

VIEWS OF TRINIDAD IN THIS NUMBER.

SUNSHINE

Vol. VII,
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MONTREAL

FEBRUARY,
1902.



PALM AND FERN TREES, BOTANICAL GARDENS,
PORT OF SPAIN, TRINIDAD.

Mark Twain Again.

When in England a little while ago, "Mark Twain" went to consult a well-known West-end dentist, noted for keeping his patients waiting a long time and for indifference as to the age of the magazines and papers left on his waiting-room table to beguile the tedium. Mr. Clemens was kept waiting for a solid hour, and when his turn came his

patience had given out. But he contented himself, as he entered the consulting-room, with the caustic remark, "I see, by your papers, that there is prospect of war with the Transvaal."



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



MR. JAMES C. TORY.

Mr. James C. Tory, the general manager for South America (north of the Equator), Central America, West Indies and Mexico, is a native of Canso, Nova Scotia. He received his early education at the Guysboro Academy, proceeding thence to McGill University for further study. Until 1890 he was employed in the chief business establishment of Guysboro, but in that year took up life assurance as special agent for the Sun Life of Canada. Shortly afterwards he was sent into the West Indian field as superintendent of agencies for that territory, and succeeded so well that when the Company decided to enter the United States, he was selected as manager for the State of Michigan. This was in 1895. Having acquitted himself to the satisfaction of the Company in this new relation, he was, in 1897, appointed superintendent of agencies, and filled this position with great success until 1899, when, on account of

severe illness, he was, much to the regret of the Company, obliged to resign. After a time of rest, Mr. Tory has again taken up work in the important capacity, stated at the beginning of this sketch. He is now in his new field, and has the best wishes of all for his success.



The Home-leaving.

That evening, when the Carpenter swept out
The fragrant shavings from the workshop
floor,
And placed the tools in order, and shut to
And barred for the last time the humble door,
And, going on His way to save the world,
Turned from the laborer's lot for evermore,
I wonder was He glad?

That morning, when the Carpenter walked forth
From Joseph's cottage, in the glimmering
light,
And bade His holy mother long farewell,
And through the skies of dawn, all pearly
bright,
Saw glooming the dark shadow of a cross,
Yet, seeing, set His feet towards Calvary's
height,
I wonder was He sad?

Ah! when the Carpenter went on His way
He thought not for Himself of good or ill.
His path was one through shop or thronging men
Craving His help, e'en to the cross-crowned
hill,
In toiling, healing, loving, suffering—all
His joy and life to do His Father's will,
And earth and heaven are glad!
—British Weekly.



There are souls in the world which
have the gift of finding joy everywhere,
and of leaving it behind them when they
go.—Faber.



Happy they, who soon detect the
chasm that lies between their wishes and
their powers.—Gæthe.



He that wants money, means and content,
is without three good friends.—
Shakespeare.



BAMBOO ARCH—Entrance to residence of a Cocoa proprietor,
Santa Cruz,
PALM TREES, Savannah Park, Port of Spain.

ENTRANCE TO ST. JAMES BARRACKS,
Port of Spain.
AVENUE OF COCONUT PALM TREES, leading to a Sugar Estate



MR. JAMES SKEOCH.

Mr. James Skeoch, whose portrait appears above, may be considered the pioneer of the Sun Life of Canada in the West Indies. Away back in 1878, Mr. Skeoch heard such good reports of the Company, and knowing the advantages of the West Indies as a field for life assurance, he, while on a visit to Montreal, called at head office and had a conversation over the matter. When in 1880, the Company decided to do business in the West Indies, Mr. Skeoch was offered the agency for Trinidad, which he accepted. He still represents the Company in this agency. Mr. Skeoch was born at Glasgow in the forties, and when quite young removed to Oban, Scotland. "The Brighton of the Highlands." Afterwards he spent some time in Newfoundland, and finally located in Trinidad, where he conducted an extensive dry-goods business. Fortune smiled upon his efforts, and some years ago he retired from active business life, with

the exception of his life assurance connection with this Company which he still retains.



No Apology.

