

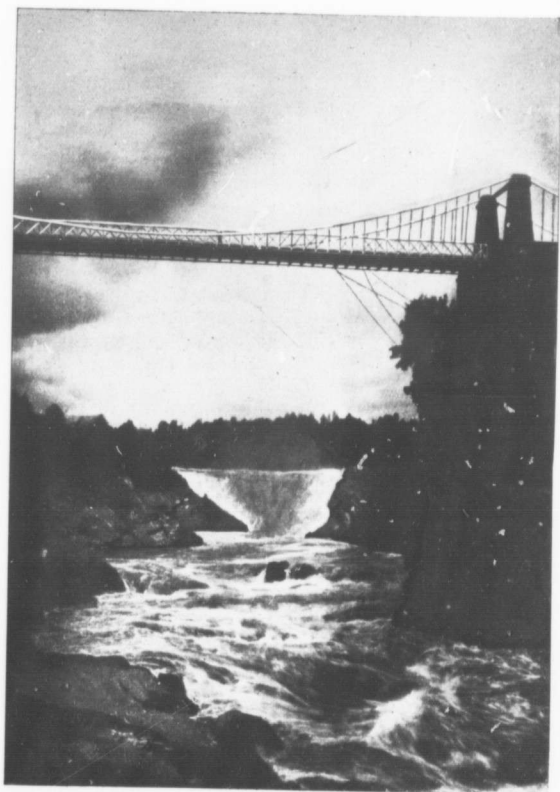
NEW BRUNSWICK.

SUNSHINE

Vol. VIII
No. 6

MONTREAL

JUNE,
1903



"GRAND FALLS" ON THE ST. JOHN RIVER.



MR. GILBERT C. JORDAN,
 Manager for New Brunswick,
 Sun Life Assurance Company of Canada.

Mr. Gilbert C. Jordan, although only twenty-eight years of age, has given six of these years to writing life assurance. He began his life assurance career with the Sun Life of Canada, and has been very successful. In a sketch of Mr. Jordan, which recently appeared in "Insurance Topics" of Boston, his success is attributed to "starting with a good concern and staying with it."

On a former occasion "Sunshine" has had the pleasure of noticing Mr. Jordan's good work, when, in 1901, he won a gold watch which the Company offered to the largest individual writer in Canada.

Early this year Mr. Jordan was promoted to the managership of New Brunswick, and we are pleased to note that he is not lowering his already successful record in his new position.

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

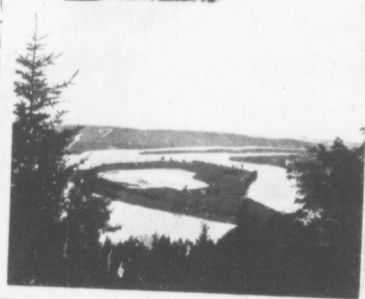
St. John, N. B.

The city of St. John is the commercial center of New Brunswick. At one time it was one of the greatest ship-owning ports in the British Empire, until the rise of the steel age caused the glory of the "wooden walls" to wane. The city is now fast redeeming her lost prestige, as the Atlantic terminus of the Canadian Pacific Railway. The city received her name on the day in June, 1604, when Champlain and De Monts sailed into the harbor. In honor of the day—the festival of St. John the Baptist—the name St. John was given to the river. On May 18th, 1783, three thousand United Empire Loyalists landed, and at once commenced the building of a city which is to-day a credit to them. The city was on two occasions visited by great fires, in 1837 and June 20th, 1877. The latter rendered 13,000 people homeless, and the loss sustained was about \$20,000,000. A new city has arisen from the ashes, which is bright with promise. The present population is in the neighborhood of 50,000. Besides being a commercial city, St. John is fast becoming a tourist center, being visited annually by crowds of tourists, principally from the United States. The Tourist Association of St. John is one of the most active organizations of its kind in Canada, and is doing good service in this regard.



"That" Six Times.

