VIEWS OF CEYLON IN THIS NUMBER.

Vol. VIII

MONTREAL

NOVEMBER,



THE AFTER-GLOW.

This photograph was taken by Mr. H.W. Cave, M.A., F.R.G.S., from two miles south of the Colombo Fort, Ceylon.



SIR WILLIAM WILSON MITCHELL, C.M.G.

Sir W. W. Mitchell, C.M.G., senior partner of Messrs. Darley, Butler & Co., the Sun Life of Canada's general agents in Ceylon, has always taken an active part in promoting the welfare of the Island. He represented the Chamber of Commerce (of which he was chairman as far back as 1869) for over twenty years in the Legislative Council of

Ceylon. He further represented the commercial interests of the Island at the Paris Exposition of 1900. He was made a Companion of the Order of St. Michael and St. George in 1895, and in 1900 he received the honor of knighthood from Her late Majesty Queen Victoria.

Messrs. Darley, Butler & Co.

The firm of Darley, Butler & Co., the representatives of the Sun Life of Canada for

Ceylon, was founded in 1847, by the late Mr. E. J. Darley and Mr. Samuel Butler, both of whom had previously been partners in the old planting firm of Ackland, Boyd & Co. In 1863 Mr. W. W. Mitchell (now Sir W. W. Mitchell, C.M.G.) joined the firm, and he, with Mr. J. F. Headrick and Mr. W. E. Mitchell, are now the resident partners.

In addition to a general import and export business, the firm has always embraced estate, shipping, insurance and other agencies.

Since the introduction of tea into Ceylon, the firm has made this a speciality, and they are large buyers and shippers to all countries. Canada is now one of Ceylon's best customers both for black and green teas, and the firm is regularly shipping to all the more important Canadian centres.

The firm also ships cardamoms, cinnamon, cocoa, cocoanut oil, copra, copra cake and plumbago, as well as the minor products of the Island.

The coaling of steamers is now an important business at Colombo, and the firm has a depot for the regular supply of best Bengal coal.

The home correspondents of the firm are Darley & Butler, Billiter Square Building, London, E. C.



Office Building of Darley, Butler & Co. General Agents for Ceylon of the Sun Life Assurance Company of Canada.



A SOUTH-WEST MONSOON IN COLOMIO HARIOR.

The breakwater in Colombo harbor was completed in 1884. Within this wall steamers avoid the fury of the South-West Monsoon and work in perfectly calm water.

A Successful Agent.

Mr. F. P. Staples, of Colombo, the Sun Life of Canada's field representative for Ceylon, has now had a number of years' experience in life assurance work. He is energetic and well versed in conditions of the various policies issued by the Sun Life of Canada, which are of chief interest to an intending assurer.

With a good grounding in policy conditions, Mr. Staples will no doubt continue to aid largely in the steady increasing business which the Sun Life of Canada is doing in the Island of Ceylon.

Through his efforts the Sun Life of Canada has on its books the leading citizens of Colombo and other towns of Ceylon as its policyholders. They include judges of the High Court, leading members of the Bar, merchant princes and well-known medical men.

Not His Fault.

They had been married only a few months, and the wife stood by the side of her husband looking into one of the department store windows. A handsome tailor-made dress took her fancy, and she left her husband to examine it more closely. Then she went back to him, still talking.

"You never look at anything I want to look at any more," she complained. "You don't care how I dress. You don't care for me any more. Why, you haven't kissed me for two weeks."

"Indeed, I am sorry, but it is not my fault," said the man.

Turning, the lady looked at him and gasped. She had taken the arm of the wrong man.—New York Times.

A weak man may be shamed out of anything except his weakness.

Shall I Save my Money or Invest it in a Life Policy?

What is the difference whether I save my money or invest it in a life policy?

What is the difference between saving a few buckets of water in case of fire and securing an interest in a powerful engine?