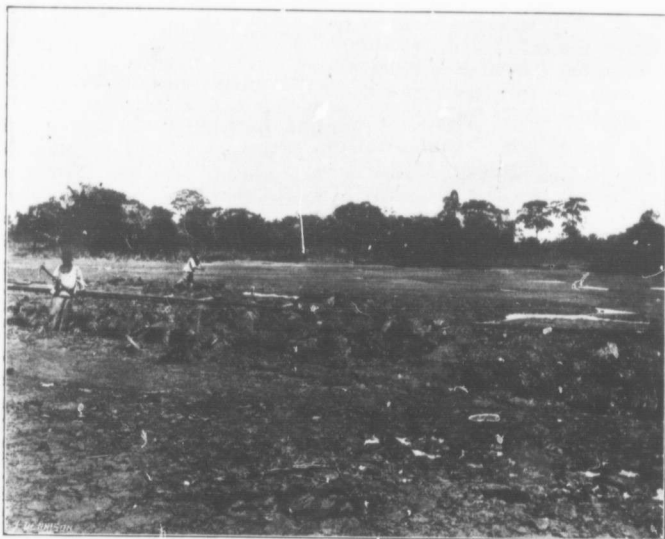
"Be men," said the doctor to his class of bright-eyed students, "strong, self-controlled, manly men. Build your character up to full measure; make it such that others can rely upon it and not be disappointed. Don't be apologies for men, nor men that need apologizing for. Did you ever notice how many people there are for whom their friends are continually having to make excuses? 'That's his way: we always have to make allowance for that.' 'He is so quick-tempered that it often makes him unreasonable; but he's good-hearted down under it all.' 'You can count on him if you take him in the right mood,' and so on. I charge you to be masters of your moods, your tempers, and your ways. Never let them get so strong that they shall misrepresent you to the world, that you shall be known by them rather than by anything else that may be in you. No one has a right to do business on the patience of his friends, or to expect those about him to excuse the faults and weaknesses he can remedy. What the world wants is the man who has honestly made the best of himself, and who needs no apology."—The Young Man.



Procrastination.

Messrs. Afterawhile and Plentyoftime
 Were to take some assurance one day;
 What hour they'd assure didn't matter a dime—
 They could manage it any old way.
 So they loitered about—drifted on with the tide—
 With excuses both flimsy and small;
 'Till each mother's son of them keeled up and
 died
 Without any assurance at all.

—George W. Hatch, in Insurance Age.



PITCH LAKE, TRINIDAD.

The pitch from this lake is largely used for street asphaltting. The supply is exhaustless. It fills up almost as quickly as it is taken out.

Why?

Mr. Harold Spender, the Alpine climber, in his book on the High Pyrenees, tells of an unexpected climax to one of his feats, says the Youths' Companion.

With two companions he had scaled one of the most difficult peaks, and, descending, found refuge from the storm and night in the chalet of a goatsherd. The three men, half-frozen and exhausted with the long and terrible strain, but glowing with triumph, crouched before the fire.

The goatsherd's wife, a dull old woman, stood looking at them silently for a while, and then pronounced a single word:

"*Pourquoi?*" (Why?)

Spender declares that he and his com-

panions looked at each other with an expression of surprise on each face. They had risked health and strength and life itself. "Why?" What had they gained?

There was no answer. The one word struck like a blank wall across their consciousness of useless struggle and suffering and danger.

The snow fell outside, and the mist shut out the hills. They did not talk to each other. Each was asking himself, "Why?"

There are other heights in the world beside those in the Alps, which men try to scale to as little purpose.

Most of us have tried some Alpine-climbing in our day. It would have been well for us if some honest soul like the goatsherd's wife had stood in our path with the word, "Why?"

The Greatest Things in the World.

William George Jordan, in the Ladies' Home Journal, gives an extended list of some of the greatest things of the world, from which we select a few.

The largest cathedral in the world is Saint Peter's, at Rome, on the site where it is said Saint Peter was interred. The total length of the interior is 612½ English feet, transept 446½ feet, diameter of cupola 193 feet, height of dome from pavement to top of the cross 448 feet. It was begun in 1450 A. D., dedicated in 1626, but not finished till 1880. Forty-three popes lived and died during the process of building. The cost is set down at \$70,000,000.

The greatest bell in the world is in an edifice before the great temple of Buddha, at Tokio. It weighs 1,700,000 pounds, and is four times greater than the great bell of Moscow, whose circumference at the rim is nearly 68 feet, and whose height is 21 feet.

The largest library in the world is the National Library of Paris, which contains 40 miles of shelves, holding 1,400,000 books. There are also 175,000 manuscripts, 300,000 maps and charts, and 150,000 coins and medals.

