

BOMBAY CITY NUMBER, PART II.

SUNSHINE

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No. 12

MONTREAL

DECEMBER,
1905

Christmas Greetings.

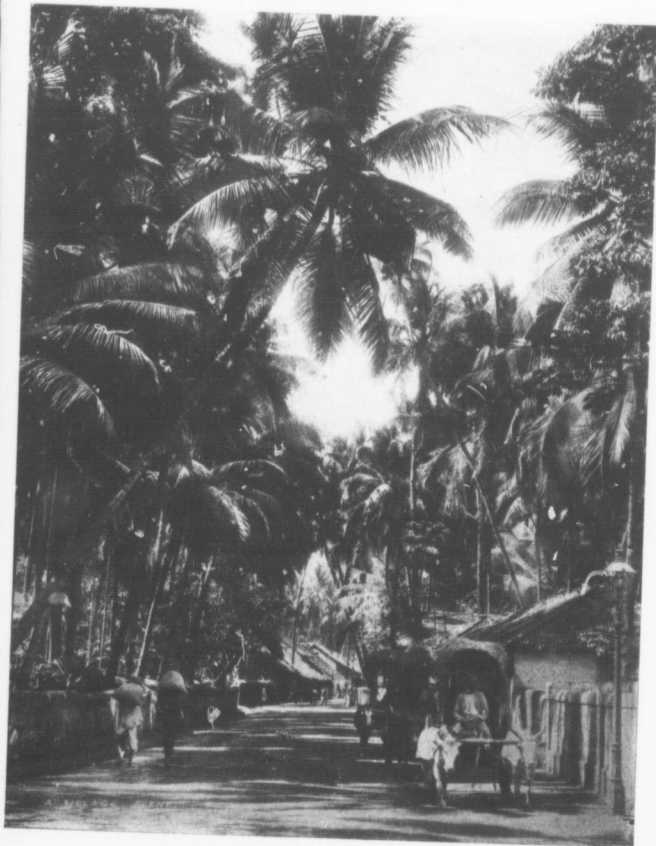
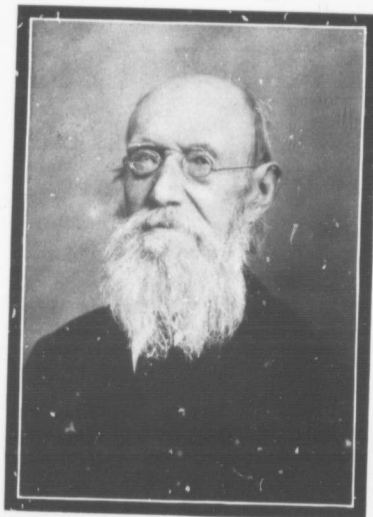


Photo. by Clifton & Co., Bombay.
A VILLAGE SCENE IN THE NEIGHBORHOOD OF BOMBAY.



The Late Charles Alexander.

Montreal is mourning the death of one of her best and noblest citizens in the late Mr. Charles Alexander, who died on Sunday morning, October 5th, as a result of a fall from his bedroom window, a few hours before.

The removal of this "grand old man" is a great loss to the city of Montreal, for he was one of her greatest workers for righteousness in everything that pertained to the city's moral life. Nothing that tended to the uplifting of humanity ever lacked his hearty support and co-operation. His funeral was characteristic of the cosmopolitan character of his work for all classes of the community, from the most humble citizen to the wealthy man of affairs, were present to do honor to him who regarded the highest welfare of all without class or distinction. The late Mr. Alexander was born in Dundee, Scotland, June 13th,

1816. He came to Canada 60 years ago and engaged in business which was most successful. His service to the Sun Life of Canada is stated in the resolution of condolence of the Board of Directors given below:

"This board, having learned of the sudden and sad death of their much esteemed friend and former fellow-director, the late Mr. Charles Alexander, desires to put on record an expression of their profound sorrow and of their sympathy with the bereaved relatives. Mr. Alexander was a member of the first active Board of Directors of this Company, and took part in its actual formation, being one of the original shareholders. His interest in its welfare never ceased, and he enjoyed the unique distinction of having attended every annual meeting of the Company since it began business thirty-four years ago. His high character, his sympathetic kindliness, his unflinching courtesy, his constant willingness to contribute unstintingly money, time and effort to every good cause, combined to make a man of whom our city and our country may well be proud, and whose friendship will be one of the cherished memories of every member of the Board. He will be much missed by all of us, but the benevolent enterprises inaugurated by him, or strengthened by him, will continue in a measure his good work, and will perpetuate his memory as that of one of our noblest citizens."