What is the difference between hoarding a few bushels of wheat in the garret, in case of a famine, and investing them in the ground?

A life policy cannot lessen the liability to disease or to accident any more than science can abolish the law of gravitation. But it can stay some of the consequences, just as science can overcome the force of a fall.

It can change some of the results of the inevitable. It stores up protection. It enables the individual to avail himself of a magnificent system, and the moment he does the human wish is less helpless; he is a part of a benign organization. It abolishes one of the most corrosive worries of life. It cannot drive the wolf from the door—happily in this country industry can do that; nor can it shut out death, but it can hang an anulet round the mother's neck, and misfortune shall not come when death arrives.

I suppose that a life policy represents

as nothing else can represent frugality and unselfishness in perfect equipose.

It is documentary altruism. It is a deposit against which nothing but love can draw.

It is the planting of a tree, which, grow as it may magically in a night, you shall never see, but when your arms are paralyzed it shall come into sight with its leaves spread protectingly, and those you love shall gather under it, safe from the rays that burn and from the winds that chill.—The Statement.

When Papa was a Boy

When papa was a little boy you really couldn't find,

In all the country round about a child so quick to mind.

His mother never called but once, and he was always there:

He never made the baby cry, or pulled his sister's hair.

He never slid down bannisters or made the slightest noise, And never in his life was known to fight with

other boys.

He always rose at six o'clock and went to bed at eight,

And never lay abed till noon; and never sat up late.

He finished Latin, French and Greek when he was ten years old, And knew the Spanish alphabet as soon as he

was told. He never, never thought of play until his work

was done,

He labored hard from break of day until the set of sun.

He never scraped his muddy shoes upon the parlor floor, And never answered back his ma, and never

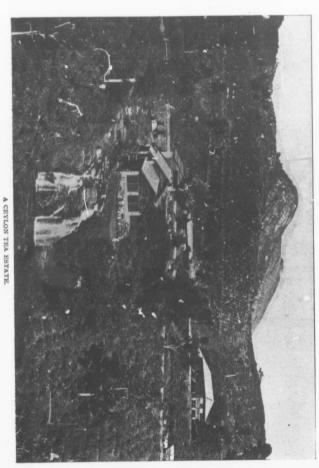
banged the door,
"But, truly, I could never see," said little Dick

Molloy,
"Tow he could never do these things and really
be a boy.

-Scottish American.



Post Office Building, Colombo, Ceylon,



An Eight Hours' Day Elephant.

An extraordinary story of an elephant employed in a timber yard in India is told in "Arimal Life."

A number of logs had to be removed by him, and only one remained when the bell rang for ceasing work. Of course the elephant knew the bell and what it meant, and was sauntering away when the foreman bade him move the last log. He did not object, but with all his tugging and straining, did not manage to lift it. Seeing this, the foreman called up a second elephant to help, but even the two together did no good—the log could not be stirred. It must be left.

Next day, to the foreman's astonishment, when the bell rang for beginning work the first elephant marched straight up to the log, lifted it quite easily, and carried it to its proper place.

Visiting Actuaries.

(From The Montreal Daily Witness we clip and adapt the following report of the reception tendered the visiting actuaries.)

About a hundred of the delegates to the Fourth International Congress of Actuaries, which was held in New York, and their friends were entertained by a drive around the city and a luncheon on Saturday, September 12th, at the Windsor Hotel, by the officers of the Canadian and British Life Assurance companies, whose head offices are in Montreal. Fifteen nations were represented—England, Scotland, France, Germany, Holland, Italy, Beigium, Switzerland, Austria, Hungary, Norway, Sweden, Russia, United States and Canada.

Mr. T. B. Macaulay, who accompanied the party from New York via Niagara Falls, Toronto and Thousand Islands, was chairman of the entertaining committee. Prior to the luncheon a reception was held in the parlors.