There is one word in the English language which can appear six times consecutively in a sentence and make correct English. To illustrate:—A boy wrote on the blackboard: "The man that lies does wrong." The teacher objected to the word "that," so the word "who" was substituted. And yet it must be evident to the reader for all that, that that "that" that that teacher objected to was right, after all.



LOG JAM ON THE SHOGAMAC RIVER, YORK CO., N.B.

SPOON ISLAND FROM EVANDALE, ON THE
ST. JOHN RIVER.

NASHWAAK RIVER ABOVE MARYSVILLE, N.B.

GREAT FALLS NEAR BATHURST, N.E.

ROCKS AT GRAND MANAN, N.B.

From the American Exchange and Review
of Philadelphia.

"To express properly the progress made by an assurance company it is necessary to quote a few figures. To comprehensively show what the Sun Life of Canada has been doing during the past ten years, a glimpse at a few comparative items will suffice. In 1892 this company had \$23,901,046.64 of assurances in force; on December 31 last it had \$67,181,601.63. On corresponding dates its income was \$1,134,867.61 and \$3,561,509.34 respectively. During the same time it increased its assets from \$3,403,700.88 to \$13,480,272.88. This is a pretty good showing and cannot fail to inspire confidence among the field force and with its policyholders.

"The Sun Life of Canada though conservatively managed, is progressive. It issues all kinds of policies within the limits of safety. It pays its claims promptly and regards the interests of its policyholders as a sacred trust.

"Its affairs in the United States are in the hands of competent men, some of whom have represented the Company for several years.

"'Sunshine,' the official organ of the Sun Life of Canada, is one of the best company papers published. It is always illustrated with excellent half-tones of views of widely separated countries, which are interesting and instructive. The reading matter is likewise along these lines, with an occasional good word for the Company or some of its workers. And who are more deserving of good words than those who help to build up a company—the field men. That the Company may have continued success, with equally satisfactory growth in the coming ten years, as in the past, is our most earnest wish."

The best savings bank for old age is
endowment life assurance.

The Wheel of Life.

Bound to the wheel of life we whirl through space.
Whence the beginning, where the resting place,
And what the purpose, no man can explain.
But this we know—God made no thing in vain.

Each is essential to the rounded scheme.
The anchored mountain and the moving stream,
The sea below us, and the stars on high,
All, all obey the Cause, nor question why.

Glad is the mountain in the morning's kiss.
The river laughs and leaps the precipice.
The sea shouts loud Hosannas, while above
The eyes of planets radiate with love.

Thou art a portion of the perfect whole.
Be glad, be glad of life, immortal soul.

—ELLA WHEELER WILCOX,



In a Scotch church an old minister who was very deaf was very anxious to introduce some new hymn books into the church, and asked the precentor to give out the notice immediately after the sermon. The precentor, having a notice of his own, gave out that members of the congregation wishing to have their children baptized were to send their names into the vestry. The old minister, thinking that it was the notice about the hymn books, stood up and said: "And I wish to say, for the benefit of those who have not any, that they may be had in the vestry any afternoon, between the hours of 3 and 4. Ordinary little ones at a shilling each, and special little ones, with red backs, at one and three."

—New York Tribune.



Sir Fletcher Norton, whose want of courtesy was notorious, happened, while pleading before Lord Mansfield on some question of manorial right, to say: "I can illustrate the point in an instant in my own person. I myself have two little manors." "We all know it, Sir Fletcher," the judge interposed, with one of his blindest smiles.



REVERSIBLE FALLS, ST. JOHN, LOW WATER.
At low tide there is a heavy fall which is reversed at high tide.



REVERSIBLE FALLS, ST. JOHN, HIGH WATER.
The falls are navigable during high water. The bridges are the Suspension and C.P.R. Cantilever.

Do You Sleep Well?

