

VIEWS OF PARIS IN
THIS NUMBER.

The Record of 1902 on the last page

SUNSHINE

Vol. VIII
No. 3

MONTREAL

MARCH,
1903



LE TRIOMPHE DE LA RÉPUBLIQUE. — PARIS.



Mr. George A. Cherrier.

Mr. George A. Cherrier has had a most excellent record with the Sun Life of Canada. Mr. Cherrier commenced his life assurance career as a junior at Head Office in 1879. He did his work so well that promotion was rapid, and, when the Company's operations were extended to France, Mr. Cherrier was chosen as cashier, and, a few months ago, he was again promoted, this time to be the manager of the Company's interests in France, with offices at 8 avenue de l'Opéra, Paris.

Mr. Cherrier's many friends, but particularly the Head Office staff, are watching with pleasure his success in his new position. In a recent letter Mr. Cherrier states that the outlook for the present year is most encouraging.

The Assets of the Sun Life of Canada at 31st December, 1902, were \$13,480,272.88, an increase of \$1,707,240.81 over 1901, an increase in ten years of \$10,076,572.00.

The Wisdom of It.

There are several periods in life when a man fully realizes the wisdom of having a life assurance investment — one, when he is to receive the proceeds of a matured endowment policy; another, when he faces a commercial panic and has a policy with a loan value that will meet any unusual demand and keep him from bankruptcy; and, again, when sickness or disease remind him of the value of life assurance to his estate or family.

We may possibly escape a business panic, but we can't escape advancing years, nor can we change that immutable law that deals with all alike finally.

An endowment policy is the never-failing, constant friend. It loans the assured money when he needs it, it gives him better credit, it matures to add thousands to his bank account at a time of life when he will appreciate it, and in the event of his decease faces all creditors and administrators, and says, "Oh, no, this man's estate cannot be plundered. I am his friend and am here to protect it. I furnish the cash to provide any necessity and propose to save for his wife and children that which he intended I should save for them!"

While a man lives he may easily be considered worth thousands or hundreds of thousands of dollars, but when he dies without life assurance, that same estate may be insolvent before the administrator gets through with it.

The man without protection through life assurance is like a rudderless ship near the breakers in a storm, the chances of shipwreck to one and financial wreck to the other stand out prominently and discouragingly. — EUGENE E. CALLAHAN, in the New Haven Palladium.



CHAMBRE DES DÉPUTÉS.

LE GRAND OPÉRA, PARIS.

NOTRE-DAME DE PARIS

HÔTEL-DE-VILLE ET LE PONT D'ARCOLE, PARIS.

See "Our Illustrations" on page 41.

From the Detroit Daily Tribune.

The Detroit Tribune contains the following report of Michigan's annual banquet, held recently.

"Mr. T. B. Macaulay, F. I. A., secretary and actuary of the Sun Life Assurance Company of Canada, left yesterday for Montreal, the Head Office of the Company. He was in attendance at the seventh annual banquet given to the Michigan staff by Mr. John A. Tory, the state manager. Fully eighty persons were present at the banquet, and it was the most enthusiastic one yet held.

"Mr. Macaulay gave a very able address, showing that the Company has been placed in a most prosperous position and that it is on an absolutely permanent and solid basis, having a surplus of nearly \$1,000,000.

"Regarding the principles of the Company, Mr. Macaulay said that absolute honesty was demanded by the officers of the Company from its agency force the world over; if there was a man anywhere who promised a policyholder larger profits than he honestly believed would be returned to him, that agent would lose his position. He said no man who misrepresented in any detail whatever could do business for the Sun Life of Canada, for the Company was getting lots of business by perfectly honorable means, and it would not knowingly accept a dollar of business secured by exaggeration or misrepresentation.

"He said that last year the Company invested five million dollars, placing it as much as possible in long-term investments guaranteeing a high rate of interest for a long term of years. The rate of interest earned by the Sun Life of Canada last year was 5.22 per cent.

"Mr. Macaulay's address was one of the most able ever heard in Detroit on the subject of life assurance.

"Mr. Tory, state manager, who has placed his Company very near the top of the list of the big companies doing business in Michigan, was presented by the Michigan staff with a beautiful watch and chain, and many expressions were made of the affection with which Mr. Tory is regarded by the Michigan agency. The presentation was made by the manager of the Western Foreign Department, and in the course of his address he said that for intelligence the Michigan agency could not be duplicated anywhere on the continent. He believed the agency would be able to get the \$2,500,000 that is asked for in Michigan for next year by the state manager.