The largest city of the world is London, lying in four counties and having a population of 4,536,000, equalling the combined populations of Paris, Berlin, Saint Petersburg and Rome. To walk through all the streets, avenues, lanes and alleys of the city, never traversing the same one twice, would require a ten-mile walk every day for nine years. The streets, placed in a row, would reach round the world, and leave a remnant

that would stretch from London to San Francisco.

The greatest suspension bridge in the world is the Brooklyn Bridge, which also leads the world in the number of its daily passengers. Its length, including approaches, is 5,989 feet; the distance between the towers 930 feet; the weight of the structure is 6,470 tons; its cost was over \$15,000,000. The bridge cars carry about 45,000,000 people every year.

The finest gardens in the world are the Royal Gardens, at Kew, England. They cover an area of about 270 acres, and are visited by about 1,500,000 persons a year. The gardens contain the finest collection of exotic plants in the world, a palm house, a winter garden, a museum, an observatory and a school for gardeners.

The greatest canal in the world is the Suez, opened on November 16, 1869. Its length is 95 miles, its depth is 26 feet, its annual revenue is \$15,000,000, its cost was \$100,000,000. Its stock is five times its par value, and the average time taken to pass through it is 20 hours, less eight minutes. The depth of the canal is being increased, at a cost of \$40,000,000. The world's longest canal is the Imperial Canal of China, with a length of 1000 miles.

The greatest empire of the world is the British Empire, extending over one continent, 100 peninsulas, 500 promontories, 1000 lakes, 2000 rivers and 10,500 islands. It surpasses the Assyrian Empire in wealth, the Roman Empire in population, the Spanish Empire in power, and the Persian Empire in area — all of which empires have passed away. The population of the Empire — 402,515,800

— is 27 per cent. of the population of the world; the 11,339,316 square miles of imperial territory is 21 per cent. of the land of the world.

The greatest sea depth known to man is in the South Atlantic Ocean, midway between the island of Tristan da Cunha and the mouth of the Rio de la Plata, the bottom being here reached at a depth of 40,236 feet, or eight and three-quarter miles.

The largest advertising sign in the world is said to be on the hillside of an islet off the Grand Canary, northwest of Africa. It is several hundred feet above the level of the sea, and contains the words, "Grand Canary Engineering Company," in letters each 15 feet wide and 30 feet high, each bar of the letters being 3 feet 3 inches broad. The sign is 750 feet long.

The largest statue in the world is Bartholdi's "Liberty Enlightening the World," at the entrance to New York harbor, presented by France to America in 1885. The cost of the statue was about \$40,000; its height from the base to the top of the torch held high above the head of the goddess is 151 feet. The statue, standing on a pedestal 88 feet high, is made of repoussé copper, and is so large that 40 persons can be accommodated in the head, while the torch, reached by a spiral staircase, will hold 12.

The longest fence in the world is a wire-netting fence in Australia, 1,236 miles long, its object being to keep the rabbits from the cultivated fields.

The highest monument in the world is in Washington, D. C. It was erected in honor of George Washington. It is

555 feet high, 55 feet square at the base, and contains 18,000 blocks of marble, two feet thick. In the interior is an elevator and 50 flights of stairs, 18 steps each.

The longest tunnel in the world is that of Saint Gotthard, on the line of the railroad between Milan and Lucerne. It is nine and a quarter miles in length and cost over \$45,000,000.

The longest word in the English language is "Proantitransubstantiationist," a jointed word of 28 letters. "Transubstantiationableness" is the next longest.

The greatest structure ever raised by the hand of man is the Great Pyramid of Cheops, founded 4000 years ago, and measuring 746 feet square on the base and 449 feet high. It took 20 years in construction; 100,000 men worked for three months, and, being then relieved, were succeeded by an equally large corps. The massive stones were brought from Arabia, 700 miles away. The cost of the work is estimated at \$145,000,000.

A Little Story with a Big Point.

I.

The assurance man chased the business man into his office,

That was his business;

The business man chased the assurance man out of his office,

That was poor business.

II.

The business man, two years later, chased the assurance company and was himself (r)jected,

That was their business;

One year later the business man was chased off the earth,

That was unfortunate business.

III.

Three months passed and his family were chased into the street, and

That was nobody's business.

—H. H. Pennock in Equitable news.

SUNSHINE

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A. M. MACKAY, *Editor.*



Sun Life Assurance Company of Canada.