"It was impossible for me to sleep last night," said a merchant to one of our agents. "The fire insurance on my store had expired, and that fire-bell reminded me of it. My store is my living, and I could not stand the strain of building up a new business. If the fire had 'snuffed out' my store last night instead of Smith's, I would be at my string's end."

"Did you get your store insured to-day?"

"Yes, sir; bright and early."

"Own the house you live in?"

"No; I wish I did."

"Anybody helping to support your family?"

"Why, no—why do you ask?"

"Any income outside of the store?"

"No, not a dollar. Why?"

"Does your wife sleep well?"

"Certainly; but what have you in mind?"

"I was just wondering," said the agent, "how she could sleep if your life had been 'snuffed out' instead of your neighbor Brown's yesterday. She would be at her 'string's end,' for I happen to know you have no life assurance, and your income is her living."—Central Life Messenger.

**Bad Navigation.**

A very good story is told of a clergyman who was once addressing a congregation of fishermen. In order to appeal the more to his hearers he introduced a number of nautical similes. He pictured a captain navigating his craft through a dangerous passage surrounded with rocks and currents, and he described the voyage in detail. At last he reached his climax when it seemed inevitable that the ship should be lost. "And what shall we do now?" he made his captain

cry. "Bless your soul, guvnor," replied a voice at the back, "that captain of yours can't do nuthin'. He's sailing his ship starn foremost."

**Land by the Gallon.**

A Scotch farmer whose land had never been drained made up his mind to look out for another farm. Meeting his landlord, he said: "I'm gaun to gie up this farm; naeboddy cud grow onything on't." Landlord—"I am sorry to hear it. If I take five shillings off the acre, will you stop on?" Farmer—"Deed, no; land like that shud never be let by the acre, but by the gallon."



WATERVALE, PICTOU CO., NOVA SCOTIA,

April 13th, 1903.

WALTER J. MARQUAND, ESQ.,

Manager for Nova Scotia,

Sun Life Assurance Co. of Canada,

Halifax, N. S.

Dear Sir,—A cheque for \$1,000 was this day handed me by your special agent, Mr. A. H. Mackay, in full settlement of claim under my late lamented son's policy No. 200758. Mr. Mackay gave me every assistance in the completing of proof of death papers. This together with the business promptness of your Company in settling claims put me in possession of the cheque named, made out in my favor, in six days after proof of papers were mailed here, and all this without a cent of expense to me. Only two premiums had been paid by my son on this policy. It is needless for me to tell you that I appreciate this promptness and I will do my utmost in favor of your Company by advising all those who contemplate life assurance to patronize the Sun Life Assurance Company of Canada.

I am,

Yours sincerely,

WILLIAM MCKENZIE.



"Six good reasons for not allowing an assurance policy to lapse. A wife and five children."



IN ROCKWOOD PARK, ST. JOHN.
Rockwood Park is said to be one of the most
charming natural parks on the continent.

"Catch anything?"

"Not a thing."

"You can come to work next Monday,
if you like. If you keep on telling the
truth like that, you may be a partner in
the firm, one of these days."



KINNEAR'S MILLS, QUE., 26th Feb., 1903.

To SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Que.

Gentleman,—I wish to thank you most
cordially for the prompt, courteous and business-
like manner in which your Company, through
your manager, Mr. C. C. Knight, and your
agent, Mr. Wm. Melrose, have settled our claim
under policy No. 200508. I will always be
pleased to recommend your Company to our
friends.

Yours truly,

GEORGE MORRISON.

**A Severe Test of Truthfulness about this
Time of Year.**

"So you want a situation?" said the
business man.

"Yes, sir," replied the youthful ap-
plicant.

"Hum—do you ever go fishing?"

"Occasionally."

"When were you fishing last?"

"Day before yesterday."

SUNSHINE

PUBLISHED BY THE
 SUN LIFE ASSURANCE COMPANY OF CANADA,
 AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, *Editor.*

	June 1903						
	SUN	MON	TUE	WED	THU	FRI	SAT
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	14	15	16	17	18	19	20
21	22	23	24	25	26	27	
28	29	30	Five Days 31	Ten Days 1	Four Days 2	One Month 3	



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SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

Comparative Literature.

