

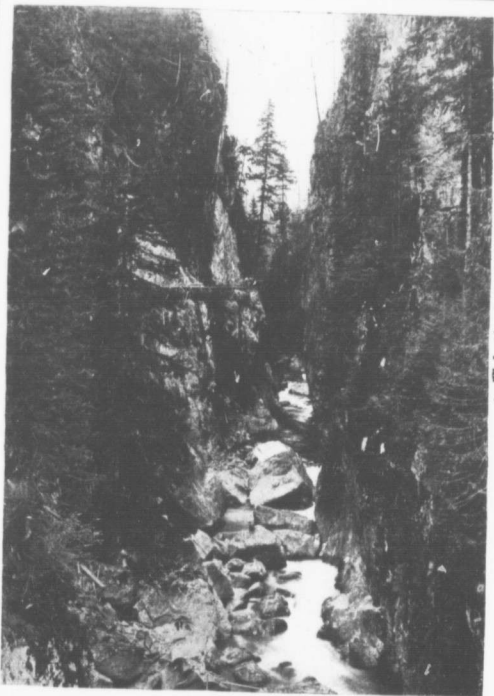
VIEWS OF BRITISH COLUMBIA IN THIS NUMBER.

SUNSHINE

Vol. XV.
No. 9

MONTREAL

SEPTEMBER,
1910



IN BRITISH COLUMBIA.—CAPITANO CANYON.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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September							1910		
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.			
New Moon	Full Moon	Full Moon	Last Quarter				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				

Life Assurance in Productive Years.

The late Dr. Grinell, dean of the medical department of the University of Vermont, and widely known in medical circles, made a report some time ago, after much research, that sets forth in vivid fashion the need of all of us, men and women in all professions and walks in life, for something in a money way to lighten up the prospect of our declining years. In his investigations Dr. Grinell learned that 80 per cent. of all men living at the age of forty-five were prosperous, contented, more or less successful in business, well established in whatever pursuit they were following, were receiving incomes in excess of their expenditures, and were, therefore, more or less independent. The doctor's research shows how necessary it is that men and women should insure early in life. Most men living at forty-five live to be sixty-five. He adds: "I find that only 13 per cent. of those aged sixty-five are independent or self-sustaining. Only 13 per cent.!" Not a pleasant prospect to look forward to, is it? In other words, about eighty-seven out of every 100 people at age sixty-five are dependent upon some relatives, friends, the town, some charitable institution or society for a part, at least, of their daily subsistence. These figures are exceedingly startling, and I am free to admit have very seriously impressed me with the necessity for men in professional work, at least, to take out life assurance between the ages of twenty-

five and fifty as a safeguard against the possible disaster which may overtake them later in life. I am sure no stronger argument than this can be made to convince men in my profession, and equally lawyers and clergymen, of the necessity of preparation for the future which liberal life assurance guarantees?"

Beyond a Doubt.

In last month's SUNSHINE we gave our readers an article under the caption of "Obligation," in which we pointed out the binding duty resting on every man to make a provision for his family through the medium of life assurance. Right in line with that article, we desire to comment on another feature which we conceive to be equally obligatory in its nature, namely, the necessity of seeing to it that one's estate is absolutely safe. Many men are either thoughtless or careless in this regard, and especially is this the case in connection with some kinds of life assurance.

During the past decade the public mind has undergone a great change in respect to certain forms of so-called cheap assurance. The logic of events is proving that the much heralded *cheapness* is really *severely*, yes, in some instances, *cruelly dear* in the long run. Public sentiment is becoming so strong on this point that one of the leading magazines of this continent in a recent issue published, from the pen of a friendly critic, an article entitled "Will your Widow get Her Money?" and in which the weakness of fraternal life assurance is dealt with. We quote the following paragraph from the article:

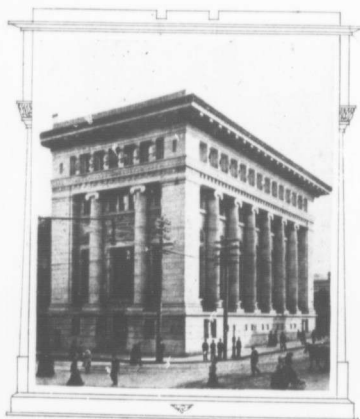
"In the past forty years 3,500 mutual co-operative and fraternal assurance orders have been launched in this country, and have attempted to give their members life assurance at cost. Three thousand of them have failed,

"after an average career of fifteen years. This means that the members of these associations who were fortunate enough to survive, paid their assessments for fifteen years, and then the order failed. Those who died first got their money, so to speak."