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F. G. COPE.

1902 FEBRUARY 1902						
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The last page of this number gives the reason for our motto "Prosperous and Progressive."

♦ ♦

A Great Year.

From advance reports, the first year of the new century has been the best in the history of life assurance.

Probably \$1,500,000,000 of new business has been written in United States and Canada.

These figures are so vast in their proportions that we cannot fully realize what they mean. They show one thing, however, that the practicability of life assurance is becoming more generally known and appreciated.

The lessons on the moral side are optimistical, showing that men are growing more unselfish; that self-interest is not dominant. This is a healthy sign, but there is much to be done yet. The army of the unassured is still in the majority.

This is the day of the life agents' opportunity, and he is evidently taking advantage of it.

Do It Now!

The new year is now well launched and we are becoming familiar with writing 1902. We find that the days of this new year sweep past just as swiftly as the days of last year did. On New Year's Day we set up our ideals, but already we are beginning to find that time plays havoc with ideals, and, unless we be prompt in the carrying out of our decisions, we will have to say of ourselves what Kipling put into the mouth of the mounted infantry man.

"I wish myself could talk to myself as I left 'im a year ago.

"I could tell 'im a lot that would save 'im a lot of the things that 'e ought to know!"

Quite likely, as you looked into the new year you vowed to yourself that you would, before many moons passed, place more protection around your wife and family. But you see how the weeks are going! One twelfth of the year has gone already, and your ideal in this regard is still unattained. You are waiting for something, or, perhaps, like thousands of others, you are just *letting* time pass. You know the risk you are taking, but still take it. One of the best things we have ever seen was hung up in the office of a prominent successful business man. It was a card with the following words printed in large type. The words we commend to you. They were:

DO IT NOW!

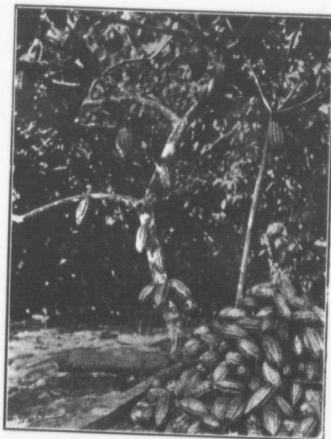
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A Provider—"Is your new husband much of a provider, Malindy?" "He des ain't nothin' else, he ain't. He gwine to git some new kyarpets fo' de house, providin' he git de money, providin' he go to work; he go to work, providin' hit suits him. I never see sich a providin' man in all my days."—Indianapolis Press.

The Real Question.

To be or not to be assured? That is the question. Whether 'tis nobler for a man to suffer Some little sacrifice for those he loves, And, taking arms against a sea of dangers, By thus assuring, end them; Or to neglect, to die, to wake No more, and by that sleep we say we end Our duty to our wives and to our children, Yet leaving them the heartache and the want That follow death where no provision's made. This is a consummation not to be desired; For in that sleep of death what dreams may come (When we have shuffled off this mortal coil) Of duty unperformed to those whose life Was part of ours—must give us pause. Here's the calamity of so short a life; There's the respect we owe ourselves, the love we owe our own, Should make us rather bear those ills we fear Of self-denial now, that sorrow's whip, Lashed with the thongs of scorn and poverty, Shall never sting those hearts we hold so dear. Thus conscience shall make heroes of us all, And by assuring, ere it be too late, We'll shield our loved ones from the shafts of fate.

—London Assurance Herald,
[With apologies to Shakespeare]



COCOA TREE,
Showing Cocoa Pods.

A Prominent Clergyman's Estimate of Life Assurance.

We are pleased to print below an extract from a recent sermon by Rev. T. G. Williams, D. D., senior pastor of St. James Methodist Church, Montreal. This pronouncement on life assurance is worthy of the thoughtful attention of our readers. We are indebted to Rev. Dr. Williams for his kindness in giving us the extract.



REV. T. G. WILLIAMS, D. D.

"The future of life is proverbially uncertain. The farmer with the fertile soil carefully prepared, and best seed grain scattered over and harrowed in, expects a good harvest. The time for reaping comes and he says, 'To-morrow I will harvest that wheat.' Wait; say, 'I will probably harvest that field,' for in the morning he may discover that a fierce hailstorm has so threshed the grain and beaten it into the earth that it is not worth the attempt to harvest it. The physician has a great burden lifted from his heart when he sees marks of recovery in his patient, and says, 'He will recover,' but the sudden return of the fever dashes all his hopes to the dust and his patient passes away. He should have said, 'He probably will recover.' The investor, having lost frequently, invests in real estate and says, 'My rentals will afford me support in my old age. But a devastating fire sweeps all his property away. It was only a probability on which he was building, and it has disappointed him.

