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JAMAICA.—A BANANA TREE.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

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SUNSHINE						
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					

The Blue Bird.

Canadian and American theatre-goers during the present season have been privileged to see a magnificent production of Maeterlinck's famous play—"The Bluebird."

This beautiful work of the gifted Belgian philosopher and playwright is at once a drama and an allegory. The Bluebird is Happiness and the boy and girl in pursuit of the flitting songster represent humanity.

How to capture the Bluebird is humanity's problem.

Some thinkers have confused happiness with pleasure, but these are two entirely different things. Pleasure is ephemeral; happiness is permanent. Pleasure has its origin in outward surroundings, while happiness has its spring within the human soul.

We have many philosophic recipes for happiness. Epicurus would have us "eat, drink and be merry," but this recommendation is one in which there is the old confusion of happiness with pleasure. Other philosophers have tried to teach that happiness is in no way dependent upon circumstance, but that it can be enjoyed if we can only attain by discipline a certain "state of mind."

The truth is that neither riches nor poverty is associated necessarily with happiness. True happiness can be enjoyed by both poor and rich, and, moreover, it often happens that the poor

are the happier, their lives being less complex.

"Ah, there are rich that are most poor.
And poor there are worth countless treasure :
What wealth alone can ne'er secure
Is his whom beauty thrills with pleasure."

On the other hand *poverty is absolutely incompatible with happiness*. There is a minimum of physical comfort which must be secured by every human being before happiness can be enjoyed. We cannot set about living the ideal life until we have at least three things practically guaranteed,—food, clothing and shelter; and where one has others depending upon him the obligation extends to them.

It is then essential to any rational happiness that we should have the necessities of life guaranteed to begin with. These constitute a *sine qua non*, for if a man is haunted by the fear of poverty he cannot be happy, and again, if a man has his life made too complex by many social engagements, such as are almost inevitable in the life of the wealthy, he cannot be happy.

How then shall we cage our Bluebird ?

We will not find it in any form of ascetic life on the one hand; nor will we find it necessarily in gilded palaces on the other, for much luxury is as antagonistic to happiness as poverty.

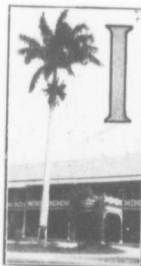
But most human beings are not debarred from happiness by wealth—far from it; indeed in this age the average man finds it very difficult to be entirely sure of adequate food, clothing and shelter, and there is no rational happiness possible unless these things are assured. It seems to us that there is no institution which has done so much to promote substantial happiness as that of life assurance, because, while it does not guarantee the means of luxury, it assures us of the essential things.

Nothing, then, conduces more to the capture of the Bluebird of Maeterlinck

than does the institution of life assurance. Are you in moderate circumstances? Do you find it difficult to look forward with equanimity to the future? Life assurance will make this possible for you, will make it possible for you to sleep at night and to waken to the song of The Bluebird.

Some Notes on Jamaica— A Land of Sunshine.

By A. M. Mackay.



In my notebook, I find the following, taken from somewhere, which reflects the general verdict of all visitors to Jamaica.

"Jamaica was created by Providence to show mankind something of the meaning of beauty. It stands as an explanation of Eden—a glimpse of Paradise. Nature never intended that it should be a rum garden or even a field of speculative agriculture. It is just the place that should be al-

lowed to stand forever as the garden of the world; the vigorous yet languorous Hesper; a reflection of all the beauty of the East and West and North and South; the heart and soul of terrestrial beauty."

While this reads well, and is in a certain degree true of this enchanted island, yet in this practical world there must be other things than beauty; and even the growing of bananas, sugar cane, and other industries are necessary things to give occupation to the residents of Jamaica.