The foregoing is a pithy and pointed setting out of the case. Here we have the whole thing in a nutshell. Those who survived the defunct institutions found that they had been trusting to a rope of straw—leaning on a broken reed.

The article goes on to say that "since 1898, 1899 and 1900 the managers of various orders have moved heaven and earth to bring about reforms in their financial systems." It also states that "about one-fourth of the Orders have succeeded, but with such a loss of membership and confidence that the end is not yet certain." "But," it adds, "those orders stand upon no firmer foundation in the matter of adequate rates than when the system was first founded. They are self-governing bodies, and reforms cannot be carried through without their initiative or voluntary consent. It is up to the members of these orders to decide whether the fraternal system of life assurance shall live or die."

There is no mistaking the meaning of these words. What a contrast between that position and the condition which obtains in the regular life assurance companies. In the latter safety and solvency are the two things that bulk largely. Those insured in a company conducted on sound actuarial lines have, in addition to its ample assets, the added safeguard that the Dominion Government, through its Insurance Department, which insists upon the maintenance of an adequate reserve fund for the protection of the policyholders. You owe it to your loved ones to see to it that you shall leave them a legacy of sound life assurance—safe beyond the peradventure of a doubt.



IN BRITISH COLUMBIA.
CANADIAN BANK OF COMMERCE, VANCOUVER.

British Columbia.

British Columbia, Canada's Maritime Province on the Pacific Ocean, is the largest in the Dominion. It is a great irregular quadrangle, about 700 miles from north to south, with an average width of about 400 miles.

The province is traversed from south to north by four principal ranges of mountains—the Rocky and Selkirk ranges on the east, and the Coast and Island Ranges on the west. The Rocky Mountain Range preserves its continuity, but the Selkirks are broken up into the Purcell, the Selkirk, the Gold and the Cariboo Mountains. Between these ranges and the Rockies lies a valley of remarkable length and regularity, extending from the International Boundary Line along the western base of the Rockies, northerly, 700 miles. West of these ranges extends a vast plateau or table land with an average elevation of 3,500 feet above sea level, but so worn away and eroded by water courses that in many parts it presents the appearance of a succession of mountains. In others it spreads out into wide plains and rolling ground, dotted with low hills, which constitute fine areas of farming and pasture lands.

In 1537 Cortez discovered California and for nearly half a century the Spaniards were the only navigators of the North Pacific. Sir Francis Drake was the first of the British to visit the Pacific Coast in 1578, when he raided the

Spanish settlements and set up the British flag at Drake's Bay, near San Francisco, and took possession of the country in the name of Queen Elizabeth, calling it New Albion. In 1592 Juan de Fuca discovered the strait which bears his name, and Juan Perez, Quadra, Behring and others, visited the coast at intervals until 1778, when Captain James Cook cast anchor in Nootka Sound, while on a mission to discover a north-east passage to the Atlantic. After sailing north to the Arctic Ocean and naming many sounds, inlets and islands, Cook's ships sailed to the Sandwich islands, where he was killed in a fight with natives. His vessels, the Resolution and the Discovery, returned to England, however, and the reports of their crews respecting the great opportunities for fur trading aroused so much attention that several expeditions were outfitted in England and in China and India for the North Pacific trade.