Strong, honest competition in any business is beneficial, and in life assurance it is particularly so. When company meets company in *fair* competition the result is surely educational. No life agent need fear that there are too many companies operating in his field, for it must only mean that each of the companies are disseminating the righteous principles of life assurance, and such knowledge carries with it an interest on the part of the public that will in time be a benefit to all the companies. It is the uninterested community that the life agent should fear; an interested community is his active battle ground and goes to make him a better and stronger agent. But even a virtue can be abused and unfair competition is often carried on by companies to the detriment of public interest and eventually to the hurt of the companies that engage in it. At the present time life assurance men are thinking on the question of comparative literature. This is caused by the agreement between three large American companies to "lay down their arms" as regards the comparisons of individual companies in competition. Everybody should hail with delight this agreement and if it is religiously adhered to by all concerned, the morning of June 1st, the day the agreement takes effect, will be the dawning of better days in assurance soliciting, but if any of the companies should violate the agreement the "end will be worse than the beginning."

In Canada we have perhaps less of this style of propaganda than some other countries, but there are some culprits even in our peaceful country. Home offices profess to be entirely ignorant of any misdemeanor on the part of their agents, yet every now and then we find cropping up pieces of comparative literature which one company is singled out and a comparison made that is unfair in the extreme. There are of course legitimate comparisons. The sworn statements of the companies' item against item, if the companies are all taken, does not according to our judgment come under the catalogue of the unlawful. It is the twisting of facts that is cowardly, and the company that seeks to build up its business by such methods will in time be the loser. The law of retribution holds true with companies as it does with individuals. Life assurance is a righteous business. Why should we "do evil that good may come" in selling life policies any more than we would act on such principles in other lines of work? We must not let the sheen of the "almighty dollar" blind our sight to the moral code of ethics that should control the life assurance business.

The Most Heavily Assured Man in America.

A strong argument in favor of life assurance is given by Mr. L. Rodman Wanamaker, of Philadelphia, who quite recently assured for \$1,000,000, making in all a total of \$2,000,000 on his life. This classes Mr. Wanamaker as the most heavily assured man in America, his father Hon. John Wanamaker being the next with \$1,500,000. There are many ways in which Mr. Wanamaker could have invested his money, and no doubt he gave the matter close attention before he took the assurance that placed him at the head of the list. It may not be

amiss to give here once again the well-known five reasons which his father the Hon. John Wanamaker gave for his own action, and no doubt the same reasons hold true in the case of his son:

First.—That I was at the time assurable, and accidents or ill health might come at any moment, when I would not be assurable.

Second.—That life assurance was one of the best forms of investment, because it gave, after one deposit, an instant guarantee to a much larger amount than the deposit.

Third.—That life assurance, in the long run, was a saving fund that not only saved and took average care of my deposits, but took me in partnership into possible profits that not infrequently amounted to a sum equal to all premiums, with interest, and from the first day gave me a bond and mortgage for a specified sum that might fall due at any moment.

Fourth.—That life assurance, regarded from the standpoint of quick termination, was more profitable to my estate than any other investment I could make.

Fifth.—That it enabled a man to give away all he cared to give during his lifetime by providing an estate for those he left.



MARTELLO TOWER, ST. JOHN HARBOR.
Built in 1812 by the Imperial soldiers then stationed at St. John, now used as a military museum.

About "Some Men."

There are some men in the assurance business who would succeed under any conditions. It matters not to them that wintry winds blow and the snow is knee-deep, or that the scorching summer sun beats down on them and the hot air almost stifles. They get along. Weather never worries them. Nothing daunts them. It is in their very nature to succeed, and they allow no obstacle or unfavorable condition to prevent it.