One of the things that makes Jamaica so entrancing to the tourist, is the variety of its climate. Being in the tropics, and not many degrees removed from the Equator, it may be thought by those who have never been in Jamaica to be excessively hot. In some places it is quite tropical, but being so mountainous a short journey brings a person to a lovely mountain temperature. At Mandeville, in the Manchester Mountains, although only a few hours by rail from Kingston, the climate is perfect—just hot enough to keep a person reminded that it is the tropics and cool enough for right-down comfort.

Perhaps the thing that gives one from the north that lovely feeling of holiday, is the free

and easy manner in which everybody moves around. Business takes on an easy gait, but is done fast enough. To rush would not be proper; therefore, people do not rush. This is very noticeable in the stores of Kingston—which are, by the way, of a very high class—yet there doesn't seem to be any great anxiety to sell goods. We wandered into one of the largest dry good stores of Kingston one afternoon, drawn by a nice display of neckties in the window. We rather expected a floor walker to buttonhole us and convey us to the counter where we could part with our shillings; but if the firm had a floor walker he was clever in eluding the store's patrons. We made bold to question a clerk who was busy calculating some problem with his sales book, and, without apparently diverting his train of thought I was directed to a certain place. After vainly trying to locate the object of my visit I left the store with the same money in my pocket as when I entered. This may be an isolated case; I give it only to show that there is not that same thirst for gold as is found in American and Canadian cities. We are not criticising this—we rather liked this independence. It is a pleasing thing to wander to and fro in a store without being everlastingly nagged at to buy. We prefer to browse for ourselves, yet I did want that necktie.

Kingston, the capital, is an interesting city. It is bravely rising from the severe earthquake of 1907. The newspaper reports gave no idea of the great damage and loss of that dreadful January day. The new Kingston is a monument to the enterprise of its citizens. Its main street has to-day a clean dressy appearance. The new buildings are of concrete construction and are artistically designed. The Government Buildings, Bank of Nova Scotia and Colonial Bank are illustrated elsewhere in *SUNSHINE*.

One thing that is particularly convenient in Kingston is the cheapness of transportation. A person can go in any direction within the city limits for sixpence, and there is always a "cabby" ready at any time. The waggons are provided with large gongs that are sounded at crossings.

The street car service is excellent and the officials competent and courteous. Canadian capital is largely responsible for Kingston's splendid street railway.

The streets are well kept, but very dusty. The streets run at right angles to the harbour. As

in all British towns it has its "King" and "Queen" streets—the former is the chief street of the city. The population of Kingston is in the neighborhood of 50,000.

What tempers the heat of Kingston is the daily visit of a delightfully refreshing breeze from the sea, known as "the doctor." Were it not for this the city would be decidedly warm. Towards evening, when the sea breezes have done their duty, the mountain breezes take their turn, and between sea and mountain the weather is quite liveable.

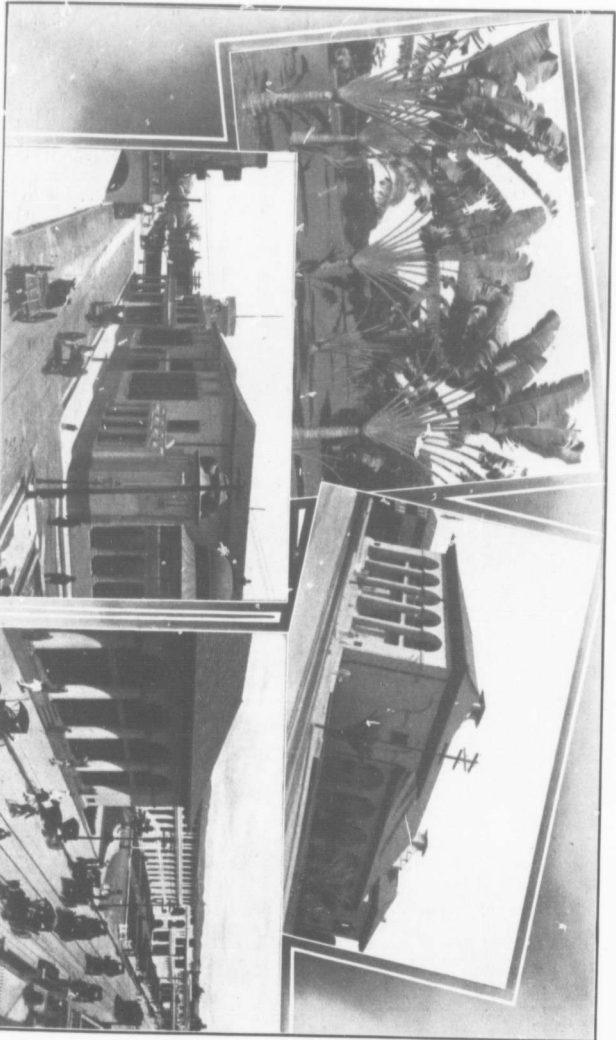
Kingston is governed by a city council, comprising twelve elected members, including the mayor and vice-chairman. The latter is the member of the Legislative Council for the parish and is an ex-officio member, as is also the Custos of the parish.