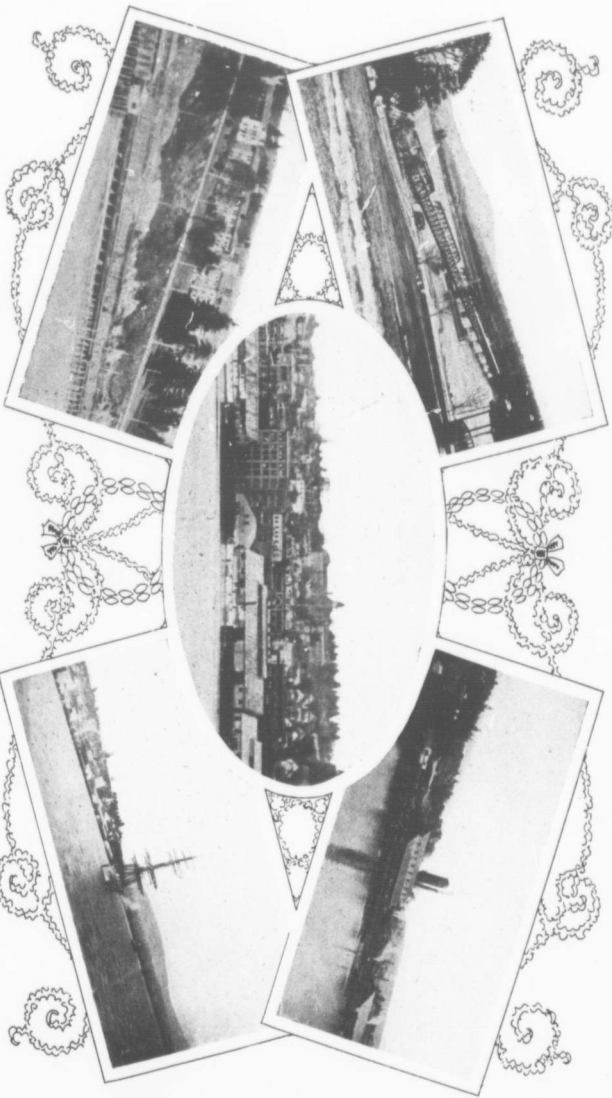
Alexander Mackenzie, who was the first man to cross the continent north of the Mississippi, reached the shore of the Pacific at the mouth of the Bella Coola River in July, 1793.

In 1800 David Thompson travelling overland from Red River, near the present site of Winnipeg, reached the Bow River, near the present site of Calgary, and subsequently crossed the mountains and discovered the river which bears his name.

Sir Alexander Mackenzie, Simon Fraser and David Hearne also made extensive explorations and added materially to the knowledge of the great North-West and the Pacific Coast.

In 1849 the Island of Vancouver was granted to the Hudson's Bay Company for a period of ten years. A Government was established and Richard Blanchard was sent from England as Governor. He resigned in 1850 and was succeeded by James (afterwards Sir James) Douglas. An Assembly was called and held its first meeting in Victoria in August, 1856. While Vancouver Island was thus constituted a Crown Colony, the Mainland, known as New Caledonia, remained practically unknown, and inhabited only by Indians and a few fur traders. Gold was discovered on the Fraser River in 1857, and miners began to crowd into the country, making the establishment of some form of government a necessity. Therefore the whole of the Mainland, west of the Rocky Mountains, was created a Crown Colony under the name of British Columbia.

In 1866 the two colonies were united by Act of the Imperial Parliament, and on July 20th, 1871, British Columbia became a province of



NEW WESTMINSTER \$1,000,000.00 BRIDGE.
 NEW WESTMINSTER PROVINCIAL HOSPITAL FOR THE INSANE.

IN BRITISH COLUMBIA.
 NEW WESTMINSTER.

ANOTHER VIEW OF NEW WESTMINSTER.
 NEW WESTMINSTER.



IN BRITISH COLUMBIA.—CITY OF NELSON.

the Dominion of Canada. British Columbia entered Confederation upon the condition that within two years the construction of a railway should be begun which would connect it with the Eastern Provinces. This road is now the Canadian Pacific Railway. It was completed in 1885 and gave Canada and the Empire a great highway from the Atlantic to the Pacific.

The Provincial Government consists of a Lieutenant-Governor, appointed by the Dominion Government, an Executive Council, or Cabinet, of five members (who are elected members of the Legislative Assembly), and a Legislative Assembly of forty-two (including the Cabinet Ministers), elected by the constituencies into which the Province is divided.