The Supreme Reason for Assuring.

"One could easily bear to be poor, one could even bear to take his wife and children down with him to poverty, so long as he could be with them to help them to carry the load and carry the heaviest part himself. But to go off to his eternal rest and leave them to go down into poverty and fight the wolf from the door—what prospect more terrible than this to look forward to?"—
Dr. Lyman Abbott.



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



BOMBAY, BARODA AND CENTRAL INDIA RAILWAY OFFICES, ON THE MAIDAN, BOMBAY.
 Photo. by Clifton & Co., Bombay.
 Malabar Hill in the distance.

Is Life Assurance Wise ?

Life assurance is primarily a wise or prudent act, for the reason that it enables a man to rid himself of some injurious effects of an adverse chance that is always present while he lives—the chance of death coming to him unexpectedly, says a writer in the Grand Magazine. In the majority of cases a part of these injurious effects coming from death can be measured in money and remedied by money; at any rate, as regards the material well-being of persons a man wishes to guard after his death. An individual, isolated, cannot by possibility measure his own chance of death. Nor can he as a rule provide capital at his death otherwise than by life assurance. But a mass of individuals, congregated can have their chances of death computed for them with remarkable nearness with

what will actually happen. This fact enables all the unknowable death chances of the individuals to be merged into one knowable series of death chances relating to the mass of individuals. And chance is displaced by practical certainty.

The prudent man prefers to cease taking chances with that old hand Death, and decides to pay his average share of all the adverse chances belonging to the mass. Thus the man who assures his life ceases to be engaged in a gamble with Death, in so far as relates to money, and he takes upon himself a contract that involves a certain yearly payment for a certain amount to be paid whenever he may die. The nature of this contract constitutes the radical difference between life assurance and betting. For in life assurance you replace a chance by a certainty, and in betting you continue to take the risk of a chance.

The Bombay Harbour.

The harbour scenery of Bombay is justly considered the most lovely in the world, the fairest of all

" . . . the Isles that gem
Old Ocean's purple diadem."

The particular features that compose its beauty it would be impossible to detail. The bright blue cloudless sky, the clustering islands, gleaming in still dreamy indistinctness, the deep glassy waters, fringed with the dark feathers of the palm trees, which seem so jealously to conceal where the fair elements unite and rise to crown the pale purple western ghâts, which tower, ever higher and higher, one behind another, in rugged fantastical forms, to crown their lofty summits dim in the misty distance, and blend with the soft haze of a tropical sky so that the picture fascinates the eye, and holds the imagination spell-bound as completely as it baffles the power of language to portray. Critics of taste whom opportunity has enabled to study the va-

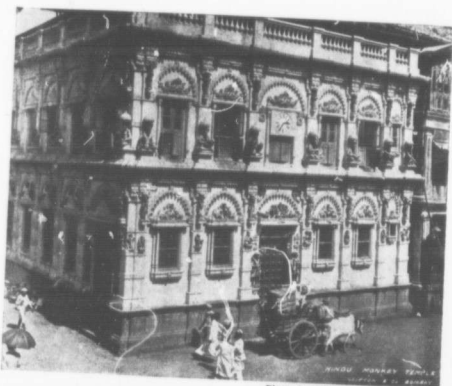


Photo. by Clifton & Co., Bombay.

HINDU MONKEY TEMPLE, BOMBAY.

rious combinations of pictorial effect among these lovely scenes, acknowledge that neither poetry nor painting can possibly do justice to their peculiar and exquisite beauty.