Letters regretting their inability to be present were read by the secretary, Mr. B. Hal. Brown, from Sir Wilfrid Laurier, Lord Strathcona and Mount Royal, the Hon. Charles Fitzpatrick, Minister of Justice, Mr. William Fitzgerald, superintendent of insurance, and many others.

The first toast was that of "The King," proposed by Mr. Macaulay.

In proposing the toast "Our Guests," the chairman, Mr. Macaulay, after briefly tracing the history of the Actuaries' Association, and limiting the time of each speaker to five minutes, introduced his father, Mr. Robertson Macaulay, the president of the Sun Life Assurance Company of Canada, and probably the oldest assurance man in Canada, having a record of fifty years in the business. Mr. Macaulay, sr., in a charmingly facetious manner, commented on the five-minute ruling made by his son. After a pithy presentation of the resources of Canada and the advantages to be derived by her citizens, he assured his hearers from the four corners of the earth, that they could not do better than end their journey here and settle down. He also assured them that their trip through the Dominion did not reveal to them the one-thousandth part of her imperial resources or magnificent scenery.

Several of the visitors responded.

Mr. Pierson, of New York, who did so much for the comfort and pleasure of the delegates during their stay in the commercial capital of America, expatiated on the regal hospitality extended to the society in Montreal. "The Actuarial Society of America," Mr. Pierson said, "is the actuarial society of America," not of the United States. The United States is only a part of America, and where you see members of the Actuarial Society gathered you will also see the American and British flags intertwined."

M. Omer Lepreux, a distinguished Belgian, actuary and president of the permanent committee on International Congress, spoke in French. He said that the Congress was supposed to have broken up a week previously in New York, and since then the members had been wondering whether they were congressists or tourists, with an evergrowing conviction that the former capacity has been merged into the latter. He referred enthusiastically to the splendid reception accorded to them in Canada. In his opinion, the joy of this final meeting, in Montreal, would in some measure make up for the sadness of the separation. He invited them all to the next Congress which is to be held in Berlin, in 1906.

M. Tardit, official delegate of the French Government, also spoke in French, and expressed his admiration of Canada and the Canadians in glowing terms.

Mr. Gerecke, of Berlin, spoke in German, and taxed the resources of that comprehensive



Interior of a Tea Factory, Ceylon.

language in an effort to express his appreciation of the courtesies extended to him on both sides of the boundary line.

Dr. Van Schevichaven, of Amsterdam, apologized for his English, but he did very well, and everybody understood the doctor as he dwelt on the princely hospitality extended to the members.

Mr. Sven Palme, of Sweden, in French, eulogized Canada and the Canadians.

Mr. Wm. Hughes, president of the Institute of Actuaries of England, made a brief but excellent address.

Mr. George King, of London, England, author of the Actuarial Text Book, proposed the toast of "Canada, an integral part of the Empire." He referred humorously to his special qualification for the proposing of this toast, having actually paid four visits to Canada. The first was at about two o'clock on Tuesday morning, when he had crossed the bridge, at Niagara Falls, while waiting for his luggage. The second was on a trolley car with the party, later on the same day. The third was to Toronto yesterday, after which the steamer had crossed over to the American side of Lake Ontario.

Sir Alexander Lacoste, Chief Justice of the Court of Appeals for the Province of Quebec, responded. He spoke first in English, touching on the benefits which life assurance confers on the community. He then followed in French on the happy and contented position held by the French Canadian population, and of their gratitude and loyalty to Great Britain.

Mr. Macaulay said that Dr. T. G. Roddick, M.P., was to have proposed the toast of the ladies, to which Sir Melbourne Tait was to have had the privilege of replying. Both these gentlemen had unfortunately, however, just been compelled to leave, one by an urgent professional call and the other to catch a train. They both left their profound regrets and apologies. However, he felt sure that none present required any address to stimulate their appreciation of the ladies of the party, who had added so much to the enjoyment of the trip. The toast was drunk informally but with enthusiasm.