There are many pleasant drives out of Kingston. One of the most interesting is to Hope Gardens, a distance of five and a half miles. It is also reached by the street railway. This is a government agricultural experiment station, and comprises 200 acres under cultivation. The minor part is a botanical garden and contains nurseries where experiments are carried on in growing cocoa, nutmegs, vanilla, sugar cane, bananas, etc. There is also a large assortment of ornamental foliage and flowering plants. There are other gardens under the direction of the Department of Agriculture, notably Castleton, nineteen miles from Kingston, which contain a large variety of tropical plants.

The negro is in his glory in Kingston. We noticed as we ascended the mountain country where the climate was cooler they were less vivacious. And such a courteous well-behaved lot of citizens are the Jamaican negroes.

We were told on board the steamer, that the Jamaican negroes of the male persuasion were lazy; that the women do the bulk of the work. While this may be true in some cases, we found, upon investigation, that the men are, as a class, not the lazy good-for-nothing chaps they are too often represented to be. The tourists rushing from place to place are astonished to see the negro women breaking stone by the roadside, carrying brick and mortar to the house builders and coaling steamers at the wharves. We found

(Continued on page 44)



TRAVELLERS PALMS IN HOPE GARDENS, KINGSTON.
COLONIAL BANK BUILDING, KINGSTON.

JAMAICA.

THE BANK OF NOVA SCOTIA BUILDING, KINGSTON.
KING STREET, KINGSTON, SHOWING GOVERNMENT BUILDINGS.



MR. GEO. E. DRUMMOND,
Director, Sun Life of Canada.

This Company has added to its already strong directorate, Mr. Geo. E. Drummond, one of the most prominent, influential and successful business men of the Canadian metropolis.

Arriving in Canada forty-seven years ago, from Ireland, when only eight years of age, Mr. Drummond grew up with the country, and has lent his influence towards all interests for the country's good, both local and national. The iron and steel industries have claimed Mr. Drummond's particular attention, and as a member of the firm of Drummond, McCall & Co. he has aided in greatly developing these interests in many of the provinces of Canada. The firm's interests are now merged into the Canadian Iron Corporation, Limited.

Mr. Drummond has been president of the Montreal Board of Trade and the Canadian Manufacturers' Association. He has also been a vice-president of the Canadian Mining Institute. He is also a director of the Molsons Bank, Liverpool and London and Globe Insurance Company, Canada Car Company, Limited, Canada Cement Co., Limited, and other concerns; and in philanthropic work Mr. Drummond is much interested in the Montreal General Hospital, being a member of its managing board. Mr. Drummond is also Consul General for Denmark.

The policyholders of the Sun Life of Canada are to be congratulated in having a man of such wide and invaluable experience on the directorate of their Company. Mr. Drummond succeeds the late Mr. Cleghorn.

Lincoln's Speech at Gettysburg.