It is generally admitted that, when the eye turns in the direction of the town itself, the first appearance is by no means attractive, especially if it be, as it now often is, enshrouded in the dense smoke which emanates from more than a hundred mill and factory chimneys. But, on a nearer approach, the stately buildings, handsome well-stored shops, stylish equipments, nearly all of the newest and best make, and above all the strange, attractive variety of Eastern dress form a picture so strikingly strange that the new-comer's mind is with difficulty withdrawn from the scene. In some parts of the city and suburbs, the buildings are palatial, while in parts of the native town, the houses are so high and the streets so close, that fresh air is not too abundant.



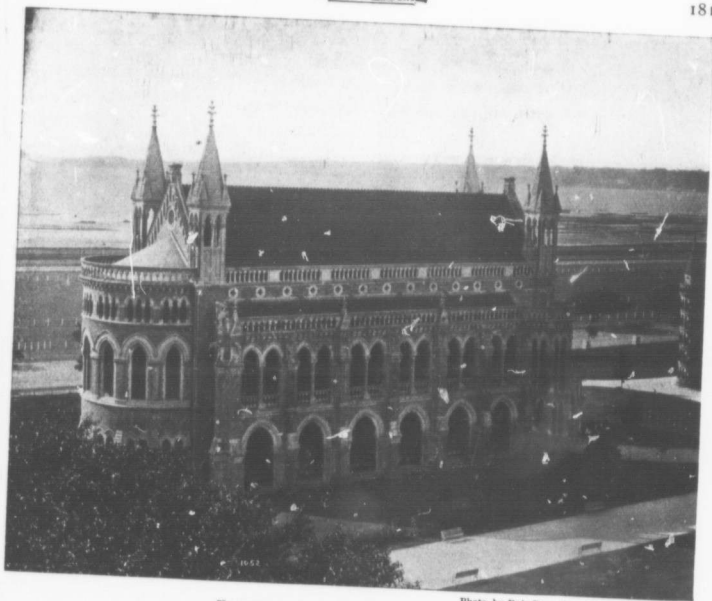
Photo. by Clifton & Co., Bombay.

CRAWFORD MARKET, BOMBAY.

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UNIVERSITY CONVOCATION HALL, BOMBAY. Photo by Raja Deen Dayal & Sons, Bombay.

The Sun Life of Canada Pays Better Dividends than any other Company.

Richmond, Va., Oct., 20, 1905.

MR. N. D. SILLS, State Manager,
Sun Life Assurance Co. of Canada,
Richmond, Va.

My dear sir,

Six years ago I took out a Twenty Payment Life Annual Dividend policy in the Sun Life Assurance Company of Canada. I have now had five dividends and each one has amounted to over 15%. The one that I have just received for this year amounts to 17½%. I am very much pleased with my Sun Life policy. The dividends are the best that I have received from any company.

Yours sincerely,

H. M. VAUGHAN,
Tobacconist.



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

In Montreal.

First Cabman—What did you charge that stranger for driving him around the corner to the hotel?

Second Cabman—I charged him \$4.97.

First—Four dollars and ninety-seven cents! That is a queer figure. Why didn't you make it an even \$5?

Second—Because \$4.97 was all he had.



Advertising Pays.

An Oklahoms girl advertised for a husband, and got him. The total expense for advertising, wedding outfit, etc., was \$11. The husband died within a year, leaving her an assurance policy of \$10,000. And yet some people claim that it doesn't pay to advertise.

Methods of Saving.

The wisdom of possessing an emergency fund is indisputable, but opinions differ in regard to the manner of accumulation; while in actual practice the abandonment of all system is much too common, says the Union Mutual.

Probably there are some people who hide their surplus money in a stone jar or any secluded or unthought-of nook in the house, fearing to allow it out of their possession, or taking pleasure in watching the growth of the pile. It might be unfair to speak of such a proceeding as miserly, yet tendencies in that direction would certainly be manifested. Money saved in this manner annuls all the advantages for which it is designed; it thereafter has no part in affairs of business, and cannot yield its

owner any revenue; it stands for simply what it is, and so goes to the individual's heirs.