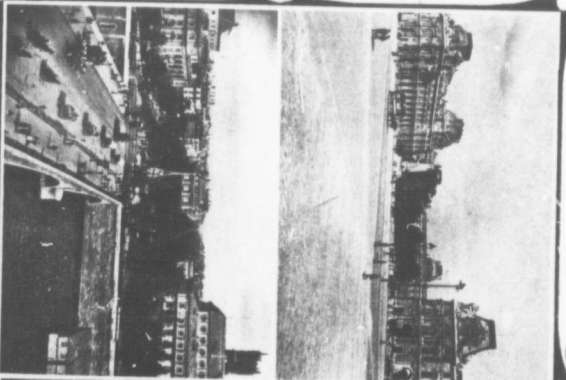
"Mr. Tory has shown himself to be one of the most successful assurance managers in Michigan, having made an enormous increase in the business in the State, until now the Sun Life of Canada leads some thirty-eight of the forty odd companies in business secured.

"On the front of the menu was a photograph of Mr. Robertson Macaulay, the president of the Sun Life of Canada, who has had possibly more than any other person to do with making the policies of the Sun Life of Canada among the best in the world. He is recognized as being one of the ablest assurance men on the American continent."

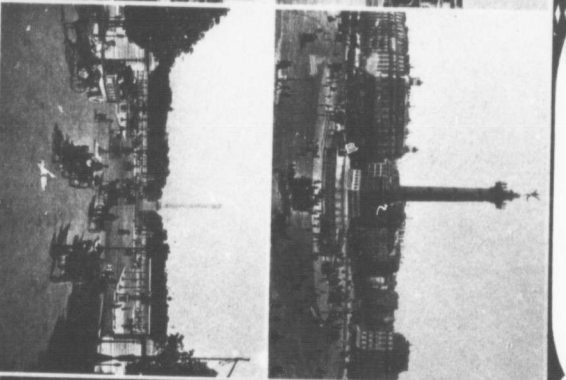


The judge in a breach of promise case gave the shortest charge on record to his jury. After the lawyers had talked for their fees, His Honor said to the jury, "How much?"

Cash Income of the Sun Life of Canada for 1902 was \$3,561,509.34, an increase of \$465,843.27 over 1901, an increase in ten years of \$2,426,641.73.



LE LOUVRE.
LE PONT-NEUF, CHANGE ET LA PLACE DU CHATELAIN.



LA COLONNE DE JUILLET.
PLACE DE LA CONCORDE.

See "Our Illustrations" on page 41.

Who?

Who carries the risk on your house?

A fire insurance company!

Who carries the risk on your barn?

A fire insurance company!

Who carries the risk on your furniture?

A fire insurance company!

Why don't you carry those risks yourself and save all the money you are now paying for fire insurance? Nothing you have may ever burn.

Can't afford to do it! If they should burn, the loss would be greater than I could stand!

What company do you carry your life assurance in?

Don't carry any; can't afford it!

Are your goods and house and barn worth more in dollars and cents than your life? They may never burn, but if they do, and your life is spared, you can replace them; but you must die, and if death comes and finds you unprepared, no life assurance, little or no money in bank, and, perhaps, some debts, what will then be the situation of your family? You and they can afford to be without fire insurance, but life assurance you cannot afford to do without!—Facts and Figures.



Witty Repartees of Famous Men.

When Cicero was told that a certain lady had said that she was but thirty years old, though she was unquestionably far older, he replied, "I must believe her, for I have heard her say so for the last ten years." Seeing one day his diminutive son-in-law, Dolabella, girt with a gigantic weapon, he asked, "Who

has tied Dolabella to that sword?"

When Damasippus, with whom he had been supping, offered him some inferior Falernian wine, saying, "It is forty years old," Cicero replied, "It bears its age well."

The cynical tub-philosopher, Diogenes, gave utterance to some rasping sarcasms. Seeing a number of persons firing at a mark, he placed himself directly before it, saying that it was the safest place. Going by a house over the door of which was inscribed, "Let nothing evil enter here!" he asked, "How then can the owner get in?"

Voltaire, having extolled Haller, was told that he was very generous, since Haller had said the very contrary of him. "Perhaps both of us are mistaken," said the wit, after a short pause.

