Thrift Department	16,281	2,141,462.65
Total	48,925	\$52,806,035.93

The income continues to expand at a rapid rate. The premiums received during the year, after deducting re-assurances, were \$2,214,508.66. Interest and other returns from investments brought the amount up to \$2,596,207.27. This shows an increase of \$220,695.54 in the premium income, and \$268,293.67 in the total income. While this is highly satisfactory, it is still more pleasing to be able to state that the efficiency of the Company's arrangements at its various branches and agencies is now such that this splendid increase in income was secured not only without further cost, but with an actual reduction in the expense account of \$10,293.64.

The death claims, which fell in during the year, were 440 for \$532,359.38 assured under 476 policies. In addition, 39 Endowment assurances for \$49,416.21 matured and were paid.

The assets have been augmented by \$1,015,752.80, and are now \$9,247,664.61. The undivided surplus to policyholders is \$478,304.45 on the Company's own basis, the Hm. Table with 4 per cent. interest. This is an increase of \$118,906.19 over the figures of the previous year. The surplus by the government standard

is of course much larger. The sum of \$59,740.75 was moreover distributed to persons entitled to draw their profits during the year.

Your Directors consider that all interested are to be congratulated on the marked prosperity indicated by the preceding statements.

The year has been noteworthy for the passage of an important amendment to the Dominion Insurance Act. The modifications introduced are, in the opinion of your directors, partly commendable and partly the reverse. The desirability, and in fact the necessity of enlarging the field within which Canadian life companies might invest their rapidly accumulating funds had become very evident, and the portions of the Act which deal with this question meet with hearty approval. To strengthen the reserves, by the adoption of a low rate of interest in the calculations, is also a praiseworthy object. The Sun Life of Canada was the first company in the Dominion to voluntarily place its reserves on a four per cent. basis, combined with the Hm. mortality table of the Institute of Actuaries, and it has maintained them at this high level ever since. The Directors do not, however, believe that it is wise or beneficial to exact an unnecessarily high standard as a test of solvency. The measure was fortunately considerably amended before its final passage, and is now comparatively unobjectionable. This company will have no difficulty in complying with its requirements.

ROBERTSON MACAULAY,

President.

T. B. MACAULAY,

A. W. OGLIVIE,

Secretary and Actuary.

Vice-President.

Statement of Accounts for 1899.

INCOME.

Premiums—Life (New, including single premiums) . . .	467,723.12	
(Renewals)	1,521,449.73	
Annuities	143,841.73	\$1,980,172.85
Accident	166.11	
Thrift Premiums—		
(New)	\$41,866.91	
(Renewals)	42,230.67	
		84,097.58
		\$2,217,278.27
Less paid for Re-assurances	2,769.61	
		\$2,214,508.66
Interest		346,989.26
Rents, less Taxes and Repairs		25,568.15
Profit on Sale of Bonds		9,141.20
Total Income		\$2,596,207.27

DISBURSEMENTS.

Death Claims, including Bonus.	\$25,521.01
Matured Endowments, including Bonuses	50,138.32
Annuity Payments	26,597.58
Cash Profits paid Policyholders	59,740.75
Bonuses surrendered	4,088.41
Surrender Values	137,886.58
Accident Claims	10.00
Dividends on Capital, Jan. and July, 1899	15,750.00
Expense Account	216,404.56
Commissions	308,787.16
Medical Fees	31,801.95
Taxes	16,390.50
Expense, Thrift Department	54,663.41
Total Disbursements	\$1,447,780.33
Surplus over Disbursements	1,148,426.94
	<u>\$2,596,207.27</u>

ASSETS.

Debentures—Market value:	
Provincial Bonds	\$ 218,955.60
City Debentures	569,918.97
Town "	406,348.90
County "	229,607.45
Township "	77,980.60
Village "	107,146.25
Bell Telephone Bonds	76,250.00
Gas and Electric Companies' Bonds	95,750.00
Street Ry. Companies' Bonds	586,439.00
Street Ry. Guaranteed Stock	271,632.50
U. S. Government Bonds	13,375.00
	<u>\$2,653,404.27</u>
Stocks—	
Montreal Loan & Mort'ge Co.	\$ 7,665.00
Bell Telephone Co. of Canada	7,000.00
Street Ry. Companies' Stock	245,250.00
	360,915.00
Loans on Real Estate, First Mortgages	3,834,176.64
Real Estate, including Company's Buildings	940,545.22
Ground Rents	38,640.00
Loans on Company's Policies (reserves on same over \$1,250,000)	607,171.14
Premiums advanced under Nonforfeiture Agreements	158,685.67
Cash in Banks and on hand	217,129.90
Outstanding Premiums, less cost of collection	219,042.05
Deferred "	124,223.19
(These items are secured by Reserves included in Liabilities of over \$1,000,000.)	
Interest Due and Accrued (largely since paid)	180,567.58
Rents Due and Accrued	9,149.75
Other Assets	4,014.20
Net Assets	\$9,247,664.61
(Including uncalled Capital, the Total Assets are \$9,842,664.61.)	