But is there no way to escape this torturing uncertainty? Yes, God has given men the thought of life assurance, and by it we may with confidence face the future of this life. The young man whose intelligent aim is to provide a home and home comforts for the woman whom he asks to share life's future with him can now by life assurance so turn the tide of events that with the utmost confidence he may face the uncertainties of this life, knowing that probabilities, amounting to a moral certainty, promise a security against want to his loved ones should he be taken from them. Assurance of one's life forms the strongest and surest defence against poverty in old age. It turns the tides of probabilities overwhelmingly in favor of him who wisely avails himself of the protection assurance affords, while he who neglects it has such large probabilities arrayed against him that the thought of leaving his loved ones to the charity of a cold world may well fill him with consternation. Our duty is clear, and in the absence of absolute certainty we should make probabilities secure our desires. This every young man before me can do, and should do, *and do it now*. Neglect of this easy escape from disaster of those dependent upon us is cruel neglect."

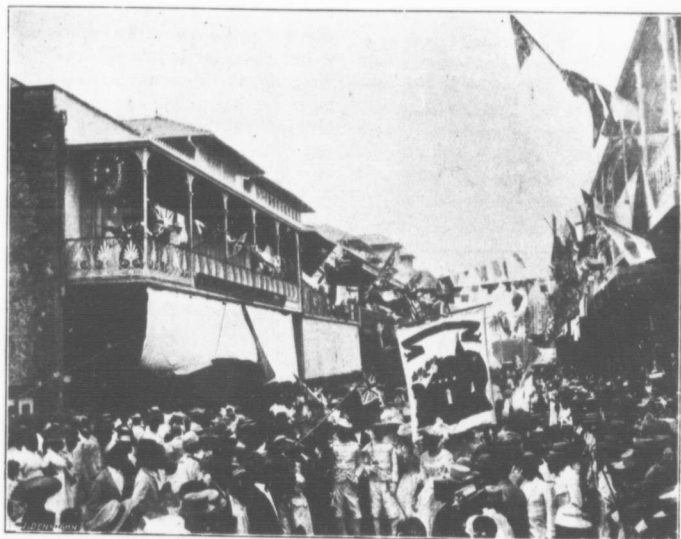
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"Do you think he can support you in good style after you are married, dear? I hear he is worth nothing."

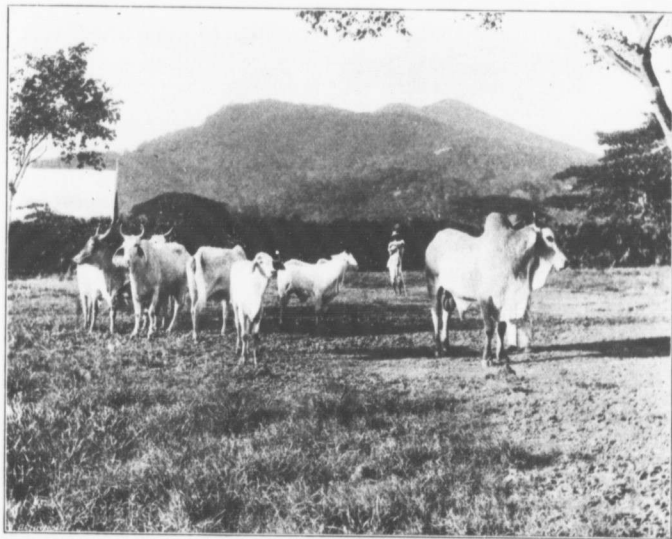
"I know Harold isn't rich, mamma, but he has his life assured for \$25,000, and I could get along quite comfortably on that."—The Policy-Holder.

♦ ♦

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



CARNIVAL DAY, Port of Spain.



ZEBU CATTLE, Trinidad.

A Tribute from the Times, New York.