But nothing could surpass in delicacy the reply made by an East Indian servant of Lord Dufferin, when he was viceroy of India. "Well, what sort of sport has Lord — had?" said Dufferin one day to his "shikarry," or sporting-servant, who had attended a young English lord on a shooting excursion. "Oh!" replied the scrupulously polite Hindu, "the young sahib shot divinely. But God was very merciful to the birds."

When the celebrated physician, Sir Henry Holland, told Sydney Smith that he had failed to kill either one of a brace of pheasants that had risen within easy range near the latter's home, the witty divine asked, "Why did you not prescribe for them?"

One day Sir Henry was engaged in a hot argument with "Bobus" Smith, a barrister, concerning the merits of their respective professions. "You will admit,"

The undivided Surplus (Company's standard) of the Sun Life of Canada at 31st December, 1902, was \$712,180.17, an increase of \$125,680.31 over 1901. The surplus, according to the Dominion Government standard, is \$1,056,658.60.

said Sir Henry, "that your profession does not make angels of men." "No," retorted Smith; "there you have the best of it."

One of the most noted clerical humorists of his day was Richard Corbet, bishop of Oxford and of Norwich, and a chaplain of James I. Riding out one day with Dr. Stubbins, a very fat man, his coach was overturned, and both its occupants were thrown into a ditch. When describing the mishap, the merry bishop used to say that Dr. Stubbins was up to the elbows in mud, and he was up to the elbows in Dr. Stubbins.

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



THE MEDICIS FOUNTAIN, LUXEMBOURG PARK, PARIS.
La Fontaine Médicis, Parc du Luxembourg.

Just Among Ourselves.

Mr. J. C. Stanton, Jr., formerly manager for Western Pennsylvania, is now manager of the new city branch at Montreal.

Mr. Geo. M. Hayes has been appointed manager of the Pittsburg agency, Mr. J. M. Francis of South-western Pennsylvania, and Mr. E. D. Ludwig for Erie.

Mr. E. W. Hendershot has resigned the management of the Company's agency for New Brunswick and Prince Edward Island, after many years of faithful service. Mr. Hendershot proposes taking a trip abroad for some time, feeling that after such a long period of close application to his duties a rest and change will be beneficial, and particularly in view of the fact that Mrs. Hendershot has not enjoyed good health for some years past, which was a large factor with Mr. Hendershot in considering the giving up of his agency. After Mr. Hendershot's return he will still retain connection with the Company in another capacity.

Mr. Gilbert C. Jordan will succeed to the management of the New Brunswick agency, with offices at St. John, and Mr. J. H. Welch will be manager for the Province of Prince Edward Island, with offices at Charlotte-town.

A man who lives right, and is right, has more power in his silence than another has by his words. Character is like bells which ring out sweet music and which, when touched, accidentally even, resound with sweet music.—Phillips Brooks.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

HEAD OFFICE: MONTREAL

DIRECTORS:

R. MACAULAY, ESQ.
President and Managing-Director.

S. H. EWING, ESQ.
Vice-President.

J. P. CLEGHORN, ESQ.
J. R. DOUGALL, ESQ., M.A.
ABNER KINGMAN, ESQ.
T. B. MACAULAY, ESQ.
MURDOCH MCKENZIE, ESQ.
ALEX. MACPHERSON, ESQ.
JAMES TASKER, ESQ.

SECRETARY AND ACTUARY:

T. B. MACAULAY, F. I. A.

CHIEF MEDICAL OFFICER:

GEO. WILKINS, M.D., M.R.C.S. ENG.

ASSISTANT ACTUARY:

ARTHUR B. WOOD, A.I.A.

SUPERINTENDENT OF AGENCIES:
FREDERICK G. COPE.

March							1903
SUN	MON	TUE	WED	THU	FRI	SAT	
1	2	3	4	5	6	7	
8	9	10	11	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30	31	1st Qu.	1st Qu.	1st Qu.	1st Qu.	

A Great Year.

The Sun Life Assurance Company of Canada has had another year of marked growth and prosperity. The statement on the last page of this issue spells out in large letters the motto of the Company, "Prosperous and Progressive." Somehow or other we all have a liking for increases, and the Sun Life of Canada satisfies our liking in this regard. Ten years is not a very long time to look back upon, yet a comparison of 1902 with 1892 shows great growth in the figures of this Company.

In this time, the income has increased nearly two and a half millions of dollars. The net assets over ten millions, and the life assurance in force over forty-three millions. This is a record that any company can justly be proud of.