LIABILITIES.

Reserve of Life Policies, according to the Hm. Table with 4 per cent. interest	\$8,282,363.91
Reserve on Annuities	387,105.21
	<u>\$8,669,469.12</u>
Less Reserves on Policies re-ass'd	7,118.55
Net Reserve	\$8,662,350.57

Brought forward \$8,662,350.57

Death Claims reported but not proved or awaiting discharge	62,932.05
Matured Endowments (awaiting discharge)	631.06
Present Value of Death Claims, payable by instalments, not yet due	2,956.34
Unearned Accident Premiums	99.67
Dividends to Policyholders unpaid	27,308.46
Sinking Fund deposited for maturing Debentures	2,440.70
Dividend due Shareholders 1st January, 1900	7,875.00
Sundry Liabilities	2,765.71
Total Liabilities	\$8,769,360.16

Cash Surplus to Policyholders by Hm. 4 per cent. Standard	478,304.45
Capital paid up	\$105,000.00
Net Surplus over all Liabilities and Capital Stock	373,304.45
	<u>\$478,304.45</u>

The Net Surplus according to the Government Standard but providing Reserve on Hm. 3½ per cent. on all Policies issued since December 31st, 1897 . . . \$579,132.41

The Surplus to Policyholders, including subscribed but uncalled capital, according to Government Standard is . . . \$1,279,132.41

\$9,247,664.61

The Fourth Annual Banquet.



THE Michigan branch of the Sun Life Assurance Company of Canada has, for several years past, been accustomed to have a "round up" in commemoration of the past year's work, in the form

of a banquet, and this has come to be a function which is looked forward to with a good deal of pleasurable anticipation. On the evening of March 6th, the fourth banquet was given at the Hotel Cadillac, and in point of attendance, speaking and the like, it was the best yet given. The manager, Mr. John A. Tory, always in-



WM. M. DONALD, M.D.

Medical Referee for State of Michigan, and Chief Examiner for City of Detroit Sun Life of Canada.

cludes the ladies in the invitations, and their presence adds grace and interest to the occasion.

A goodly number were present on this occasion, and they were greatly interested in the proceedings. Some sixty in all sat down to the discussion of an excellent menu, and after this had been satisfactorily disposed of, Manager Tory called the assembly to order and made a short speech, welcoming the guests and introducing the toastmaster of the evening, Dr. Wm. M. Donald.

The first speaker of the evening was T. B. Macaulay, Secretary and Actuary, who spoke in his usual interesting manner on the "Possibilities of Life Assurance." He complimented the Michigan staff on the excellent results achieved last year, which, he said, were highly appreciated by the home office. The

Company is proud of its Michigan staff. "The ambition of the Sun Life of Canada, he said, is to be one of the strong companies of the world, and this ambition is being rapidly fulfilled. The foundations have been laid deep and well, and the structure which is being erected thereon is strong and enduring. The Company is well equipped with agency staffs, and is doing business all around the world.

Last year was the best in its history, and substantial gains were made in all essential particulars. It is becoming more and more international, and as a means to that end has been investing largely in United States securities of late. The Company has recently voluntarily increased its deposit in Michigan from \$100,000 to \$200,000, and Mr. Macaulay brought with him the final \$10,000 of the increase." His speech was received with appreciation and enthusiasm. Other toasts and speakers were as follows: "The Ladies," S. H. Ewing, one of the directors of the Company; "Relations that exist between the Medical Examiners and the Medical Director" Dr. W. H. Poole; "Should an Agent be Posted?" W. H. Burr, of The Indicator; "Keeping of the Records of Business secured by the Field Staff," John Dymock, Chief Bookkeeper; "The Ideal District Manager," Chas. Poole, of Jackson; "Requirements of a Life Assurance Agent," C. H. Beggs, Jackson; "Why does the Michigan Thrift Department lead the World?" Dr. A. M. Humber. At the conclusion of the speaking, Manager Tory rose and complimented his staff, which he called as loyal a band of workers as any man could have.