[We have been asked to print Lincoln's speech at Gettysburg, which we are very pleased to do, for we consider it one of the most concise, earnest and strong speeches on record. It was delivered by Abraham Lincoln at Gettysburg, on November 19th, 1863, on the occasion of the dedication of a part of the famous battlefield as a soldiers' cemetery. It was prepared while journeying to Gettysburg and jotted on the back of an envelope.

We give it below in full :—Editor.]

" Fourscore and seven years ago our fathers brought forth upon this continent a new nation, conceived in Liberty, and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battlefield of that war. We are met to dedicate a portion of it as the final resting place of those who here gave their lives that this nation might live. It is altogether fitting and proper that we should do this. But in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow, this ground. The brave men, living and dead, who struggled here, have consecrated it far above our power to add or detract. The world will little note nor long remember what we say here, but it can never forget what they did here. It is for us, the living, rather to be dedicated here to the unfinished work that they have thus far so nobly carried on. It is rather for us to be here dedicated to the great task remaining before us; that from these honored dead we take increased devotion to the cause for which they here gave the last full measure of devotion; that we here highly resolve that the dead shall not have died in vain, that the nation shall, under God, have a new birth of freedom, and that government of the people, by the people, and for the people, shall not perish from the earth."

The Iceberg at Sea.

A lady passenger on a steamer, who was very nervous and the cause of great irritation to the captain, said to him one day, " Captain, I'm so terribly afraid of icebergs! What would happen if there should be a collision between us and an iceberg? Please tell me frankly; I can bear the truth." " Why, madam," said the captain, without a moment's hesitation, " the iceberg would move along just as if nothing had happened!" " It would!" exclaimed the nervous passenger, " Oh, thank you, captain!"



JAMAICA.—A FAMILIAR STREET SCENE—GOING TO MARKET.



JAMAICA.—THE "BOG WALK" DRIVE, SHOWING AN OLD SPANISH BRIDGE ACROSS THE RIO COIRE.

Our Manager for Jamaica.

We regret that we have no recent photograph of Mr. S. J. Howe, the popular and successful Manager for the Sun Life of Canada in Jamaica. The photograph we have at Head Office were we to use it might lay us open to a claim for libel.

Mr. Howe is doing splendid service for the Company. He was unfortunate in meeting with a painful accident some time ago, but although laid aside for a long time, the work of the agency went on successfully. Mr. Howe is fortunate in having around him faithful workers, in Mr. Davis and others of the field force, and his able office force headed by Miss Marshall.

One day the writer was meandering about the streets of Mandeville, and seeing the sign board of a rival Canadian life company we wandered in and had a chat about things Canadian. We asked how the Sun Life of Canada fared in Jamaica. The rival agent was quick to reply that the Sun Life of Canada was the best known and popular of the Companies in Jamaica, and many nice things were said of Mr. Howe. On the strength of the statement that we were personally acquainted with Mr. Howe we were tendered Club privileges, etc. We consider this a good test of efficiency to come from a rival representative.

Mr. Howe is a Nova Scotian.



Militant Christianity.

The story about the killing of a snake with a hymn book in an American church recalls an even more striking Aberdeen story. Dr. Kidd, a Free Church minister, was a remarkable character in Aberdeen forty or fifty years ago. Once in the course of a service a man had fallen soundly asleep in a pew near the pulpit and within the Doctor's line of vision. Admonitions of "Wake up there!" failed to rouse the sleeper. The preacher stopped in his discourse and, exclaiming, "Well, if ye winna hear the word of God, ye'll feel't!" raised the Bible and flung it with unerring precision at the man's head. The sleeper awoke.



Excused.

One evening as the mother of a little niece of Phillips Brooks was tucking her snugly in bed a caller was announced. The mother told the child to say her prayers and promised to be back in a few minutes. When she returned she asked the child if she had done as she was bidden. "Well, you see, mamma, I was awfully sleepy, so I just asked God if he would excuse me to-night," and He said, "Oh, certainly; don't mention it, Miss Brooks."

Two Westerners.