British Columbia's coal measures are sufficient to supply the world for centuries; it possesses the greatest compact area of merchantable timber in North America; the mines have produced over \$275,000,000, and may be said to be only in the early stages of development; the fisheries produce an average annual value of \$7,500,000, and, apart from salmon fishing, their importance is only beginning to be realized; there are immense deposits of magnetite and hematite iron of the finest quality, which still remain undeveloped; the agricultural and fruit lands produced approximately \$7,500,000 in 1907, and less than one-tenth of the available land is settled upon, much less cultivated; the province has millions of acres of pulpwood as yet unexploited; petroleum deposits, but recently discovered, are

among the most extensive in the world, and much of the territory is unexplored and its potential value unknown. With all this undeveloped wealth within its borders, can it be wondered at that British Columbians are sanguine of the future? Bestowed by prodigal Nature with all the essentials for the foundation and maintenance of an empire, blessed with a healthful, temperate climate, a commanding position on the shores of the Pacific, and encompassed with inspiring grandeur and beauty, British Columbia is destined to occupy a position second to none in the world's commerce and industry.

The trade of British Columbia is the largest in the world, per head of population. What may it become in the future, when the resources of the province are generally realized and actively developed? The leading articles of export are fish, coal, gold, silver, copper, lead, timber, masts and spars, furs and skins, fish, oil, hops and fruit. A large portion of the salmon, canned and pickled, goes to Great Britain, Germany, Eastern Canada, the United States, Hawaiian Islands, Australia and Japan; the United States consumes a large share of the exported coal, and immense quantities of lumber are shipped to Great Britain, South Africa, Japan, China, India, Australia, Mexico and South America. The valuable furs—seal, sea otter and other peltries—are sent to Great Britain and the United States. China also buys a considerable amount of lumber, timber and furs. Valuable shipments



IN BRITISH COLUMBIA.—WHOLESALE DISTRICT IN VANCOUVER

of fish oil, principally obtained from dog-fish, are consigned to the United States and Hawaii. A large inter-provincial trade with Alberta, Saskatchewan, Manitoba and the Eastern provinces is rapidly developing, the fruit grown in British Columbia being largely shipped to the Prairie Provinces, where it finds a good market.

With the shipping facilities offered by the Canadian Pacific Railway and its magnificent fleet of steamships running to Japan, China, New Zealand, Australia and Hawaii, backed by her natural advantages of climate and geographical position, British Columbia's already large trade is rapidly increasing.

The climate of British Columbia, as a whole, presents all the conditions which are met with in European countries lying within the temperate zone, the cradle of the greatest nations of the world, and is, therefore, a climate well adapted to the development of the human race under the most favourable conditions. As a consequence of the purity of its air, its freedom from malaria, and the almost total absence of

extremes of heat and cold, British Columbia may be regarded as a vast sanitarium.

The great diversity of climate and the unique climatic conditions existing in the mountains, valleys, and along the coast, to which, if is added the scenic beauty of the landscape, give to life in British Columbia an undescrivable charm. There is scarcely a farm house in all the valley regions that does not look out upon great ranges of majestic mountains, more or less distant. The floral beauty of the uncultivated lands and the wonderfully variegated landscape are a source of constant delight. Each one of the numerous valleys appeals to the observer with some special charm of scenic beauty, and presents distinct qualities of soil and climate, bounded by mountains stored with precious and economic minerals, watered by lakes and streams of crystalline purity, and clothed with a wealth of vegetation which demonstrates the universal fertility. These impress one with the great extent of the province and its inexhaustible resources. And this great natural wealth is so evenly and prodigally distributed that there is



IN BRITISH COLUMBIA.—PRINCE RUPERT.

no room for envy or rivalry between one district and another, each is equally endowed, and its people firmly convinced that theirs is the "bonanza" belt, unequalled by anything on earth.

Our Cardiff Agent.

The Insurance Truth, of Cardiff, Wales, in its issue of July last, prints a very flattering testimonial to the Company's representative for the South of Wales, Mr. Thomas Parkinson. Our contemporary has the following to say :

"If a man is to be judged by the Company he represents Mr. Parkinson is doubly fortunate, for the Sun Life of Canada has an extraordinary record of steady success. According to the leading authorities this Company gives higher rates of annuities than any other. It also earns a higher rate of interest on freeholds than any other. The whole of its £6,700,000 of funds are, in fact, well invested, and so ably is its management conducted generally that we are not surprised that the Prime Minister of Canada (Sir Wilfrid Laurier) and 140 members of Parliament signed a remarkable testimonial in favour of its soundness and prosperity. Mainly through Mr. Parkinson's initiative a local board comprising some of the most influential gentlemen in the Principality has been formed for the Company in South Wales.