Then there are other men. Winter never agrees with them. They are susceptible to draughts, and get cold, and then, going on the homeopathic principle that like cures like, they become susceptible to other draughts, and get warm. They abominate a snowstorm. Their legs get wet, and they owe it to their families not to run risks. They have different legs from other men. Their legs get wetter than most people's. And it is but just and proper that when it is snowing those legs should be kept indoors, in front of a comfortable fire, and not permitted to roam about in the slush.

It is the same with their ears and fingers. A tendency to frozen extremities appears to be a hereditary characteristic, and so their ears and fingers get colder than those of other people. Winter, therefore, cruelly stands between these frail, delicate agents and their yearning love for work.

And they are equally as unfortunate in summer. They are a physiological paradox in that their veins, which are scant of warm blood in winter, become so overcharged in summer that these agents dare not go out on a hot day for fear of apoplexy. Here, again, their devotion to their families is manifest. Their dear, tender legs and feet are as sensitive to the extremes of heat as of cold, and the hot pavements produce blisters, and blisters produce blood-

poisoning, and blood-poisoning produces death, and death produces desolation to the family. Another proof that the agent's sole thought is for his family. In summer, therefore, as well as winter, we see that the poor chap is restrained by physical weakness from laboring as his heart desireth.

Nature is wonderfully kind to this class of unfortunates. Knowing that they are cut off from work by the rigors of winter and the perils of summer, Nature throws in a cluster of beautiful, ideal days between seasons. So for a month or so at this period of the year she provides for these agents balmy, ethereal spring weather to enable them to labor without jeopardizing the happiness of their families and to earn enough in the next few weeks to permit them to rest during the heated term. This is indeed a beneficent provision of Nature, and agents should be thoroughly grateful.

How these helpless, hapless agents are working now! On such a day as this, as we write we can see them hurrying about, without a concern for their delicate legs or sensitive ears, bent solely on the purpose of working because they love to, joyous in their release from enforced and irksome idleness!

And how the business will roll in from them! They have said that all they needed was the right kind of weather, and now that the right kind has come they are anxious to redeem their promises. And who could be so cruel as to doubt their word? Bless their hearts, we feel a lump in our throat as we think of them working from early till late simply to gratify their love for work, and to demonstrate that the proper sort of weather was the only thing which was needed to bring out their best!

They have our best wishes and sympathies, the dear little tendrils. May they be able to work to their heart's fill

and make enough during the delicious springtime to enable them to endure the coming disappointment of being deprived, solely by physical frailty, of working during the hot summer.

In truth, Nature is kind in her provision for these frail agents. Nature is kinder than the world. The world calls these agents lazy quitters, and hits close to the mark.—The Oracle in "The Insurance Press."



As a gentleman was stepping from his carriage in Harrisburg to take the train for Philadelphia his coachman said :

"Th' oats are getting low, sir."

"Very well, said the gentleman ; "you telephone Miller & Jones to send up some."

Mike went to the telephone, when the following conversation took place :

"Is this Miller & Jones?"

"Yes."

"Well, you send up six bags of oats, and hurry up with 'um."

"All right ; who are they for?"

"Arrah, now, don't you get gay—for the horses, to be sure," and Mike rang off.—Philadelphia Ledger.



A Common Mistake.

Experience has shown that one of the most common mistakes made by life assurance agents, whether district or general, is the attempt to cover too much territory. . . . The money-makers in the business confine themselves to a small territory, which they cultivate as a good farmer works his field, the crop and not the area being the chief consideration.—Insurance Herald.



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

Let It Pass!

Be not swift to take offence ;

Let it pass !

Anger is a foe to sense !

Let it pass !

Brood not darkly o'er a wrong ;

Which will disappear ere long !

Rather sing this cheery song—

Let it pass !

Let it pass !

Echo not an angry word ;

Let it pass !

Think how often you have erred,

Let it pass !

Since our joys have passed away

Like the dewdrops on the spray,

Wherefore should our sorrows stay ?