1458 PANDORA AVENUE,

VICTORIA, B.C., 6th Feb., 1912.

W. T. MCINTYRE, Esq.,
Toronto, Ont.

Dear Sir,—I desire to express my thanks to the Sun Life Assurance Company, through you, for the handsome dividend of profits added to my policy. It is gratifying to find such a handsome addition to the value of one's assurance paper.

Please find enclosed the sum of eleven dollars and ninety-five cents, being amount of premium on the policy due 1st instant.

Yours very truly,

(REV.) JOSEPH MCCOY.



WINNIPEG, Feb. 2nd, 1912.

H. WALKER, Esq.,
Manager Sun Life Assurance Co.,
City.

Dear Sir,—Twenty-five years ago, I was induced by your late Mr. Anderson to take out a \$1,000.00 policy. Since that time I have paid \$35.40 yearly, making a total of \$885.00. I have been insured for the twenty-five years, and today received from you a cheque in payment of the policy for \$1,311.00.

I cannot say too much in praise of your treatment. It is much better than I expected. On one or two occasions I was a little behind with my payments, but it made no difference.

You will kindly convey my thanks and appreciation to your Company for the treatment they have accorded me.

Again thanking you, I remain,

Yours truly,

W. A. MATHESON.



Why He Carries Life Assurance.

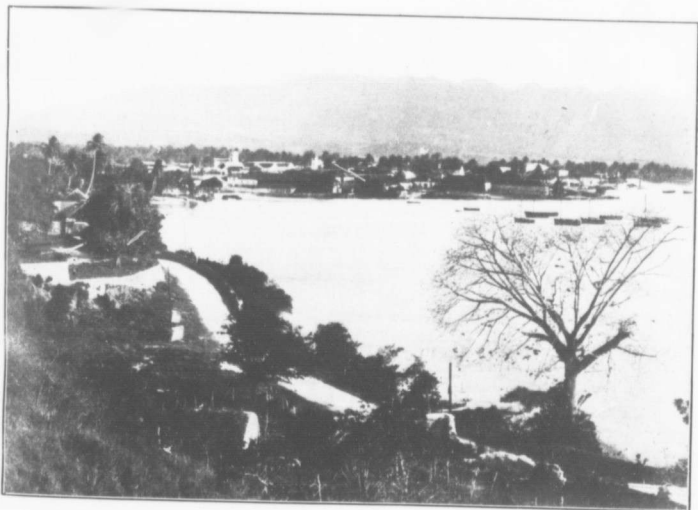
Rev. W. Sunday, the well-known Evangelist, said this in an address recently: "I don't believe that any man does right to himself, his wife or children, if he doesn't provide for them with life assurance, so when he is gone they will not be thrown on the charity of the world; and next to my faith in God, if I should die to-night, that which would give me the most comfort would be the knowledge that I have in a safety deposit vault in Chicago, life assurance policies paid for up to date, and my wife would cash them in, and she and the babies could listen to the wolves howl for a good many years.

"I don't expect to die soon. I may die, and on that "MAY" I carry thousands and thousands of dollars of life assurance."

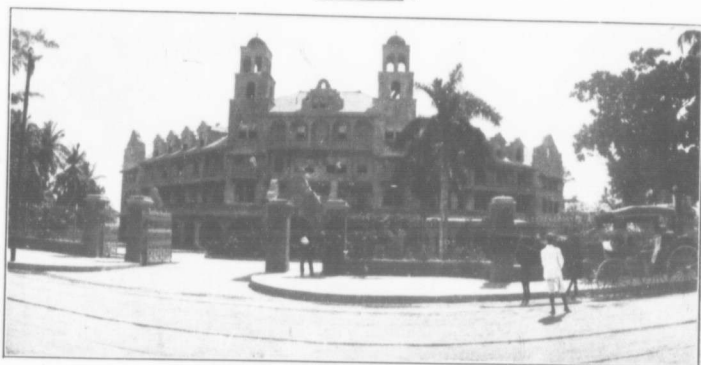
The Sun Life of Canada is
"Prosperous and Progressive."