Mr. Parkinson, by his rare tact and exceptional ability, has made for himself a host of

friends. His genial cordiality, and courteous good nature, and that gift of personal magnetism which he possesses so largely, draw men to him, while his straightforwardness, and high character secure him the respect and admiration of all.

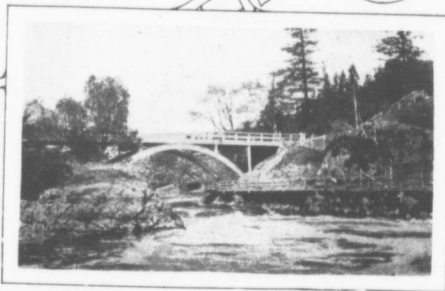
He is a writer of unusual ability, and a few years ago at the request of his friends published a valuable treatise on life assurance, with suggestions and hints to agents, who to-day frequently turn to his book for sound advice and practical encouragement."

NORTH LOW, Que., May 10th, 1910.
Messrs. JOHN R. & W. I. REID,
Managers Eastern Ontario,
Sun Life Assurance Company of Canada,
Ottawa, Ont.

Gentlemen,—Your general agent, Mr. McCoy, has handed me the Company's cheque for my son Herbert's policy of \$1,000 which he took through him in April, 1908. I am very thankful to all of you for the quick manner in which you have paid over the money. I was very willing to have Mr. McCoy insure my boy because it was to be a means of saving a part of his wages, but little did I think that in less than two years we would be drawing the policy ourselves. I was saying to Mr. McCoy that this shows the value of life assurance, and I am anxious that my friends should know of the prompt and kind way in which the Company and its agent have fixed up this matter without the least trouble to me.

Yours truly,

OWEN O'NEILL.



IN BRITISH COLUMBIA.

SCENE NEAR VICTORIA, 50 YEARS AGO.

- PARLIAMENT BUILDINGS, VICTORIA.
- C.P.R. HOTEL, VICTORIA.
- REVERSING FALLS, NEAR VICTORIA.



IN BRITISH COLUMBIA.—FULN CREEK MILLS.

Assurance Office Magazines.

Among the many life assurance journals received by us there is no more welcome visitor to our office than the Finance Chronicle, published in London, Eng., by Mr. William Bain. The following extract from the July issue of the Chronicle gives the editor's impressions of the value of the company magazine. The kindly reference to SUNSHINE is greatly appreciated, and encourages the editor in his modest efforts to produce a really readable company paper :

"The regular issue of a well organized and carefully compiled readable magazine to the staff by any assurance company must be of considerable advantage to the management, as it undoubtedly is to the staff. It talks in a way, and brings about a comradeship, especially amongst the field force, that no other means could attain, and as this comradeship is so essential in the general pushing along of the business, these magazines should be as far as possible entertaining, while, of course, points in the business of assurance must necessarily be carefully dovetailed. . . . We specially would refer to the current issue of SUNSHINE, the official

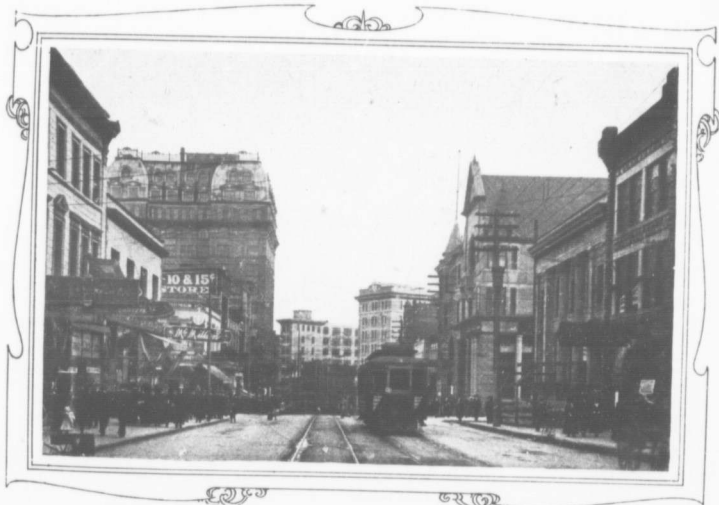
organ of the Sun Life Assurance Company of Canada, and a serial that is always bright and interesting. Its front page is fully taken up with a portrait of our late King Edward VII., and the opening paragraph is devoted to loyal mourning at the nation's loss. Then follows what may be taken as the General Manager's helpful and encouraging words to the whole of the members of the staff, inside and outside. Then there follows a most entertaining and instructive description of Guatemala, the most important and progressive republic in Central America. The four columns of most interesting matter is enhanced by a number of excellent illustrations, which convey to the reader an intelligent idea of that rapidly extending country. This is followed by a group of portraits of the Sun Life of Canada's Guatemala official staff. Then follow jottings and helps in the business. Altogether SUNSHINE is one of the brightest of office magazines."