A better and a common way of keeping money is by depositing it with an institution for savings. People with a systematic turn of mind can by such a course steadily increase their possessions, have the satisfaction of receiving interest on their account and know that their money is sharing in the world's activity. The temptations of such a plan are to discontinue the regularity of accumulations or to make withdrawals for trivial causes. The man who is faithful to his intentions by such a course leaves his family with the amount of his deposits and the interest they have earned, and whether or not this sum is of any considerable size depends upon the individual's length of years.

The best method of saving, and one that has general and widespread endorsement, is that arranged by a policy of Endowment assurance. It predetermines precisely what amount of money must be saved or paid every year, and places it within the power of the individual to decide at the outset of a term of years, exactly how much money he will accumulate during that time, governed by the size of the policy he may feel warranted in selecting. It fixes a date when the chosen sum must be deposited, and agrees upon definite values if it is done.

It imparts a stronger feeling of obligation to its owner than usually accompanies a mere intention to save. It has certain and substantial values in cash



Photo. by Clifton & Co. Bombay.

MUNICIPAL HALL, BOMBAY.

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A STREET SCENE IN THE NATIVE QUARTER, BOMBAY. Photo. by Clifton & Co., Bombay.

or otherwise during the lifetime of the person assured, and when death takes place is worth immediately the full amount of the policy, whether it has been held for one year or twenty.

Its possibilities as an investment surpass all other means of saving within the reach of the ordinary man. Its guarantees are both reliable and accurate. It will and can accomplish what it undertakes, because it is mathematically possible for it to be done.



Afraid of his Reputation.

General Booth tells a story showing the prejudice that existed against the Army once upon a time even amongst those whom it sought to help. A noto-

rious drunkard was carried one night to a shelter and put to bed. When he regained consciousness this dialogue took place—"Where am I?" "At the Salvation Army." "Oh, goodness gracious, I must get out of this or I shall lose my reputation!"



A Boston woman visited a neighbor's house, and, finding nobody home she wrote the word "Slouch" in the dust on the table.

Meeting the poor housekeeper she said:

"I called at your house the other day, but you were not at home, and as the front door was open I went in."

"Yes," replied the neighbor, "I found your card."

SUNSHINE

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

A. M. MACKAY, *Editor.*



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1st Qu.	2nd Qu.	3rd Qu.	4th Qu.	1st Qu.	2nd Qu.	3rd Qu.	4th Qu.	1st Qu.	2nd Qu.	3rd Qu.	4th Qu.	1st Qu.	2nd Qu.
3	4	5	6	7	8	9							
10	11	12	13	14	15	16							
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24	25	26	27	28	29	30							

Opportunity.

This is the day of opportunity for the wideawake life assurance solicitor. Never before has life assurance been so much before the public. It is discussed in the street cars, on the street corners, in the clubs, and wherever men congregate.

True, some uncomplimentary things are being said about the methods of some companies, but not one word derogatory to the aims and benefits of life assurance; but, on the contrary, men are loud in its praises, and the calm and fair-minded press of the country is warning its readers to beware of the mistake of thinking that because some blunders have been made in the administration of a few companies that the system of life assurance is at fault.

Ordinarily the press of the country does not favor life companies with gratuitous notices, but to-day it is lavish with its praise of life assurance as a protector of the home.

The eagerness of life companies to obtain the greatest amount of business they possibly can for themselves has caused the assurance field representatives to be ever on the alert for interviews with men who are likely to invest their money in this form of security, and the assurance solicitors know how difficult it has been to get some men interested enough to gain an interview.

To-day things have changed, however. It has become now comparatively easy to gain the attention of business men.

If only from a curiosity to talk over the assurance situation, it matters little, so long as the door of the mind is ajar for the convincing assurance argument.

So instead of folding his arms and waiting for the present criticism to pass away, the solicitor should make good use of this aroused interest in life assurance.

We are certain the average man is sane enough to know that the extravagance of Smith is no reason for him to say that Jones is of the same stripe.