The work of the staff had been greatly aided by Secretary Macaulay, who had always given it his active support, and

had always made it a point to be present at the annual banquets. In return for all this and the many courtesies received, the Michigan staff presented Mr. Macaulay with an elegant traveling bag. He was completely taken by surprise, but expressed his thanks in a few feeling words. He said that he accepted the gift as a token of the growth of personal good will between the staff and himself.

Manager of the Sun Life of Canada, and, under the peaceful features, the above warlike title. Instantly we concluded that he had entered the military service and was asked to go to South Africa to settle up matters there; or that President McKinley, knowing Mr. Tory's push and enterprise, had booked him for the Phillipines. Our fears were premature however, for, at the top of the column,



Flash Light Photo.

FOURTH ANNUAL BANQUET, MICHIGAN BRANCH,
SUN LIFE OF CANADA.

This concluded the fourth annual banquet of the Michigan branch, and like its predecessors was a highly successful affair. Manager John A. Tory is entitled to great credit, not only for the success of the annual banquets, but also for the success he has made of the Michigan branch.

—From "The Indicator."



Major-General J. A. Tory.

We were startled, in looking over a recent copy of the Detroit Free Press, to see the familiar face of the Michigan

we noticed that our friend was still walking in the ways of peace, and was a victor in a Y.M.C.A. membership contest—The Army vs. The Navy being the contesting sides. Of course the Manager of the Sun Life of Canada was on the winning side. It is always so.



The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and has this year achieved the position of having also the largest net premium income.



Michigan School for the Blind.

What Michigan is doing for the Blind.

The Michigan school for the blind is one of the institutions of the State that is highly successful in its work. We learn from an article by Eugenia, in the Detroit Free Press, many interesting things about this institution. "The old raised letters, writes Eugenia, had been entirely superseded by the Braille system. This consists of six raised points. A letter may have all six points or any lesser number, and the number of points and their position determines the meaning. Contractions and abbreviations are used, and to learn Braille is to learn another language."

The institution has a fine library all filled with Braille system books. This system is also applied to music. Geography is taught from maps that are grooved so that the student can trace out any particular place with great ease. There are workshops for the boys, where they are taught how to use tools and make brooms, boxes, barrels and a number of such things. Most blind children have a decided talent for some one thing, and in every case, so far as possible, this talent is trained, and as a result of this policy many former

pupils of the school are to-day self-supporting.

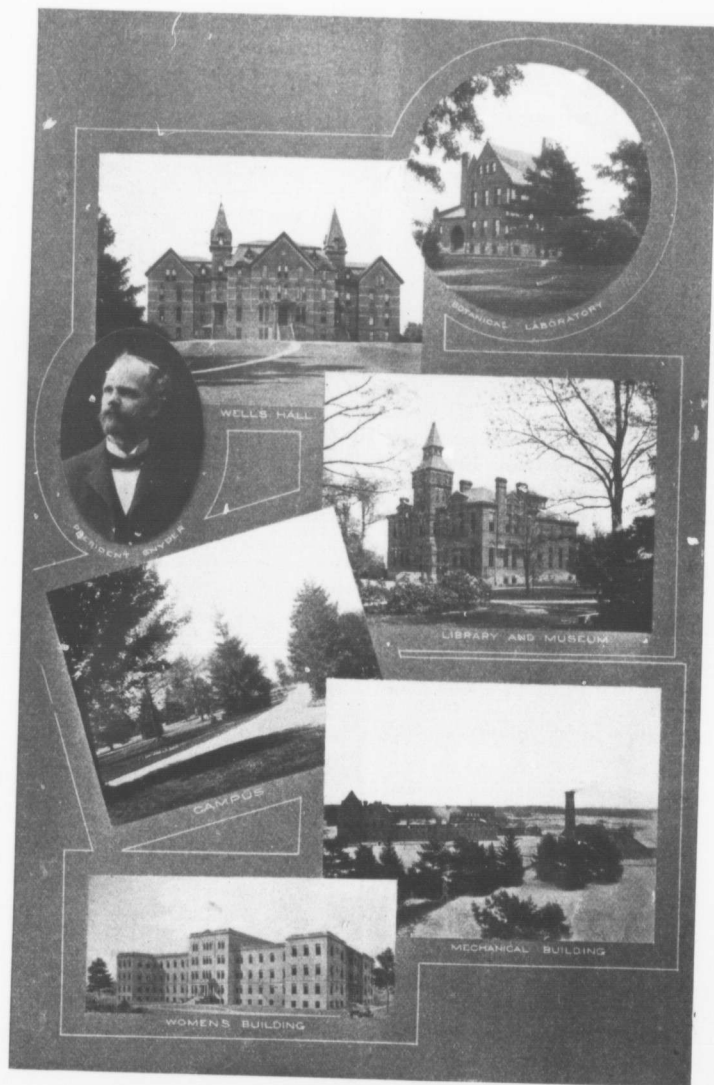
Typewriters were recently introduced, and they are an important innovation. It has been found impossible to teach the blind to write, so they were taught to print Braille instead. This made it necessary for the correspondents of the blind children to know Braille also. The typewriter has removed this objection. The children learn to operate it without difficulty, and its only drawback is that they cannot read what they have written.