Mr. Ralph Price Hardy, F.I.A., spoke of the delight which all the English delegates had experienced in visiting Canada, the most important colony of the Mother Country, and of his desire to see all parts of the Empire bound more closely together, and also to see a union of hearts if not of governments of the two branches of the English speaking race.

With the luncheon the Congress of the Actuarial Society came to a close.



PUBLISHED BY THE

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

A. M. MACKAY, Editor.



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SUPERINTENDENT OF AGENCIES:
FREDERICK G. COPE.



A Story of an Endowment.

On October 18th, 1881, Mr. Blank was approached by a life assurance agent of the Sun Life of Canada and induced to invest in an endowment policy.

Mr. Blank had no spare cash, in fact needed every cent to keep his running expenses in proper ratio to his income. However, likely through much misgivings, he yielded to the agent and gave his application for a 20-year endowment policy.

We know nothing about the difficulty he had in meeting the annual premiums as they fell due, but if he was as human as many others we know of, he repented often that he had ever taken the policy. This, of course, on account of the hardship in getting the money when wanted, but immediately after the premiums were paid he would be an enthusiastic assurance man, and would seek to have others assure, until the next payment was due.

This man is blessed with a family of four, three boys and one girl.

Three years ago the endowment policy matured just as the eldest boy was ready for college, and the only girl, who is naturally musical, was ready for a musical education.

The boy is now at McGill University. In another year he will have passed in his arts course, and will then enter a theological seminary to prepare himself for proclaiming to the world the Evangel.

The girl is becoming proficient in her musical studies and is being fitted for a career of much usefulness. The matured Endowment is responsible for all these advantages.

Do you think the father regrets that he ever signed the application over twenty years ago?

The endowment life assurance policy which dragged so heavily all through those long twenty years, is to-day doing for that family what could not have been done had it not existed.

This is the story, no use pointing the moral.

It is interwoven with the story.

This is only one out of thousands of cases.

Yet some men in exactly the same financial position as this man was, utterly disregard life assurance, or neglect it, and when the time comes that an endowment policy maturing would be of inestimable value to them in the education of their children, or in the support of their own old age, they are left without this financial help, with the result that the children are deprived of their right—a liberal education—and often the last years of life, when work should be easier, the lack of systematic saving of this sort is keenly felt.

Have you a life assurance policy?

Ceylon, "The Eden of the Eastern Wave."

Area, 25,000 square miles; population, 3,619,443; races, Singhalese, Tamils, Veddahs, Malays, Burghers and Europeans; longest river, the Mahawiliganga (the Ganges of Ptolemy) 190 miles; highest mountains, Pidurutalagala, 8,296 feet; Adam's Peak, 7,353 feet; capital, Colombo with 160,000 population; revenue, about £1,800,000; total annual trade, about £14,000,000.

Ceylon is the Premier Crown Colony of the British Empire, and has, during the last two decades, come very promi-

nently before the public. Owing to its central position and to the completion of Colombo's southwest breakwater in 1884, which made that port a perfectly smooth harbor during the height of the Monsoons, every steamer of any importance, trading between East and West, calls at Ceylon. Colombo has, of recent years, been rightly referred to as the "Clapham Junction" of the East.

Ceylon offers many attractions to visitors. Although near the Equator, the warmth of the low country is tempered by sea breezes. It is generally healthy, and the railway communication between Colombo and the Hill stations is efficient. In March and April, when the temperature is about 95° in the shade in Colombo, a person can leave by train at 7.30 a.m., and at 5 o'clock the same afternoon, be sitting opposite the drawing room fire at News a Eliya, 6,200 feet above sea level. There are higher points in Ceylon than Newara Eliya (Mount Pidurutalagala, 8,296 feet, and the famous Adam's Peak) but Newara Eliva so far is the highest sanitarium.