Men are fair enough to see that such reasoning is folly.

The solicitor who thinks that business cannot be written, anticipates failure and will not write any great amount; but to him who believes that life assurance is the need of men who have families and others depending upon them, and believes this through and through, will not stay indoors because the newsboys are screaming the newspaper head-line announcement of what such and such a company did with premium funds.

Life assurance has stood the test of time, and will ever appeal to men as the one thing necessary to bridge the chasm between them and the needs of their loved ones after they have passed away.

To Grow or not to Grow.

Some one has said "Mankind is, above all things else, selfish."

These may be the words of a cynic, but, after all, when we sum up our individual experiences we are forced to admit that they contain a deal of truth.

The most of people are anxious that they themselves should be the gainers in all matters where money plays a part, regardless of other people's feelings or conditions.

This is seen very clearly in the realm of life assurance.

It starts with the solicitor, or the agent, as he is generally called.

He has his own individual interests to serve, along with the Company he represents, and when the two interests clash, the latter in a majority of instances is the loser.

The assured also want "all the grist to come to their mill." When the interests of others are talked about the reply is "To the Dickens with others. I am interested in my own and my own only." "I" predominates.

By the enterprise of life companies millions are to-day enjoying the benefits of life assurance.

The life companies are not, mind you, organized as philanthropic societies, but we must all admit that life assurance has been proven to have been and stands to-day as a great blessing to mankind. With their own interests in mind, the companies have not lost sight of the well being of their members, and, combining both objects, have made remarkable strides along the line of wise expansion.

The assured man, who has, perhaps, "the golden text" inscribed in letters of gold hanging in his sleeping room objects to this expansion.

He says: "Why reach out for others. Don't you see that it costs money to do that, and every cent of increase in the expense of getting others assured decreases the earnings that I want to come to me. Let the 'other fellow' do without life assurance. I want it for myself and I want squeezed out of it every cent I can get."

Take down the golden text.

When a life president in New York, in his evidence before the legislative committee, hinted at the idea that life assurance is primarily for the greatest good of the greatest number, the statement was hooted by nearly all the press of the country and those who struggle to be funny in the alleged funny columns of our daily papers sarcastically refer to that gentleman as a "missionary."

Was his statement near the truth, or was it the truth?

Give it a thought.

A new company is started. Jones is assured for \$1000. He pays his first premium of say \$30. Something happened which he could not help—he died shortly after the first premium was paid.

The company was under contract to pay his heirs \$1000.

It had \$30 from Jones.

It must get \$970 somewhere to pay the balance.

Where is the company to get it?

If it were to carry out the idea of the greatest good to the *fewest* number Jones wouldn't have been assured at all.

Have you ever unknowingly said "My company should not expand."

If you have we would refer you to Sam Jones' saying, "Quit your meanness."

While the life companies are anxious—more anxious than some people think, perhaps—that you should get every cent you possibly can get, in the way of profits, it is a good thing for humanity that they are not warped in their ideas of expansion.

The life company has the "other fellow" in view as well as they have you.

The "other fellow's" hungry children will want a crust as well as yours, when the clammy hand of death pulls away the bread-winner.

You will get every cent any company agrees to pay you, and as much more as they can.

What more is wanted?

The more life assurance there is in a community or country, from an economic standpoint, that country is the richer.

If life assurance is a Godsend to you and your family, take a thought of the other fellow.

This means expansion.

See table of results, page 191.

Aphorisms.

Sorrows remembered sweeten present joy.—Pollock.

Rashness is the faithful but unhappy parent of misfortune.—Fuller.

To reform a man you must begin with his grandmother.—Victor Hugo.



Just Among Ourselves.

Mr. H. B. Higinbotham, Assistant Manager of the Philadelphia Agency has been appointed Manager for France, with offices at 8 avenue de l'Opera, Paris.



Mr. A. H. Fair, who joined the staff of the Sun Life of Canada recently, and whose first work was a successful business trip through Newfoundland, has gone to Honolulu, H.T., as the Company's special representative



The business of the Company continues to advance. The business in October was over a quarter of a million dollars better than the corresponding month last year and the total business to date, nearly three millions better than last year.