Let it pass !

Let it pass !

If for good you've taken ill ;

Let it pass ?

Oh, be kind and gentle still,

Let it pass !

Time at last makes all things straight ;

Let us not resent but wait,

And our triumph shall be great ;

Let it pass !

Let it pass !

Bid your anger to depart ;

Let it pass !

Lay those homely words to heart ;

"Let it pass !"

Follow not the giddy throng !

Better to be wronged than wrong ;

Therefore sing the cheery song—

Let it pass !

Let it pass !

—All the Year Round.



Re-Claim No. 87084—Quantz.

TORONTO, April 11th, 1901.

W. H. HILL, ESQ.,

District Manager

Sun Life Assurance Co. of Canada,

Peterborough, Ont.

Dear Sir, — We beg to acknowledge your letter of the 9th inst., enclosing cheque in settlement of this policy. We beg to thank you for same and express our great satisfaction with the expeditious manner on which the claim has been dealt with.

Yours very truly,

McCARTHY, OSLER, HOSKIN & HARCOURT.



MARKET SLIP, ST. JOHN, LOW WATER.

The vessels are tied to the wharf and resting on the ground.

How Fishers' "Flies" are made.

There are trout and salmon fishers who pay large sums a year for their "flies" alone. Few persons can learn to tie artificial flies—knotting hairs that can hardly be seen—so the skilled fly-maker commands high wages, says the Scotsman. The materials cost money, too. The earth is ransacked for feathers and hairs, and one hair wrong makes "all the difference."

The business done in mouse whiskers is considerable this year, for they are used in the making of a wonderful new fly, the "new gray gnat," and they are expensive—nearly a penny a whisker. Trout rise very much better at mouse-whisker flies than at the same "gnat" dressed in jungle-cock hackles, which look very much like them.

Bears' eyebrows, being stiff and exact-

ly the right shade, are used in a newly invented fly that is killing quantities of salmon this year. These eyebrows come from the Himalayan brown bear, and cost about six shillings a set.

There are agents all over the world searching tropical forests for the right birds to supply fly hackles. One of the most sought after skins is that of the rare "green screamer," an African bird about the size of a hen, which has a tiny bunch of feathers on each shoulder that is worth three pounds a bunch to the fly-maker. One of these birds supplies only feathers enough to make rings for half a dozen flies.

There is no limit to the enthusiasm of an artistic fly-tier, who will use hair from his own eyelashes to finish off an "extra special" fly. Babies' hair is much sought after, if it is of the right



MARKET SLIP, ST. JOHN, HIGH WATER.

In this photograph the vessels are more in their natural element.

shade—golden yellow—for all the lighter salmon flies, and one curl will make a dozen first-class flies.

It takes an expert only fifteen minutes to turn out a fly, which consists of a tiny hook, with wings of Egyptian dove feather, legs of fox hair, and a body of mouse fur, wound round with a thread of yellow silk. A carelessly made fly will have neither legs nor "feelers," but the true expert adds the legs and puts on a pair of long "feelers" of cat hair, white at the tips. All these tiny details will be exactly in their places, and so firmly tied to the hook that the fly will take half a dozen strong fish and be none the worse.



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

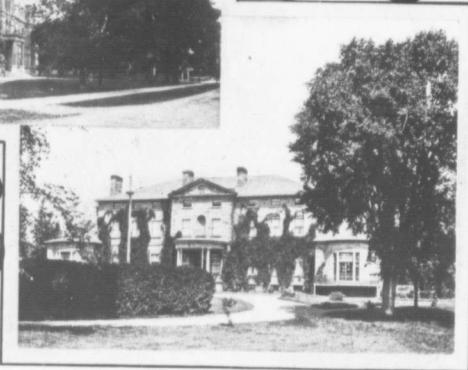
The Man Frae Dundee.

A ship's captain recently in want of hands engaged a number, being particular that each of them had a written character.