JAMAICA.—THE TOWN OF PORT ANTONIO.



JAMAICA.—THE TOWN OF MONTEGO BAY.



JAMAICA.—MYRTLE BANK HOTEL, KINGSTON.

Didn't Want an Exchange.

A German insured his house for \$3,500. He was allowed \$2,500 and strenuously objected.

"If you wish," said the agent, "we will build you a house larger and better than the one burned down, as we are sure it can be done for \$1,500, and probably less."

Some weeks later the German was called upon by the agent of a life assurance company, who wished him to take out a policy for himself and wife.

"If you assure your wife for \$2,500," said the agent, "and she should die, you would then have that sum of money to console yourself with."

"Donner and blitzen!" exclaimed the German, "you insurance fellers ish all tiefs. If I insure my wife, and wife dies, and I gets to de office to get my \$2,500, do I gets all de money? Vell, I should not! You will say to me, 'She is not worth \$2,500; she vas worth \$200, no more. If you don't want de \$200, ve vill get you a bigger and better vife!'"



Life Assurance.

Rev. H. J. White, Hartford, Conn.

The value of life assurance none can compute. Multitudes are under the ample folds of its protecting wings, and multitudes to-day are living in comfort upon the fruits of life assurance, who otherwise would be face to face with starvation or the almshouse. The pastor witnesses its blessings as he mingles with the lonely stricken families where death has claimed the bread

winner. The bread winner himself may, if he be spared to old age, take the results of his investments in life assurance and thus secure for himself and his family a well-earned plenty with the honorable thought that he has pensioned himself. His fellows have carried his risk while he labored, and now instead of being a dead weight on the social back he is a contributor to the general scheme of human welfare.

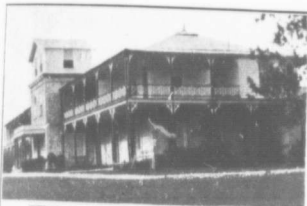


Few Exempt.

Otto Naegeli, of the Pathological Institute of Zurich, made 500 autopsies on bodies of individuals dying of various diseases, and found unquestionable evidence of active or latent tubercular disease in 97 per cent. of individuals between 18 and 30 years.



JAMAICA.—A THREE-MULE TEAM.



JAMAICA,

Moneague Hotel.

A charming bit of Road near Mandeville.

Donkeys outside Mandeville Market.

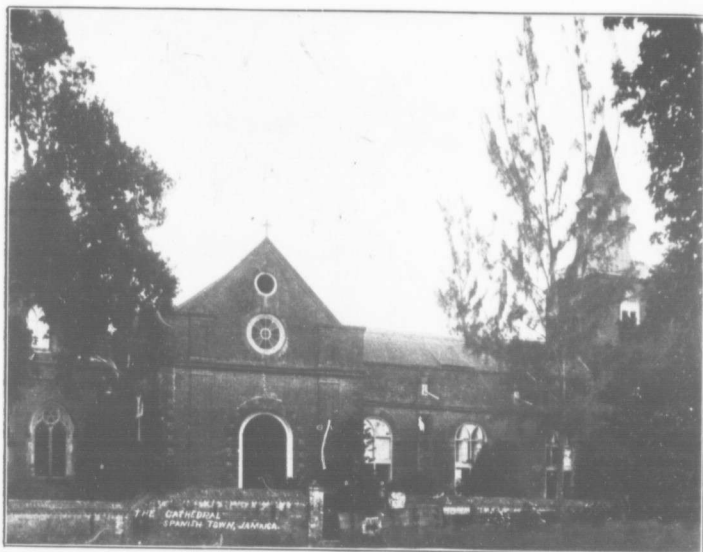
A Dynamite Carrier.

Typical Village Store.

A Fish Runner. This man runs 16 miles with his fish burden on his head.