Supt. Church loves his work and puts his whole heart into it. He is always planning something to make life brighter for his boys and girls. When he came to the school, his maps lay flat on the floor, and the children sprawled on their hands and knees to study them, and as for sewing machines and type-



General Grant's Old Home, Detroit, as it appears to-day.

writers they were not even dreamed of. It is only when I talk with the grandparents of to-day that I can realize what giant strides have been made in the teaching of the blind, and there comes always a thrill of pride in old Michigan that she cares so well for her unfortunates.



A FEW OF THE BUILDINGS OF THE MICHIGAN AGRICULTURAL COLLEGE,
LANSING, MICH.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MacKAY, *Editor.*

The Annual Report.

The Annual Report appears in this issue. What do you think of it? Are we not correct in using the motto "Prosperous and Progressive"? Does it not suit the report admirably? For a dozen or more years, this expression has been used by the Sun Life of Canada—and by the way, is now being copied by several companies in a slightly modified form. But the phrase belongs to the Sun Life of Canada, *not* merely by virtue of long use, but because there are few institutions to which it can be applied with equal appropriateness. With this year's report, we can say: "Prosperous and Progressive" with increased emphasis. For several years, this company has written more business than any other Canadian company, but this year we have added to our successes the largest net premium income. Interesting points from the report are:

Increase in Income	\$268,293.67
Decrease in Expenses	10,293.64
Increase in Assets	1,015,752.80
Increase in Surplus (besides paying \$59,740.75 profits)	119,300.00
Death Claims and Other Payments to policyholders	803,972.65
Payments to policy holders since foundation	5,930,593.00
"PROSPEROUS AND PROGRESSIVE."	



Persistency.

Everybody admires the persistency of General Buller. Reverses which would have discouraged thousands of his critics tended only to spur him on to greater

effort until, finally, Ladysmith was relieved. How often in life assurance canvassing have refusals and seemingly unkind treatment caused discouragement, utter failure and relaxation of effort, when, perhaps, another trial would have brought success. The life assurance solicitor has a good cause to present—with arguments many and strong—which must win with thoughtful men. Often the rush of business and a multitude of worries have caused the business man to be gruff and frown the solicitor out of his office; at heart he knows that he needs assurance, quite likely has decided to take on more—but it will be the persistent canvasser who will get it. Let us learn a lesson from General Buller. Persistency is the price of success.



Welcome Home.

President Robertson Macaulay returned from the Bahama Islands a few days ago, where he had been evading our lovely bracing Canadian winter. But the "Storm King" stole a march on him and landed a day or two before his arrival a consignment of the "beautiful" such as the proverbial oldest resident had not seen for over twenty years. However, although coming from the land of oranges and sunshine to its antithesis, Mr. Macaulay showed no signs of disappointment, but rather pleasure, at being home again. The first duty, at Head Office, of the president, was an interesting one:—that of presenting, to one of the staff, an appreciation from his fellows, in the form of a purse of money on the eve of his departure to South Africa, to fight for his country's flag. The sentiments of patriotism expressed, and the fatherly words of counsel given, were worthy of Mr. Macaulay. It was said of the late Phillips Brooks, that his presence on the street meant joy to those with whom he came into contact; the same can be said

of our president. His strong personality is contagious, and Head Office is much the brighter from his presence. Perhaps the sentiment expressed by one of the staff, a few days ago, will go to convey the high esteem in which he is held by them. He said: "I wish I had a chance to fight to protect that man!"