The beauty of the drives round Colombo and Kandy, the interest attached to the ruins of the ancient city of Anuradhapura, the invigorating climate of the Newara Eliya Hill Sanitarium, all offer visitors a very interesting stay in the island.

The agricultural industries are many, chief of which may be mentioned tea, cocoa, cinnamon, cardamoms and cocoanuts.

The finest plumbago produced in the world comes from Ceylon mines, and the excellence of Lanka's sapphires, rubies and cats-eyes are of world-wide renown.

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

Just Among Ourselves.

Mr. F. G. Cope, superintendent of agencies, left on the 17th, by the SS. "Parisian," on a visit to the Company's agencies in Europe.

ga.

Mr. J. Mancini, who recently became manager for France, has arrived in Paris, and is giving his attention to the thorough organization of his territory.

*

Mr. E. W. Hendershot, late manager for the Maritime Provinces, has been appointed auditor of the company's agencies, with headquarters at Montreal. Mr. and Mrs. Hendershot recently returned from a very enjoyable Australian trip.

It Made a Difference.

Doctor.—"There is one thing more. Your wife must not speak another word to-day. Tell her that." Patient Husband.—"W-would you mind telling her yourself?"

* *

Circumstantial Evidence.

The editions with the result of the great Perth walk had been sold out, and the boys were calculating their takings.
"Hullo!" said Jimmy, in alarm, "I'm 'a'penny short!" "Well, what's the use of 'arping' on it? growled Dick, as he calmly cracked a nut. "You don't think I took it, do you?" "No, I don't say you 'ave," said Jimmy, slowly; "I don't say you 'ave. But there it is. I'm a 'a'penny short, and you are a-eating nuts, you know!"

ge age

The young man who goes around looking for a soft place has got one already—under his hat.—F. Forgan.

The Cabby Perplexed.

An old lady recently bargained with a a London cabman standing outside a railway station to take her into town. The sum being agreed upon, the dame returned into the station, and soon reappeared with two parrots in cages, which she handed up to the cabman. Again she journeyed to the platform, and brought out two cats. A third trip she made, bringing back a dainty-dressed fox-terrier, and a fourth expedition was interrupted by the cabby exclaiming-" Beggin' your pardon, ma'am, but you ain't expecting a flood, I 'ope? "Dear me, no," was the reply; whatever made you ask that question, cabby?" "Oh, it's all right, m'am." said Jehu. "I thought I'd ask, 'cos I ain't certain as 'ow my horse can swim, and I fancied by the look of your luggage that you were a-takin' my keb for a Noah's Ark !"

9 9

Gladys—What's become of Mabel? Belle—She joined the great majority. You don't mean to say she's dead? Oh, no! Married a man named Smith.

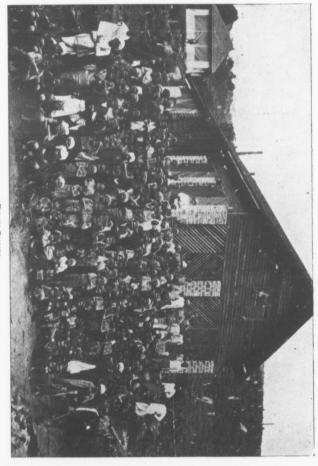
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Good morning, Tim, I just heard that your daughter-in-law has a baby. Is it a girl or a boy?

I don't know, sor; but I'm just goin' to the house now to find out whether I'm a grandfather or a grandmother.

Frae Aberdeen.

At the close of a temperance meeting held not long ago in Aberdeen, the speaker approached a stranger who had been very attentive during the address, and asked him his opinion on the temperance question. "Oh, well, answered the stranger, "I like a dram fine, but I widna spend my money on't."



Emigrant labor from South India is chiefly employed on the estates in Ceylon. The Coolies in this photograph are all Tamils from South India.



Colombo Harbor.

Watson is a Fool.

Doctor Johnson.—Is it true that Watson's mills have been burned to the ground?