The struggle for the last berth was between a man from Kirkcaldy without a character, and one from Dundee with one. Finally the captain selected the Kirkcaldy man, and put the Dundee man in an inferior position.

When they got out to sea there was a storm, and the Kirkcaldy man saw his rival swept over board with a bucket in his hand.

"Dae ye mind you man frae Dundee," the Kirkcaldy man asked the captain, "him ye engaged wi' a fine character?" "Yes," was the reply, "of course." "Weel," was the reply, "he's awa' wi' yin o' yer buckets."



PARLIAMENT BUILDING AND OLD GOVERNMENT HOUSE, FREDERICTON, N.B.

Mistaken Identity.

"Now, see here, porter," said he, briskly, "I want you to put me off at Syracuse. You know we get there about six and I may oversleep myself. But it is very important I should get out. Here's a five-dollar gold piece. Now, I may wake up hard; I've been dining to-night, and I may feel bad. Don't mind if I kick. Pay no attention if I'm ugly, I want you to put me off at Syracuse."

"Yes, sah," said the porter, "it shall be did, sah."

The next morning the coin-giver was awakened by a sturdy voice shouting, "Rochester, thirty minutes for refreshments."

"Rochester!" he exclaimed, sitting up, "where's that porter?"

Hastily slipping on his trousers, he went in search of the object of his wrath,

and found him in the porter's closet, huddled up with his head in a bandage, his clothes torn and his arm in a sling.

"Well," said the drummer, "you are a sight. Been in an accident? Why didn't you put me off at Syracuse?"

"Wha—at!" ejaculated the porter, jumping to his feet, as his eyes bulged from his head. "Was you de gemman what guf to me dat five-dollar gold piece?"

"Of course I was, you idiot."

"Well, den, befoah heaven, who was dat gemman I put off at Syracuse?"



"Wives sometimes object to life assurance—widows never do."



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



ROCKS AT HOPEWELL CAPE, N.B.

The action of the strong tides is responsible for the weird images among the rocks at Hopewell Cape.

Sunshine.

Just a little sunshine
And just a little rain,
Then a little shadow,
And the sunshine comes again.

Just a little pleasure,
And then a little pain,
So our lives are passing,
Like the sunshine and the rain.

Just a little storm,
To clear the clouds away,
Then a glint of sunshine,
Through the night of day.

Just a little trouble,
To keep us on the right,
A time of glad rejoicing
When we see again the light.

The sunshine and the rain,
Do their duty by the Earth
The Earth responds abundantly,
And yields us food and wealth.

Let us do our duty,
Shirking not its call,
Helping each the other,
As He, who helps us all.

—A. Steele.



Why the Honor was Refused.

The honorary degree of D. C. L. having been declined by a distinguished officer on account of the heavy fees then demanded, his refusal was thus versified :

"Oxford, no doubt, you wish me well,
But, prithee, let me be ;
I can't, alas ! be D. C. L.
For lack of L. S. D."



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

The
SUN LIFE OF CANADA
is
PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

Assurances issued and paid for	\$11,030,690.93
Increase over 1901	196,392.86
Cash Income from Premiums, Interests, Rents, etc.	3,561,509.34
Increase over 1901	465,843.27
Assets at 31st December, 1902	13,480,272.88
Increase over 1901	1,707,240.81
Undivided Surplus over all Liabilities ex- cept Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before 31st December, 1899, and 3½% on those issued since)	712,180.17
Increase over 1901	125,680.31
Profits paid Policyholders	103,550.43
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1902	1,064,611.02
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1902	8,904,625.43
Life Assurances in force Dec. 31st, 1902 . .	67,181,601.63

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1892 . .	\$1,134,867.61	\$ 3,403,700.88	\$23,901,046.64
1902 . .	3,561,509.34	13,480,272.88	67,181,601.63
Increase	\$2,426,641.73	\$10,076,572.00	\$43,280,554.99