Photo. by H. B. Higinbotham, Paris.
A STREET SCENE, BOMBAY.



IN VICTORIA GARDENS, BOMBAY.

Photo. by Clifton & Co., Bombay.

Particularly Well Pleased.

Newport News, Va., Oct., 23, 1905.

MR. N. D. SILLS,

Manager State of Virginia,

Sun Life Assurance Co. of Canada,

Richmond, Va.

Dear Sir,

The five year dividend on my \$1500 Straight Life policy in the Sun Life Assurance Company of Canada is very satisfactory. Three options have been given me. (1st.) A bonus addition of \$69.00; (2nd.) a temporary reduction of 17½% in premium for the next five years; (3rd.) A single cash dividend equal to 16% of all the premiums I have paid in. My policy has also been kept in full force by means of your non-forfeiting privilege. I am particularly well pleased with my policy in your company.

Yours sincerely,

P. H. TROUT.

Physician: "Your ailment lies in the larynx, thorax, and epiglottis." Holligan: "Indade? An' me afther thinkin' the trouble was in me throat."



A certain editor was visited in his office by a ferocious-looking military gentleman, who exclaimed, excitedly, as he entered: "That notice of my death in your paper to-day is a lie, sir, I'll horsewhip you in public, sir, if you don't apologize in your next issue."

The next day the editor inserted the following apology:

"We extremely regret to announce that the paragraph in our issue of yesterday which stated that Colonel Brimstone was dead is without foundation."—Harper's Weekly.

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

A Toothache Cure.

Robt. Clarke, the artist, tells this story:

One day, while out walking with a friend of his, this friend complained of a toothache, and asked Mr. Clarke what he could advise him to buy as they were in front of a drug store.

"Why," said Mr. Clarke, "the last time I had a toothache I went home and my wife kissed it away for me."

After a moment's pause his friend said:

"Is your wife home now?"



"I," said the temperance man, "strongly object to the custom of christening ships with champagne." "I don't," replied the other man. "I think there's a temperance lesson in it." "How can that be?" "Well, immediately after the first bottle of wine the ship takes to water, and sticks to it ever after."

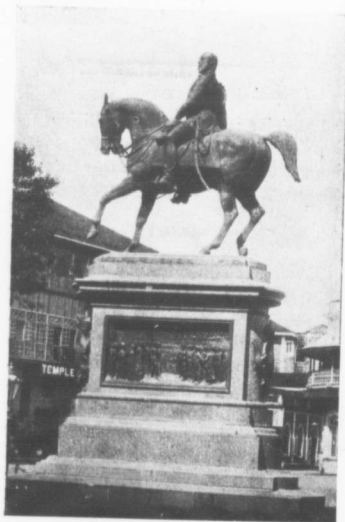


Photo. by Clifton & Co., Bombay.

THE KING'S STATUE, BOMBAY,
Erected in commemoration of his visit to Bombay,
in 1875, when Prince of Wales.

How Much Can You Deposit ?

Don't ask a man how many thousand he can carry. Don't tell him how many thousand he ought to carry. Don't talk in thousands—the size of it is misleading, says the "Security Agent." It is technical and your prospect fails to grasp the real pith of the argument. Talk to him about deposit—how much he can save each year, for modern life assurance is saving. Talk of his deposits, of the interest he will get on his deposits, of the privilege he has to draw on his deposits. Talk of the wonderful safety; of the unquestioned security of the company; of its desirability as a place of deposit in comparison with the bank. Nearly every man is familiar with banking transactions. He knows what deposit means. He knows what interest is. He realizes what it means to draw on his deposit. Talk your assurance proposition to him as you would talk a banking proposition, for after all that is what it really is, and show him that in addition for every dollar he deposits, there are many times that sum set aside to him in the way of assurance. It is a splendid proposition, a magnificent proposition, and you should become so enthusiastic that every man who talks to you of assurance will leave you an application for a policy.



A Certainty.