Agent Jones.-Yes.

Doctor.—How much insurance?

Agent.-None.

Doctor.-Oh! What a fool!

Agent.—By the way, doctor, are your buildings insured?

Doctor.-I don't own any building.

Agent.—How do you invest your money?

Doctor.—I do not invest any. I have a good income from my profession, but my family expenses eat most of it up.

Agent.—Then if you die, your wife and daughters will carry on your business?

Doctor.—My dear Sir, I am a physician; how can I leave my practice with a parcel of women?

Agent.—Then your income ceases at your death?

Doctor.-Yes.

Agent.—How much assurance do you carry on your life?

Doctor.—None.

Agent.—Ahem !—Yes, you are right, Watson is a fool !—Business.

He is richest who is content with the least, for content is the wealth of nature.

The Value of It.

An Irishman writing to his wife, who was still in "ould Ireland," began his letter by making the following surprising statement:—"It's a foine counthry, Bridgey, an' no mistake. I've this day put phwat they call an inshoorance on me loife, an' if I'd fall down a ladder wid me hod an' break me neck to morrow, begorra an' I'd get twinty-five dollars a wake as long as I'm dead.

It's a foine counthry; that's phwat it is."

He was from Boston.

Miss Bookley.—You are from Boston, I believe, Mr. Staples?

Mr. Staples.—Yes. I have lived there several years.

"Then you must know all about Browning and Emerson?

"N-no; I can't say that I do. Clothing firm, isn't it?"



A Kandian Chief and Family.



THE TOWN OF KANDY, CEYLON,

The highland capital of Ceylon is charmingly situated 1,710 feet above sea level, being surrounded with a series of hills with the lake in the centre. The drives about Kandy are numerous, the chief one being to the far-ready and the control of the series and factories abound round Kandy, and the tourist of the energiad by a visit to the factory of the New Peradeniya estate, which is quite close to the botanical gardens. Hotels are good. Occasional: Percharas" (procession of elephants by torchight) are great attraction.

Who?

Here is a laughable illustration of how anger causes a man to make himself ridiculous.

Banker Rosenthal directed his book-keeper to address a sharp letter to Baron Y——, who had promised several times to pay what he owed, and had as often neglected to do so.

When the letter was written, it did not please Banker Rosenthal, who is very excitable, and he angrily penned the following:

"DEAR BARON Y—, —Who was it that promised to pay up on the first of January? You, my dear Baron, you are the man. Who was it that promised then to settle on the first of March? You, my dear Baron. Who was it that didn't settle on the first of March? You,

my dear Baron. Who is it, then, who has broken his word twice, and is an unmitigated scoundrel?

"Your obedient servant,

"Moses Rosenthal."

The Height of Presumption.

Two Scottish ladies were discussing the sermon. "Did you like him?" said one. "Why should I not like oor ain meenister?" replied the other. "But did you understan' him?" "Heaven forbid," she replied, "that I should have the impudence to understan' the mineester."

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

Insufficient Income.

To the man who says: "It takes all my income for living expenses," we reply:

"That may easily be. It is the way with most of us. Indeed, I could make out very comfortably to spend twenty per cent. more than I am now getting. None of us are spending so much but we could spend more: none of us living on so little but we could live on less. Suppose hard times were to come and your salary was cut \$100 a year. You could get along on the balance very nicely. You lived on less than that once. Your

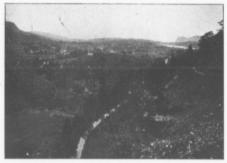
family would have to live on a good deal less if you were taken away. Put that \$100 into life assurance. Indeed, twice the amount would be better. It will provide food and clothing for your family if you die. It will provide an income for your old age if you live."-

Points.

Few men ever reach the point where they are able to look down on themselves.



TEMPLE OF THE TOOTH. 'This temple contains the "Tooth of Budha," a relic much venerated by the Buddhists. It is exhibited occasionally.