Episcopal Church and Post Office, Mandeville.

A Snap of Mandeville Market.



JAMAICA.—SPANISH TOWN EPISCOPAL CATHEDRAL.

Built on site of Spanish Church St. Jago de la Vega, which was in connection with the Red Cross Abbey of St. Peter. The present Church was built in 1712.

Some Notes on Jamaica.

(From page 36)

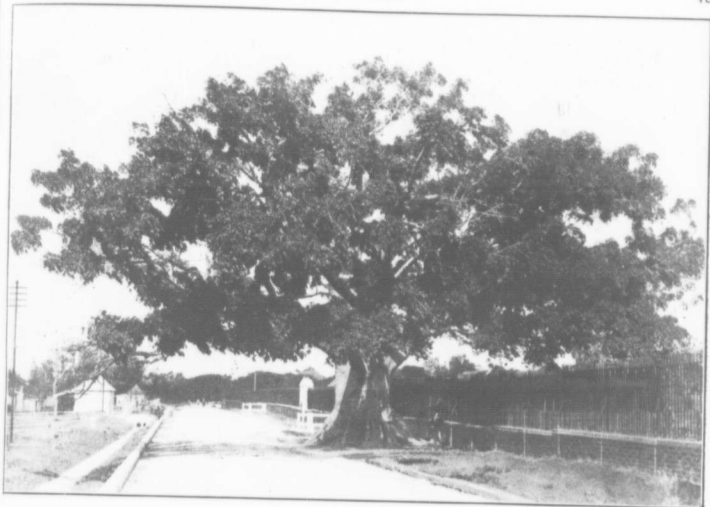
that if women are doing this work the men are, as a general rule, somewhere else doing work even more unfitted for women than that enumerated. It is true the women folks do have a more businesslike air about them than the men, but we are of the opinion the men are too often misjudged.

The Jamaican negroes—and we suppose it is true of the negroes of the other islands—use their head as the common carrier. All sorts and conditions of packages are balanced on the head, and with graceful strides they march along. Baskets of hens, young pigs, dynamite, a Bible with a stone on top to keep the leaves from opening, a rolled umbrella, and hoe, were among the things we noticed. We show an illustration of a man with a box of dynamite carried in this fashion. After our photograph was taken we left the spot as soon as we could, for even with such sure balancing we feared

being too near a box of such a dangerous explosive so far from home.

The railway of Jamaica is under government control, and on the whole is quite adequate for the island's needs. It extends from Kingston to Montego Bay, with a few branch lines. The train hands are not too conscientious about having their trains on time. With such short runs to be late seems inexcusable, but we rather suppose it an evil common to government railroads, for the trains of the Canadian government railroads, especially the one from Halifax, may sometimes arrive on time at Montreal, but the many times we have been to meet it, it has always been hours late.

Birds of the songster class are not plentiful in Jamaica. This is accounted for, it is said, by the mongoose, a small animal introduced to exterminate the rats in the sugar cane; but Mr. Rat planned a way to get clear of the mongoose by climbing trees, and there robbing the birds



JAMAICA.—SILK-COTTON TREE.

These trees sometimes grow over 150 feet in height, and a tree has been known to cover an acre. They are supported by great buttresses.



JAMAICA.—ROARING RIVER FALLS.



JAMAICA.—NEGRO HUTS IN THE COUNTRY.

nests and eating the eggs for food. There is one bird, however, that makes up for the absence of the others—the nightingale, or American mocking-bird. As a songster, this bird is a marvel. We were told by a native that this bird has twelve distinct songs, and we would believe it if we were told it had a hundred—for we tried to find a similarity of song but failed—a most excellent singer.

The traveller through Jamaica will have an impression that much of the country is in a wild state, until it is learned that the bushes that appear to be wild growth are logwood trees of much value, or pimento (allspice), coffee, etc.