"I been thinkin' 'bout gittin' married," said a member of his flock to Brother Williams. "You reckon I could get a marriage license fer a dozen water-melons?"

"I reckon you could," replied Brother Williams. "But my wholesome advise ter you is ter eat de water-melons!"—Atlanta Constitution.

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



THE VICTORIA TERMINUS AND OFFICES OF THE GREAT INDIA PENINSULA RAILWAY, BOMBAY.
This is probably the finest railway station in the world.

Photo. by Clifton & Co., Bombay.

Where is Canada ?

There seems to be confusion among some of our readers in foreign lands as to the whereabouts of Canada. We do not know why this should be as Canada is a pretty large country.

It has twice the area of India. It is as large as 18 Germanys and 30 United Kingdoms, 18 times as large as France, 20 times as large as Spain and 33 times larger than Italy. Yet after all many of people think Canada is in the United States. For the benefit of those who don't know we may say :

1. Canada is the northern part of the North American Continent, with the exception of Alaska.

2. The United States is in the southern part of the same continent.

3. The two countries have no political connection whatever.

4. The people of the United States are generally known the world over as "Americans." The people of Canada

are never known as "Americans" but "Canadians."

5. It is the "American" Life Assurance Companies that are undergoing investigation.

6. Canadian Life Companies are rigidly supervised by the Canadian Government.

We hope the above six facts will not be forgotten by our foreign friends.



A barrister, noticing that the Court had gone to sleep, stopped short in the middle of his speech. The sudden silence awoke the Judges, and the lawyer gravely resumed — "As I remarked yesterday, my Lords—" The puzzled Judges stared, as though they half-believed they had been asleep since the previous day.



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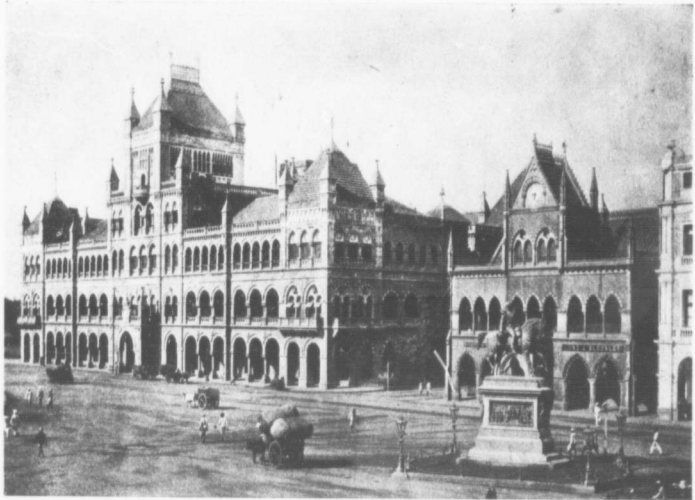


Photo. by Clifton & Co., Bombay.

ELPHINSTONE COLLEGE AND SASSOON LIBRARY, BOMBAY.

The Equality of Socialism.

Pat and Mike were discussing socialism, and Pat said :

"Mike, I've turned Socialist."

"An' why are ye a Socialist?" says Mike.

"Well," says Pat, "I've been readin' the papers an' Lawson's frenzied finance, an' I believe in public ownership. I'm tired of the trusts and corporations, an' seein' men like Lawson an' Rockefeller an' Morgan an' Carnegie sportin' their millions. A hundred thousand dollars is enough for any man, an' they ought to be made to divide that with anybody who needs it worse than they do. I'm on a strike for equality—that's Socialism."

Mike—"Well, if ye had a hundred thousand an' I had none, would ye divide it wid me?"

Pat—"I would."

Mike—"An' if ye had ten thousand, would ye give me half of that?"

Pat—"I would."

Mike—"An' if ye had two horses, would ye give me one of them?"

Pat—"I would. Shure, one horse is enough for any man."

Mike—"An' if ye had two pigs, would ye give me one of them?"

Pat—"Ah, now, shure, Mike, ye know I have two pigs, and they are not more than I want myself, so nary a pig will ye get from me."