Stern Parent.—"So you would be willing to die for my daughter, would you?"

Ardent Suitor.—"I would indeed."

Stern Parent.—"All right then, get your life assured for \$20,000, and make good."—St. Louis Times.



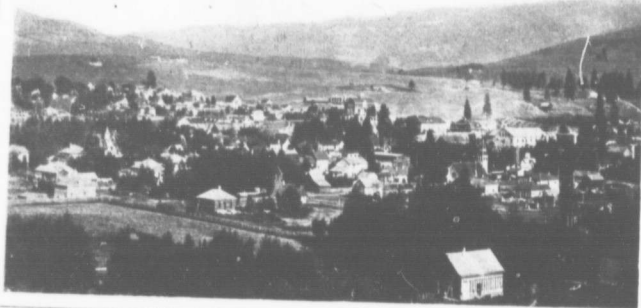
IN BRITISH COLUMBIA.—HASTINGS STREET, VANCOUVER, LOOKING EAST.

Bill Arp on Life Assurance for Young Men.

There is a lot of sound philosophy, expressed in homely fashion, in the following article from the Atlanta Constitution. The author is in a position to know what he is talking about. He was young once and probably thought, just as young men do to-day, that he had no one dependent upon him at the time, and that in a very little while he would be rich and prosperous, and beyond the need of life assurance protection. The cost of a life assurance policy, as presented in his argument, may strike the reader as rather small, but it is not more on the life of a young man.

"If I had my life to live over again I would assure it, I would begin at twenty-one. I would take a life policy, for the benefit of my wife, or my mother, or my sister, or somebody very near and dear to me. If I was poor, I would as-

sure for \$1,000, for that would take only \$9 twice a year. Any young man could pay that much, and if he died young, the thousand dollars would help his mother or his wife or his sister so much. Funerals are expensive nowadays, and a poor man can't afford to die unless his life is assured. If a young man who is getting \$50 to \$100 salary per month does not spend anything for whiskey or cigars, he could safely take a policy for \$3,000 and pay \$27 twice a year. If he was twenty-five years old it would cost him only \$30 semi-annually—not as much as his cigars. If his salary was \$150 a month, he could afford \$10 of it each month for assurance, and that would carry a policy of \$5,000. What a blessing that sum would be to the wife or the mother or the sister. I know a young man who carries \$10,000 for his father and mother. They are old and poor. He supports them out of his earnings, but fears he might die before they do, and then they would be



IN BRITISH COLUMBIA.—CITY OF VERNON.

helpless. If he outlives them the policy becomes his own.

"Life assurance is the best savings bank in the world for a young man. He gets it so cheap. Now, here I am, old and poor, and am carrying only \$2,000 on my life, and it costs me \$175 a year, and it is a hard struggle to meet the premiums. Too late, too late, but I must hold on till I whip the fight. I'll whip it sure if I hold on, for old Father Time is backing me. If I had begun at twenty-one or twenty-five, the premiums would have been about \$40 and the dividends would have paid that long before this. Heard a man say the other day that he paid on \$10,000 for twenty years and now has a paid-up policy and draws dividends on it just like it was stock in a bank. I wish I had done that when I was a young man. Wouldn't it be glorious if I had such a document for my wife and the girls.