The Sun Life Assurance Company of Canada has a series of policies that will bear comparison with those of any other company in the world. Its unconditional policies are indisputable after they have been in force for two years, subject only to the payment of premiums. During the first two years of the existence of a policy, the Company reserves the right to object in case any misrepresentation has been found in the statements contained in the application, but after the expiry of that term the assurance becomes absolutely indisputable. The age must, however, be proved. Thirty days of grace are allowed for the payment of renewal premiums. Promptness and liberality in the settlement of claims have always been marked characteristics of the Company. Its records contain multitudes of acknowledgments of its fairness and liberality in dealing with widows and relations of deceased members. Claims are paid in full immediately on the approval of the certificate of death, without waiting the usual sixty or ninety days.

The president of the Sun Life of Canada, Mr. Robertson Macaulay, has an enviable standing in the life assurance world. While not exactly a pioneer in Canadian life assurance, he was instrumental in laying its foundations in a substantial manner, and he is recognized the world over as being one of the best-educated and best-equipped of life underwriters.

The Sun Life of Canada was the first of the companies to circle the world with its agencies. It derives a large income from the British colonies, and a few years ago it found a hospitable welcome in the United States. Canada has reason to be proud of its splendid company. There is no disputing the fact that the Sun Life of Canada has been

a leader in the introduction of improvements in policy contracts. For example, it introduced to Canada the idea of eliminating all the vexatious restrictions on travel, occupation, etc., which formerly existed. It made a decided sensation with its unconditional policy. Other companies refused to make concessions, but in the course of years competition compelled them to drop into line.

It is gratifying to know that the Company had no extra claims to pay because of its liberality, at least until lately, when the war in South Africa was the cause of a small number of death claims. One of its policyholders, on whose account a claim was paid, was a United States soldier who died of fever upon his return from Cuba, and another was a Canadian who was killed in action in the Philippines while fighting with the United States troops. We shall be glad to see the Sun Life of Canada add to its business in the United States, where its competition with the home companies will always be honorable. — The Insurance Times, New York, November, 1901.

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Hope On.

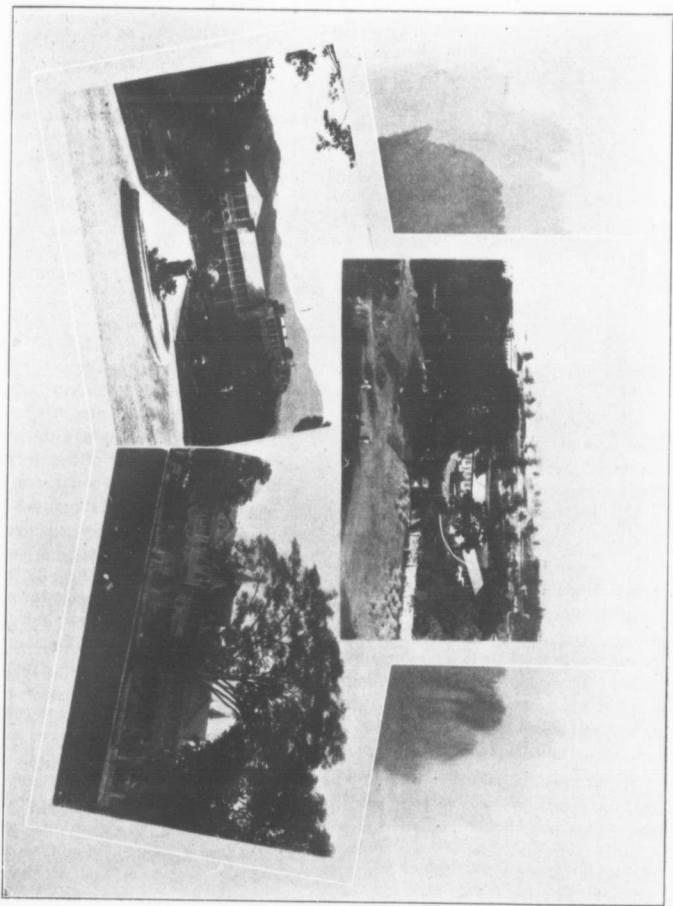
There was never a day so misty and gray
That the blue was not somewhere above it ;
There is never a mountain top so bleak
That some flower does not love it.

There was never a night so dreary and dark
That the stars were not somewhere shining ;
There is never a cloud so heavy and black
That it has not a silvery lining.

There is never a waiting time, weary and long,
That will not sometime have an ending ;
The most beautiful part of the landscape is where
The sunshine and shadows are blending.