Welcome Home.

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



MR. JOHN A. TORY,
Manager for the State of Michigan,
Sun Life of Canada.

Mr. John A. Tory, manager for Michigan of the Sun Life Assurance Company of Canada, was born at Guysboro, Nova Scotia, and received his education in his native place. He began his commercial life with Messrs. A. Kirk & Son, of Antigonish, N. S., and was also with Messrs. A. N. Whitman & Son, Canso, N. S., for four years. He entered the life assurance business in 1892, being appointed local agent for the Sun Life of Canada, in Canso, N. S. Afterwards he was advanced, receiving the appointment of Inspector of Agencies for the Company's South American and West Indian branches. In 1896 he was appointed district manager of the Grand Rapids, Michigan, district for this Company, under his brother, who was Manager for the State at that time. Mr. Tory's work was such that when his brother was promoted to Superintendent of Agencies, Mr. John A. succeeded him as Manager for the State of Michigan.

The Birth of the Republican Party at Jackson, Michigan.

We are indebted to Mr. Henry F. Edwards, of Jackson, Michigan, for the following interesting article. Of course it is understood that the Sun Life of Canada is non-partisan in politics. Our Democratic friends will, we trust, accept this eloquent tribute to the Republican Party on account of its historical interest, if for nothing else.

Editor SUNSHINE.

Men of all ages have been accustomed to mark the places where their bodies are interred, and to erect costly and elaborate monuments that their last resting places may not be forgotten; but among all the heroes of this world, its statemen and its sages, where is there one who has left behind a monument



MR. H. E. EDWARDS,
Postmaster,
Jackson, Mich.

to mark the place where first he saw the light of day, marking the beginning of his work that was to change the destinies of empires or overthrow accepted systems of philosophy? The birth and early years of some of the world's greatest men are shrouded

in the mists of uncertainty, the hand of history being unable to take hold of reliable facts until their lives and deeds began to light up the sky of their generations.

It has been the same with great moral and political revolutions. When some principle has become the focalized sentiment of the world, and is acted upon, that time marks an epoch in the history of human progress. But it has taken fierce and bloody revolutions, the sacrifice of thousands and millions of lives, to jar the consciences of men out of the ruts of ages to an acceptance of some of the simplest of human rights.

The Republican Party was not the creator of any new principle, but the exponent and defender of the principles, of human liberty, against which wrong and human slavery were hurling themselves with an audacity that could no longer be tolerated. The inauguration of that party was the focalization of public sentiment against slavery and marked an epoch in the progress of the world.

We are now asked to visit the birth-place of this force which has been the nation's controlling influence for forty years.

That this party had its birth under the oaks on the hillsides of Jackson is no longer open to question. The people of Michigan, always intensely patriotic, were shocked beyond endurance by the passage of the Kansas and Nebraska Act, opening up their vast free territory to slavery. This bill was passed by the Democratic majority in Congress, May 22nd, 1854. The Free Soil Democrats openly revolted against this bill and were ready to join with the Whigs and Free Soilers and all opponents of slavery in the formation of a new party.

A call was published in the Detroit Tribune, signed by several thousands of the prominent men of all parties, among whom were Zachariah Chandler, Jacob M. Howard, Austin Blair and Isaac P. Christianity. The two concluding paragraphs of the call are as follows:

"The safety of the Union, the rights of the North, the interests of free labor, the destiny of a vast territory and its untold millions for all coming time, and finally, the high aspirations of humanity for universal freedom, all are involved in the issue forced upon the country by the slave power and its plastic Northern tools.

"In view, therefore, of the recent action of Congress upon this subject,



"Under the Oaks," at Jackson, Michigan.

and the evident designs of the slave power to attempt still further aggressions upon freedom, we invite all of our fellow citizens, without reference to former political associations, who think that the time has arrived for a union at the North to protect liberty from being overthrown and duntrodden, to assemble in mass convention, on Thursday, the 6th of July next, at 4 o'clock p.m., at Jackson, there to take such measures as shall be thought best to concentrate the popular sentiment of this State against the aggression of the slave power."