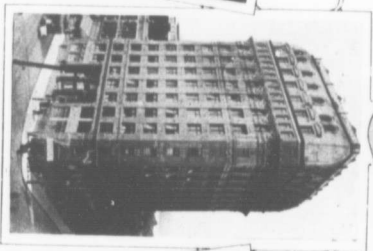
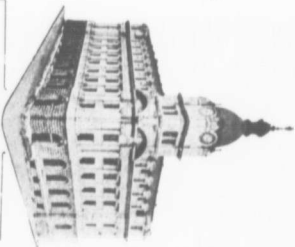
"But, if a young man seriously objects to make money by dying for it, let him

take out an endowment policy for twenty or twenty-five years. It will cost him about twice as much, but he can, if he lives, walk up to the company's office and call for his money, and do what he pleases with it. If he happens to die beforehand, his wife or his mother or his sister can draw it for him. Every young man should take out two policies if he can, one for life and one on the endowment plan—one for others and one for himself. It is a comfortable thing for a man of forty-five to have a paid-up policy that is drawing dividends. It is still more comfortable for a widow or a sister or a child to inherit both policies if he should die before he expects to.

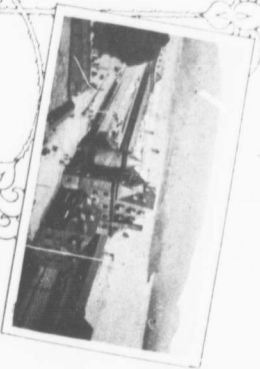
"Assuring one's life for the benefit of others is the most unselfish act that a young man can perform. No selfish or thoughtless young man will do it. It is the next thing to getting religion. It is a confession of mortality. But death is a fact, and if the young man will stop and think, he will take a business view



PART OF HARBOR, VANCOUVER,
ENGLISH BAY.



IN BRITISH COLUMBIA.
POST OFFICE, VANCOUVER,
DOMINION TRUST BUILDING, VANCOUVER.



CANADA'S WESTERN GATEWAY, VANCOUVER,
INGHAM TOTEM, STANLEY PARK, VANCOUVER.

of it and leave the religion out of the question."

New Company Magazine.

We are in receipt of the July number of the Shield, a new monthly magazine published by the China Mutual Life Insurance Co., Ltd., of Shanghai, China. It is a well printed magazine of twenty-four pages and cover, and has an abundance of interesting half-tone illustrations. The Managing-Director of the China Mutual, Mr. J. A. Wattie, who is also the organizer of the company, and the Secretary, Mr. A. J. Hughes, are old members of the Head Office staff of this Company.

Satisfied Beneficiaries.

VANCOUVER, B.C., June 17, 1910.

JOHN H. POFF, Esq., Manager,
Sun Life Assurance Company of Canada,
Vancouver, B.C.

Dear Sir,—I am just in receipt of a cheque from your Company for \$1,223.55 in settlement of my Endowment policy, No. 28505, which has just matured. I wish to express my satisfaction at the very excellent results I have received, namely, in the neighborhood of \$325 00 more than I paid in in the 20 years, and having had free protection for that time. I understand, however, that had this policy been issued on the Reserve Dividend plan, the profits would have been even greater.

I assure you that it will be a pleasure to me to recommend your Company to any of my friends contemplating taking out life assurance.

Thanking you I beg to remain,

Yours truly,

HARRY W. BEVERIDGE.

163 FIFTH STREET,

EDMONTON, Alta., 2nd April, 1910.

ERNEST W. OWEN, Esq.,
Manager of the Sun Life Assurance Co.,
Calgary, Alta.

Dear Sir,—It has, indeed, been very satisfactory to me the way in which you and your Company have so promptly settled matters in connection with the policy of my late husband.

The claim papers were completed and forwarded to you on the 21st March, and I received the cheque in full on the 2nd April. I consider this a very good record indeed.

Thanking you once again for your kind expressions of sympathy, I remain,

Yours very truly,

ELIZABETH MORRIS.

LENNOXVILLE, Que., August 1st, 1910.

Mr. T. J. PARKES, District Manager,
Sun Life Assurance Company of Canada,
Sherbrooke, Que.

Re Policy No. 49070.

Dear Sir,—I am enclosing you cheque, which, with the cash dividend due to-day, covers the years' premiums on above policy. Will you kindly send me official receipt.

In passing I might say that this third quinquennial dividend was a very agreeable surprise to me, on account of its size, nearly double of what I expected, judging from previous dividends. It is especially satisfactory when I consider that I am paying a premium some 20 per cent. less than a similar policy would cost to-day,—my policy having been written under the old rates. It is, on the whole, as the boys say on the street, "Not too bad."

Anticipating greater results in the future I am,

Yours truly,

A. L. FULLER.

BELLEVILLE, 15th July, 1910.