NEWARA ELIYA

This is the sanitarium of Ceylon, situated 6,200 feet above sea level. The plain and lake are again surrounded by some of the highest point in 15 miles plain and lake are again surrounded by some of the highest point in 15 miles) from Newara Elya, to the Copy of Pitre label and the surrounding country. A drive to the Hakgalla Gardens, six miles off, A drive round the Moon Plains (seven miles), Ramboda Pass, etc., are among the numerous attractions to visitors. There are several hotels and numerous bungalows, and the goff links are second to none in the East.

He Knew the Scriptures.

We give below an extract from a letter received from one of our succesful agents in the West Indies:

"In the case of Mr.—, after using every commercial argument I could think of, I had to turn to Scripture, and after two hours of solid, undespairing work, I succeeded in placing the policy.

Little Local Intelligence.

Farmer Hornbeak (in the midst of his reading):

"Wa-al, I'll say for him, the editor of the Plaindealer can be the sarcasticest feller I ever saw when he tries."

Mrs. Hornbeak: "What makes you say so, Ezry?"

Farmer Hornbeak: "Why in this week's issue, the department entitled 'Local Intelligence,' is only about three inches long."-Puck.

Selected "Paragraph Sermons."

Civility costs nothing, and buys everything.

The first step to knowledge is to know that we are ignorant.

Every man who is "long" in vanity is "short" on common sense.

Obstinacy is ever more positive when it is most in the wrong.

It never occurs to fools that merit and good fortune are closely united.

The more honesty a man has, the less be affects the air of a saint.

In scandal, as in robbery, the receiver is always as bad as the thief.

Gossips are people who go around stabbing reputations in the back.

Without the sense of humor no man can enjoy life right up to the limit.

Patience is the finest and worthiest part of fortitude, and the rarest too.

There is something wrong with the man who doesn't secretly love praise.

All that one gains by falsehood is, not to be believed when he speaks the truth.

Kindness is the only charm permitted to the aged; it is the coquetry of white hair.

After securing the competence he struggled for a man invariably plans an extension.

If a small boy is chasing a bumblebee and you hear him yell it is a sign that he has caught it.

He that undervalues himself will undervalue others; and he that undervalues others, will oppress them.

Resolved, never to do anything which I should be afraid to do if it were the last hour of my life.

Choose always the way that seems the best, however rough it may be. Custom will render it easy and agreeable. What a young man earns in the daytime goes into his pocket; what he spends at night goes into his character.

Half the world is on the wrong scent in pursuit of happiness. They think it consists in having and getting, and in being served by others. It consists in giving and serving others. "He that would be great among you, let him serve."



SENSATION ROCK,
On the line of railway from Colombo to Kandy,
The view from this point is said to be superb.

Will Even Up.

"Let 'em go on," said Farmer Corntossel, as he returned the comic paper he had just read to the news stand. "Let who go on?" asked his wife. "Those folks that reppersents the farmer as an innocent feller that buys gold bricks an' don't know anythin' about nothin'. Let 'em spread sech impressions as giner'ly as possible. Them's what throws the city folks off their guard an' enalbes us to everlastin'ly smite 'em when they come around dickerin' fer summer board or country real estate." — Washington Star.

· SUN LIFE OF CANADA · PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

	Assurances issued and paid for	\$11,030,690.93
1	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 except 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 Life Assurances in force Dec. 31st, 1902	8,904,625.43 67,181,601.63
	The Assurances in force Dec. 31st, 1902	07,101,001.03

TEN YEARS' PROGRESS

Ir	Increase		e	\$2,426,641.73	\$10,076,572.00	\$43,280,554.99
	892 902			\$1,134,867.61 3,561,509.34	\$ 3,403,700.88 13,480,272.88	\$23,901,046.64 67,181,601.63
				Income	Net Assets exclusive of uncalled Capital	Life Assurances in force