Mike—"Ye're liberal wid what ye haven't got, Pat, but stingy wid what ye have."—Scottish American.



A sentry, an Irishman, was on post duty for the first time at night, when the officer of the day approached. He called "Who comes there?" "Officer of the day," was the reply. "Then what are yez doin' out at night?" asked the sentry.

RESULTS FOR 1904

Sun Life Assurance Company of Canada.

Assurances issued and paid for in Cash	\$15,911,904.24
Increase over 1903	\$1,744,698.77
Cash Income from Premiums, Interest, Rents, &c.	4,561,936.19
Increase over 1903	\$575,796.69
Assets as at 31st December, 1904	17,851,760.92
Increase over 1903	\$2,345,984.44
Undivided Surplus over all Liabilities and Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before December 31st, 1899, and 3½% on those issued since)	1,174,446.09
Increase over 1903	\$278,063.60
Surplus by Government Standard	1,752,755.22
Profits paid Policyholders	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904	1,374,045.92
Payments to Policyholders since organization	11,470,082.57
Life Assurances in force, December 31st, 1904	85,327,662.85
Increase over 1903	\$9,646,473.98

PROGRESS IN EIGHT-YEAR PERIODS.

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$1,064,350.00
1880	141,402.81	473,632.93	3,897 39.11
1888	525,273.58	1,536,816.21	11,931,316.21
1896	1,886,258.00	6,388,144.66	38,196,890.92
1904	4,561,936.19	17,851,760.92	85,327,662.85

A Canadian Leader.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Report of the Canadian Government Superintendent of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurance in Force over 1903.	Amount of Policies New and Taken up in Canada.	Increase of Assurance in Force in Canada.
Sun Life of Canada	\$3,792,790	\$4,561,799	\$575,819	\$2,073,051	\$2,345,984	\$15,911,904	\$9,646,474	\$6,719,789	\$4,270,989
Canada Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Manufacturers' Life	1,421,348	1,659,108	223,819	900,771	975,676	5,944,947	3,184,857	3,379,601	1,872,163
Mutual Life of Canada	1,373,345	1,723,309	164,239	900,780	976,372	4,873,506	2,911,419	4,789,506	2,885,410
Confederation	1,262,345	1,702,099	106,331	624,305	688,372	4,842,888	2,660,114	4,245,797	2,170,027
North American	1,237,250	1,504,063	122,699	541,305	605,199	5,964,388	3,110,403	4,420,857	2,174,141
Great West	662,947	796,210	83,265	425,092	447,228	5,103,413	2,616,161	5,103,413	2,616,161
Imperial Life	597,419	708,976	131,326	370,041	392,592	4,001,306	2,438,598	3,851,366	2,136,855
Federal	531,524	429,826	34,806	357,535	286,080	2,874,865	1,073,616	2,874,865	1,073,616
London Life	355,508	469,826	31,815	177,307	180,218	2,080,151	733,666	2,080,151	733,669
Excelsior	216,886	264,321	44,967	106,540	167,326	2,216,460	1,522,538	2,216,460	1,522,538
Dominion Life	165,305	162,121	23,323	114,099	106,305	916,295	439,978	916,295	439,978
National Life of Canada	151,380	167,017	26,553	58,562	89,248	1,364,449	458,457	1,364,449	458,457
Royal-Victoria	132,773	147,021	4,566	40,535	45,794	1,202,290	571,445	1,202,290	571,445
Northern Life	130,409	151,099	20,761	85,338	86,071	1,093,472	374,953	1,093,472	374,953
Home Life	129,438	153,077	22,037	30,722	36,711	1,273,369	654,765	1,273,369	654,765
Continental	127,631	141,093	26,221	67,824	74,474	5,093,118	1,153,099	5,093,118	1,153,099
Union Life	123,256	242,109	69,649	36,015	39,711	1,264,200	788,850	1,264,200	788,850
Crown Life	104,566	110,370	39,517	34,059	52,479	633,823	380,323	633,823	380,323
Sovereign Life	61,150	108,433	49,098	46,157	134,428				