W. H. HILL, Esq.,

Peterboro',

Policy No. 28599.

Dear Mr. Hill,—Permit me, through you, to thank the Sun Life for dispatch in the liberal settlement of the option which I selected at the end of the R.D. period of my policy, No. 28599.

During this period, changes in the insurance laws of Canada led me to expect a very small return of accrued profits, but the "Prosperous and Progressive" appears to continue to make profits, and to distribute them to their policy-holders.

As a token of my appreciation of the profit paying propensities of the prosperous and progressive Sun Life, I have taken out another policy with your local agent, Mr. Little.

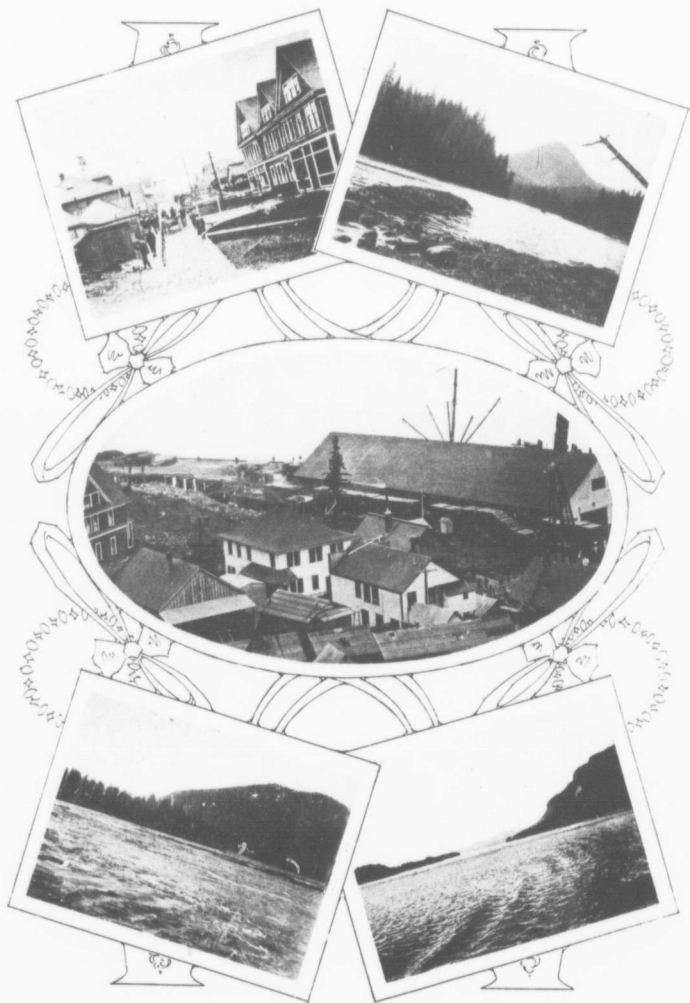
Wishing continued prosperity to the Sun Life,

I am, yours sincerely,

WM. J. CAMPBELL,

Professor Deaf and Dumb Institute,

Belleville, Ont.



IN BRITISH COLUMBIA.
VIEWS AT PRINCE RUPERT, THE TERMINUS OF THE GRAND TRUNK PACIFIC RAILWAY.

Sun Life Assurance Company of Canada

The Results for 1909

Assurances Issued during 1909

Assurance issued and paid for in cash during 1909	\$21,509,273.16
Increase over 1908	1,725,601.96

Income

Cash Income from Premiums, Interest, Rents, etc.	7,778,132.05
Increase over 1908	828,530.07

Assets

Assets as at 31st December, 1909	32,804,996.77
Increase over 1908	3,566,471.26

Surplus

Surplus distributed to policyholders entitled to participate in 1909	378,010.60
Added to Surplus during 1909	712,230.58
Surplus earned in 1909	<u>\$1,090,241.18</u>
Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with $3\frac{1}{2}$ and 3 per cent. interest	\$3,308,534.53
Surplus, Dominion Government Standard	4,940,556.77

Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909	2,824,184.01
Payments to policyholders since organization	23,243,167.45

Business in Force

Life Assurances in force December 31st, 1909	129,913,669.52
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The Company's Growth

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1879	172,528.42	397,777.32	3,615,124.35
1889	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52