Into every life some shadows will fall,
But heaven sends the sunshine of love ;
Through the rifts in the clouds we may, if we
will,
See the beautiful blue above.

Then let us hope on, though the way may be long
And the darkness be gathering fast ;
For the turn in the road is a little way on
Where the home lights will greet us at last.
—Selected.



GOVERNOR'S RESIDENCE, PORT OF SPAIN.

A GLIMPSE OF PORT OF SPAIN.

QUEEN'S PARK HOTEL, PORT OF SPAIN.

Just Among Ourselves.

Mr. N. D. Sills, the manager for South-Western Michigan, has been appointed manager for the State of Virginia. A recent number of the Kalamazoo Telegraph contains the report of a flattering farewell reception given to Mr. Sills, on leaving Kalamazoo.

Mr. John Gouinlock — the Company's humorist — is taking a pleasure trip through the Windward Islands. He has in his grip a few application blanks, and quite likely he will combine a little business with pleasure. We expect to hear some new stories on his return.

Mr. M. E. Ludwick who has been doing special work in Michigan, has gone to Costa Rica as special agent.

Mr. John A. Tory, Michigan's manager, was at head office for a few days recently. He was especially joyous, and not without reason, for his agency was at the head of the list in new business last year. Congratulations!

Mr. Holland A. White, manager for the Hamilton District, who was at head office recently, says that the Sun Life of Canada is shining in the West as never before. His good feeling was helped because his district last year was a good percentage ahead of the former year.

Mr. E. S. Baker, manager for Manitoba and the North-West Territories, accompanied by Mrs. Baker and family, are visiting Montreal. Before returning to the West they purpose making a tour through the West Indies.

The partnership between Messrs. Foster and Bartow, managers for Maryland, has been dissolved, Mr. Foster retiring

from the business. Mr. Bartow—who has been in charge of the State of Virginia as well as his partnership interest in Maryland — has been appointed State manager for Maryland.

A Word to Life Agents.

Every man cannot carry a large life assurance policy, but almost all men can carry a small one.

The agent who bends his energies to securing the thousand-dollar policy, rather than attempting to land the ten or twenty-thousand-dollar one, will, in the long run, find his income greater, and also have the knowledge that he has been instrumental in shedding a ray of hope over many a household when the bread-winner has been called hence.

While the large policy is good for the man of means who can afford to carry it, and who does so as a matter of convenience, more often as an investment, the one that is within reach of the clerk, the mechanic, or the professional man who is employed on a small or moderate salary, is the one that should be the easiest to sell.

As a proof of this, it is only necessary to look over the records of the fraternal for the past year and there see the gradual increase in membership, almost all of which comes from the wage-earning class.

Of course, many of these are induced to carry this form of assurance on the plea that it is cheap, but it would seem to us that a large proportion of them could be secured by the regular life companies for, say, a thousand-dollar policy, did the agent exert one-half as much persuasive power on one of them, in proportion, as he sometimes expends upon the PROSPECTIVE ten-thousand-dollar contract. Not only this, but the competition for the small policy is much less.



COOLIE WOMEN AND CHILDREN CONNECTED WITH A SUGAR ESTATE, TRINIDAD.

If the agent will bear in mind that life assurance is, to the man of moderate or small means, a necessity that no other system of saving can supply, he will approach his subject with more confidence and will, therefore, be more likely to succeed in his efforts.

The proverbial friendly feeling which the wage-earner or the man of moderate means has for others of his class will work to the advantage of the company securing him as a policyholder, in that he is more apt to extol the beneficence of life assurance to his fellow-workman and impress upon him the many good qualities of the company in which he, himself, is assured.—The Argus.



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The Question of Saving.

Apart from any question of being rich, it is wise and right to save so as to provide for future needs. It is a mean proverb that "When poverty comes in at the door, love flies out at the window;" but it would be sad to see wife or children in want of food, or clothing, or medical attendance, or rest and change of air, and to feel that if you had been reasonably industrious, or had but denied yourself some, innocent perhaps, but unnecessary indulgence, you might have saved them from suffering and anxiety. Economy for the mere sake of money is no doubt mean, but economy for the sake of independence is right and manly.—From "The Use of Life" by Sir John Lubbock.



He who loses his conscience has nothing left which is worth keeping.

—Walton.



The applications for life assurance
received by the

SUN LIFE OF CANADA,

in 1901, amount to

\$15,618,145.00

an increase over
1900 of

\$1,776,272.00