Jamaica is a fruit paradise. Nothing can be finer than the oranges around Mandeville, although for want of a paying market they are allowed to drop off the trees to rot. Grape fruit is the finest, banana is king, and the lemon, limes, and pineapple are at their best. The purely native fruits such as nase-berry, sweet sop, granadilla, guava, shaddock, paw-paw, mango, star apple, etc., have to be used for a

while to have a taste acquired. The mango has a peculiar flavor and is held in high favor by the Jamaicans; there are some eleven varieties, and is a source of food supply without much effort.

Banana cultivation has increased in acreage during recent years. In 1901 there were 30,188 acres under cultivation; at the close of 1910 this had increased to 69,066 acres. Sugar cane cultivation is not showing any very marked increase, there being 30,153 acres of canes in 1910. Tobacco growing is advancing, the acreage increased from 352 acres to 837 in the past ten years. Cocoa has also shown a great increase in more recent years. Ten years ago there were only 1,022 acres and in 1910 11,350 acres were given to cocoa. Coffee growing shows a very slight increase.

The exports of sugar and rum after providing for home consumption, were, at the close of 1909, valued at—sugar, £118,733; rum, £234,151.

Jamaica is well supplied with hotels. The Myrtle Bank, at Kingston, is a favourite tourist resort. There are also many good private hotels.

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JAMAICA.—A LILY BASIN IN CASTLETON GARDENS.

The Government owns several, viz., Myrtle Bank, Kingston, Constant Spring Hotel, The Moneague Hotel and Rio Cobre Hotel. The two latter are managed by a Canadian, Mr. T. J. Sims, who relates stories of such a startling character about Jamaica that tourists have dubbed him "Baron Maunchausen." There are numbers of other hotels controlled by private concerns. At Mandeville "The Newleigh" was our home, and we found it comfortable and homelike.

What has the future in store for Jamaica? We are not able to answer this query. Some nearby market has to be found if Jamaica is to develop. Although the people are intensely loyal to everything British, they yet recognize that the markets of England are too far removed for the trading necessary to the island's development and prosperity. Some reciprocal agreement with Canada—with a line of steamers sailing to Canadian ports at frequent intervals, seems to be one way of solving the trade problem of Jamaica. Canada has many necessities Jamaica needs and Jamaica can supply Canada with fruit

and many things else. It seems simple enough, but there are other problems to consider.—What about the American market?

The negro of Jamaica is quite a philosopher, as may be seen from the following proverbs, selected from a number :

"Ants follow fat,"

(Flies follow honey.)

"Every puss hab him own four o'clock."

(Every dog has its day.)

"Crab no walk, him no get fat ;

But crab walk too much him go a basket."

(Moderation in all things.)

"When negro tief, him tief half a bit ;

When Buckra tief, him tief de whole estate."

(When the negro steals, he steals a farthing ;

When the white man or planter steals, he steals the whole estate.)"

"Little finger says 'Look yonder ;' big finger says 'Look you.'"

(The little finger points to others, but the thumb points back at the same time to one's self—"Cast out the beam before you talk about the moat.")

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

Assurance issued and paid for in cash during 1911.....	\$26,436,781.19
Increase over 1910	2,924,403.38

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911,	10,557,335.52
Increase over 1910	981,881.58

Assets

Assets as at 31st December, 1911.....	43,900,885.98
Increase over 1910	5,736,095.61

Surplus

Surplus distributed to policyholders entitled to participate in 1911	479,126.83
Added to Surplus during 1911.....	764,636.19
Surplus earned in 1911	\$1,243,763.02

Total Surplus 31st December, 1911, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest	\$4,717,073.73
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Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911	3,403,641.36
Payments to policyholders since organization	29,670,271.37

Business in Force

Life Assurances in force 31st December, 1911.....	164,572,073.00
Increase over 1910	21,022,797.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1891	920,174.57	2,885,571.44	19,436,961.00
1901	3,095,666.07	11,773,032.07	62,400,931.00
1911	10,557,335.52	43,900,885.98	164,572,073.00