With established agencies in many of the world's great centers and with the careful and judicious management that has characterized the Company in the past, the future has even greater success for this Company, more perhaps than even its most enthusiastic admirers would dare to predict. Carefully read over the items on the last page and decide to throw in your lot with the Sun Life of Canada's large and ever-increasing family of assured.

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

They Are Pleased.

Many letters from policyholders have been received, congratulating the Company upon its most excellent showing for 1902.

One says: "The figures go to show that the Company has had a good year."

Another: "The figures are exceedingly satisfactory."

Another: "The record for 1902 is a very satisfactory one. The progress made all along the line ought to impress the public with the fact that the Sun Life of Canada certainly justifies its motto 'Prosperous and Progressive.' The splendid gain in premium income is an especial matter for congratulation."

Etc., etc.

Our Illustrations.

LE GRAND OPÉRA, PARIS.—This is a most sumptuous edifice, completed in 1874, and covering an area of nearly three acres. Nothing can surpass the magnificence of the materials with which it is decorated. The cost of the site was over \$2,000,000 and that of the building nearly \$8,000,000.

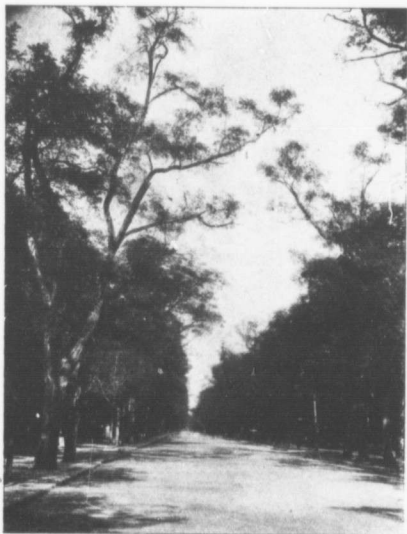
NOTRE DAME DE PARIS.—Founded in 1163, but not completed until the thirteenth century. Since then frequently altered. During the Revolution the cathedral was sadly desecrated. In 1802 it was re-opened by Napoleon as a place of worship. During 1871 Notre Dame was desecrated by the Communists, the treasury being rifled and the building used as a military depot.

HÔTEL DE VILLE.—These magnificent buildings occupy a total area of 14,476 metres, and for beauty of architecture and grandeur in all details they rank among the best buildings of Paris. Their history is mingled with the history of Paris and the memories of the past are kept fresh and protected by the images of the ancestors and great men of the city.

JULY COLUMN, PARIS.—This monument is in honor of the heroes of the revolution of July, 1830. The total length of the monument is one hundred and fifty-four feet, resting on a massive round sub-structure of white marble, originally intended for Napoleon's Elephant which he had planned to erect in bronze on this spot. On the sub-structure rises a square basement ornamented by eighty-four medallions. The column is surmounted by a statuette of the Genius of Liberty.

PLACE DE LA CONCORDE, PARIS.—This is one of the most beautiful and extensive public parks in Paris. Numerous historical associations are connected with the place. The guillotine did much bloody work here during 1793-'94-'95; upwards of 2800 people perished by it. The Obelisk of Luxor, a monolith or single block of reddish granite, seventy-six feet high, presented to Louis Philippe by Mohamed Ali, stands in the centre of the Place.

LE LOUVRE.—About 1204, Philip Augustus built a fortress on the site where the Louvre now stands. This fortress served partly as a palace and partly as a prison. Charles V., about 1370, improved the Louvre, and extended the fortifications encircling Paris so as to make the palace come within the walls. In 1528 François I. caused the whole castle to be pulled down, and ordered Pierre Lescot to build a palace suitable for a king of France. By slow degrees the building progressed under different kings. After the death of Henri II., his widow, Catherine de Médici, in 1564, began le Palais des Tuileries. Catherine also extended the walls of the Louvre on the south side. Henri IV. added to the Tuileries, and he conceived the idea of joining the Tuileries and the Louvre together, so as to form one whole palace, but his project was not realized



BOIS DE BOULOGNE, PARIS.

until many years afterward. Louis XIII. and Louis XIV. also added to the Louvre. In 1805 Napoleon added to the structure, and also Napoleon III. did much work; to him must be given the honor of joining together the Louvre with the Tuileries. Over the Pavillon Sully, on the side facing the Place du Carrousel, there is a marble slab on which is written: "1541, François I. began the Louvre; 1564, Catherine de Médici began the Tuileries; 1852-57, Napoleon III. joined together the Tuileries and the Louvre." This, in brief, is the history of this palace.