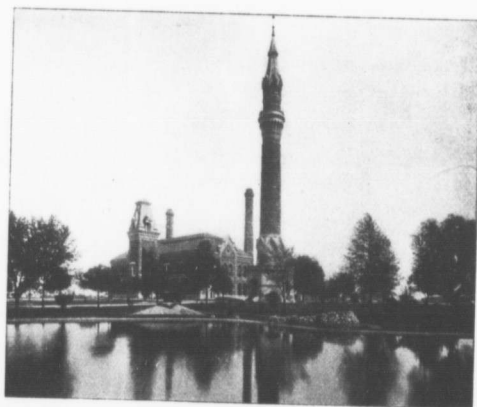
The day for the convention came bright and pleasant and hundreds of influential men from all over the state came pouring in, far outnumbering the capacity of any hall in the city. The convention adjourned to an oak grove, on a small hillside, on what is now the corner of Franklin and Second streets, where a rude platform was erected for the speakers, the rest of the convention standing under the trees. Hon. Levi

M. Baxter, of Jonesville, called the convention to order, and Hon. David S. Walbridge, of Kalamazoo, was made permanent chairman.

A committee on resolutions was appointed, among whom were Jacob M. Howard and Austin Blair. Both of these were lawyers of great ability and fervent patriotism. Mr. Howard being afterwards United States Senator from Michigan, and Mr. Blair being Michigan's great War Gov-

ernor. Space is too limited in which to give all the patriotic resolutions reported by this committee. The ones most pertinent to this article are as follows:

"Resolved—That in view of the necessity of battling for the first principles of republican government, and against the schemes of an aristocracy, the most revolting and oppressive with which the earth was ever cursed, or man debased, we will co-operate and be known as 'Republicans' until the contest be terminated.



Water Works Park and Tower, Detroit.

"Resolved—That we earnestly recommend the calling of a general convention of the free states, and such of the slaveholding states, or portions thereof, as may be desired to be there represented, with a view to the adoption of other more extended and effectual measures in resistance to the encroachments of slavery; and that a committee of five persons be appointed to correspond and co-operate with our friends in other states on the subject."

The credit for naming the party is due to Horace Greeley. Mr. Greeley had seen the call in the Detroit Tribune, and wrote to Mr. Joseph Warren, who was then the editor of that paper, suggesting that the new party be called 'Republican'. Mr. Warren handed this letter to Mr. Howard on the day of the convention, and after he had been appointed on the committee on resolutions, and urged its adoption, which was done.

The claim that Michigan was the first state to organize and name the Republican party cannot be successfully disputed. The convention 'Under the Oaks' of Jackson, ante-dates by a week or more all similar bodies. The next in point of time were the conventions of Wisconsin and Vermont, on July 13th, followed by that of Massachusetts, July 19th.

Thus, on July 6th, 1854, was born and christened the Republican party, strong even in its infancy and mighty in its manhood, born to kill slavery, and living to bless both slaveholder and enslaved; declaring for equality of all men, and enforcing that declaration with the sword, and writing it upon the constitution of our country with its best blood; building up a nation gentle in its christianity, but terrible in its anger; with a territory vaster than the empire of Caesar—a military power greater than that of

Alexander. And yet no mark or monument points out this birth place only, quiet homes and quiet streets where once stood eager men, only a few old oaks in whose branches the songs of birds are heard, where once rang the impassioned eloquence of Austin Blair,



HON. H. H. STEVENS,
Commissioner of Insurance for the State of Michigan.

the logic of Jacob M. Howard, and the bold defiance of Zachariah Chandler. The young generation walks over the spot little dreaming that here deeds were done and words were said that shaped the destinies of nations. Should they know it, they would hear as Moses did of old "Put off thy shoes from off thy feet for the place whereon thou standest is holy ground."

HENRY E. EDWARDS.

♥ ♥

The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and has this year achieved the position of having also the largest net premium income.



MR. JAMES BUTLER.

Mr. James Butler, an esteemed member of the Head Office staff, volunteered for duty in South Africa, was accepted, and is now en route for Capetown. Shortly before his departure, the staff presented him with a purse of money, Mr. Robertson Macaulay making the presentation. The Directors granted Mr. Butler a month's salary, and gladly offered to keep his position for his return.



A King that Changed the Clock's Face.