TOMB OF NAPOLEON, PARIS.—This tomb is situated beneath the Dome des Invalides, in an open crypt, twenty feet in depth and thirty-six feet in diameter. The walls are of polished granite, adorned with ten marble reliefs. On the mosaic pavement rises the sarcophagus, thirteen feet long, six and one-half feet wide and fourteen and one-half feet high—a huge block of reddish-brown granite weighing sixty-seven tons and costing \$30,000. At the further end of the crypt appears Napoleon's last request: "I wish that my ashes rest on the banks of the Seine, in the midst of the French people whom I loved so well."

L'ARC DE TRIOMPHE, PARIS.—This is the finest triumphant arch in existence. It is situated at one end of the Champs Elysées, on an eminence, and can be seen from nearly every part of the city. Twelve magnificent avenues radiate from it, nearly all of them sloping upward to the arch. It was commenced by Napoleon I. in 1806, and completed by Louis Philippe in 1836, at a cost of \$2,000,000.

The Life Agent of To-Day.

In times gone by, it was like bearding a lion in its den to approach a busy man and to talk life assurance, and what tales some of the older agents tell as to how they got this or that man to listen to them; they were looked upon by a busy man with as great a dread as the bill collector is by the poor man to-day. All this is now changed and as the life assurance agent, if he has an attractive policy to place before a business man, is listened to with as great attention as though he was having his own business discussed.—Money and Risks.

Slightly Mixed.

Legal terms are often confusing to those outside the profession, but Judge Cleaveland of New Haven tells of an exceptional mix-up in which ignorance of the law was combined with English spoken with a Weber & Fields movement.

Judge Cleaveland's office is termed Surrogate in New York, but in Connecticut is called Judge of Probate. One day a German woman came into court and announced excitedly:

"Chudge, my husband has joost died detested. He left me and three young infidels, and I want an executioner appointed!"

His Honor was too staggered to reply immediately. The woman, fearing some mistake, added:

"Ain't this the right place? Ain't you the Chudge of Reprobates?"—New York Times.

Paris, le 27 janvier 1903.

Monsieur GEORGE A. CHERRIER,
Directeur

de la Compagnie "Le Sun du Canada,"
8, avenue de l'Opéra, Paris.

Monsieur,—Je tiens à remercier la Compagnie de la manière rapide avec laquelle elle m'a réglé la somme de frs. 10,000, montant de la police d'assurance no. 76334, souscrite par mon mari, feu M. Alfred Gaston Picard, au Sun du Canada.

Il n'avait encore été versé que quatre primes pour cette assurance, et votre Compagnie s'est acquitté de son engagement bien avant le terme indiqué.

Inutile de vous dire que je recommanderai votre société chaque fois que j'en aurai l'occasion.

Veillez agréer, monsieur, mes salutations les plus distinguées.

VVE. PICARD.

Profits paid Policyholders of the Sun Life of Canada during 1902
were \$103,550.31.



JOAN OF ARC, EQUESTRIAN STATUE, PARIS.

PART OF GAMBETTA MONUMENT, PARIS.

L'ARC DE TRIOMPHE, PARIS.

NAPOLEON'S TOMB.

See "Our Illustrations" on page 41.



PÈRE LACHAISE CEMETERY, MAIN AVENUE, PARIS.
Cimetière du Père Lachaise, allée principale.

Père Lachaise, covering over one hundred acres, and the largest of the Paris cemeteries, is in the northeastern quarter. It is named after a celebrated confessor of Louis XIV., who had a country-house in the neighborhood. It was laid out as a cemetery in 1804. During the Commune, it was the scene of desperate fighting. Many celebrated persons are buried here, and among the tombs or monuments of interest are those of Abélard and Héloïse, Bellini, Grétry, Boïeldieu, Thiers, Masséna, Béranger, Lafontaine, Molière (the last two transferred from their original place of burial), Daubigny the painter, Duc de Morny, Michelet the historian, and Couture the

painter. Along with these are two monuments to soldiers and to National Guards killed in the war, the former erected by the government and adorned with imposing statues in bronze. The cemetery is beautifully kept.



Failures.

The man who shuffles to work each day,
And does it that he may go
At the end of the week to draw his pay,
Will be found at last with the ones below.