Not every one who looks at the dial of a clock knows that the four I's, which are in the place of the usual IV, to designate the number four, are there because of the obstinacy of Charles V of France. The story runs as follows:

When Henry Vick carried to the King the first accurate clock, the King said to

him that the IV was wrong, and should be changed to IIII. Vick said: "You are wrong, Your Majesty." Whereat the King thundered out: "I am never wrong! Take it away and correct the mistake." From that time to this day the four I's have stood as the mark of the fourth hour on the clock's face.



Jackson, Mich., September 29th, 1899.

CHAS. A. POOLE, Esq.,

Manager Central Michigan SUN LIFE OF CANADA, Jackson, Mich.

Dear Sir,—Please accept my sincere thanks for cheque, handed me September 25th, in settlement in full of claim against your Company, on the life of my deceased mother, Ellen Smith, also for the cash bonus which was added as profits of first year.

My mother had only had her insurance about one year, and the promptness with which the claim was paid was a surprise to me.

I notified you at ten o'clock, Monday, September 25th, and at four o'clock, same day, I was handed a cheque by your manager from Detroit. My mother was a policyholder in another company, but your insurance was paid first.

Again thanking you and your company, I am,

Yours truly,

(Signed), KITTIE SMITH.



MICHIGAN STATE CAPITOL.



CENTRAL AVENUE, BELLE ISLE PARK, DETROIT, MICH.

Oil for Locomotive Fuel.

The Great Eastern Railway of England has nearly fifty of its locomotives that have a patent apparatus for oil firing. The oil fuel used is a mixture of coal gas, tar, and creosote oil, a S. G. of 60° F. of 1.16 and flash point of 230° F. Petroleum residues have also been used. The oil tanks of the tenders carry 750 gallons of fuel, which is filled in through a manhole protected by a fine wire gauze strainer. From the tank the oil passes a tubular heater, through which the exhaust steam from the air-brake pump circulates, and here is warmed to about 200° F. before delivery to the burners. These locomotives run rapid express trains.—Railroad Men.

It is rather a curious fact that Paul Kruger is fighting with the British. A man of that name is one of the Australian contingent, a member of the Gold Field Rifles.

Pleased with his Investment.

N. D. SILLS, Esq.,

Manager Kalamazoo District,

Kalamazoo, Mich.

Dear Sir,—Some time ago I took out a \$5,000.00 endowment policy in your company, and to-day consider it one of the best investments that I have. I, at that time and since have looked into the working of the Sun Life of Canada, and am more than pleased with my investment.

I can heartily recommend the Sun Life of Canada to intending purchasers.

Sincerely yours,

A. H. RANTON.

The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and has this year achieved the position of having also the largest net premium income.

“Prosperous and Progressive.”

INTERESTING ITEMS FROM 1899.

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, MONTREAL.

New Life Applications	\$14,723,577.59
Cash Income from Premiums and Interest for year 1899	2,596,207.27
Increase over 1898	268,293.67
Coupled with <i>decrease</i> in Expenses	10,293.64
Assets at 31st December, 1899	9,247,664.61
Increase over 1898	1,015,752.80
Surplus over all Liabilities except Capital	478,304.45
<small>(According to the Company's Standard, the Hm. 4 per cent. Table.)</small>	
Increase in Surplus	118,906.19
In addition to Profits given during the year to policies entitled thereto	59,740.75
Death Claims, Matured Endowments and Profits paid during 1899	803,972.65
Death Claims, Matured Endowments and Profits paid to 31st December, 1899	5,930,593.00

Ten Years' Progress of the Sun Life of Canada.

YEAR.	INCOME.	NET ASSETS (exclusive of uncalled Capital).	ASSURANCES IN FORCE.
1889	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899	2,596,207.00	9,247,664.00	52,806,035.00
GAINS	\$2,033,067.00	\$7,014,342.00	\$39,468,052.00



The Sun Life Assurance Company of Canada

HEAD OFFICE, - - MONTREAL.

Directors:

R. MACAULAY, Esq., President and Managing Director.

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

S. H. EWING, Esq.

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JAMES TASKER, Esq.

ALEX. MACPHERSON, Esq.

J. P. CLEGHORN, Esq.

T. B. MACAULAY, Esq.

JOHN REDPATH DOUGALL, Esq.

Chief Medical Officer:

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

Secretary and Actuary:

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

Superintendent of Agencies:

JAMES C. TORY.