The man who looks at his work and sighs
And wonders if it is worth his while,
Had better quit, for, however he tries,
He will miss the goal by many a mile.

—Chicago Record-Herald.

Since its organization, the Sun Life of Canada paid, in claims and profits, \$8,904,625.43.

For Life Assurance Workers.

There's a prosy kind of motto that you will find is very rife

With the people you most envy for their rare success in life.

I'll admit it's not romantic, has no touch of the sublime,

But it's just the rule to work by—namely, *At it all the time.*

You'll observe that men and women who, 'tis said, have made their mark,

Do not drop the chalk of effort at the first approach of dark ;

And you'll find them at life's blackboard when the sun begins to climb,

For, obedient to their motto, they *keep at it all the time.*

The thing God sets them doing gets to be their chief delight ;

'Tis their first thought in the morning and their last concern at night.

They will turn away from pleasure just as promptly as from crime ;

Simple duty is their safeguard, for they're *at it all the time.*

It's the noblest of all passions, this consuming zeal for work,

This wholesome dread of failure or of being called a shirk ;

And I'm sure the wisest motto for success, in prose or rhyme,

Is that plain rule of the workers—*keeping at it all the time.*

JAMES BUCKHAM.



How It Happened.

An ambitious citizen of Pennsylvania, who rather indiscreetly had set himself up as a candidate for some political office, after the election was found to have received but one vote.

The candidate's mortification was extreme, and, to increase his chagrin, all his neighbors talked as if it were a matter of course that he had cast that one ballot himself. This annoyed him

so much that he finally offered a suit of clothes, to be worth not less than fifty dollars, to the lone voter if he would declare himself.

A Dutchman responded to this appeal, proved his claim, and called for the reward.

"How did it happen that you voted for me?"

"If I told you, you don't go back on dem clo'es?"

"Oh, no, you shall have the clothes, anyhow."

"Well, den, I dels you. I make a mishtake in de teecket." — Buffalo Inquirer.



A New Negro Story.

Representative Williams of Mississippi has a new negro story, says the Washington Post.

"Are you the defendant?" asked a man in the court-room, speaking to an old negro.

"No, boss," was the reply, "I ain't done nothing to be called names like that. I'se got a lawyer here who does the defending."

"Then who are you?"

"I'se the gentleman what stole the chickens."



A High Calling.

There are a great many people in the world who look upon a life assurance agent as a perfect nuisance ; but, next to the man who stands in the pulpit and pleads with you in the interests of your life, the man who pleads with you in the interests of your family is really your friend, and that man is the life assurance agent.—REV. DR. HUNTER.

The Assurances issued and paid for of the Sun Life of Canada, were \$11,030,690.93 for 1902, an increase of \$196,392.86 over 1901.



GALA CARRIAGE OF LOUIS XIV., CLUNY MUSEUM, PARIS.
Carrosse de gala Louis XIV, Musée de Cluny.

The Worst of Men.

A great preacher once said: "Among the worst of men must be ranked those who wilfully refuse to provide for their own families." Every work-house and prison in the land attests the truth of that statement, says Facts and Figures. One of the most brutal expressions that can come from a father's lips, and one that is heard too often, is: "When I am dead, let them shift for themselves." Such a man cannot be a good husband, a good father, or a good citizen.—T. I. P.

ATE TARTOUÉ,
Mareyeur.

Le Croisic "Loire-Inférieure,"
le 1 septembre 1902.

MONSIEUR G. A. CHERRIER,
Paris.

Au nom de Mme Tartoué, j'ai l'honneur de vous accuser réception de votre chèque centenu dans votre lettre du 30 août dernier.

Ce sera avec plaisir que je recommanderai votre Compagnie à toute personne que je connais. Avec mes remerciements, recevez, monsieur, l'assurance de mes sentiments distingués.

AUG. TARTOUÉ.

Rⁿ 90369, Pierre Tartoué,
assured for 42,000 francs in favor of his wife.

The Sun Life of Canada had \$67,181,601.63 of life assurances in force on 31st December, 1902, an increase of \$43,280,554.99 in ten years.

Le "SUN" du Canada

COMPAGNIE D'ASSURANCES SUR LA VIE

Fondée en 1865 à Montréal

ROBERTSON MACAULAY, PRÉSIDENT

EXTRAITS DU RAPPORT OFFICIEL POUR 1902

Assurances nouvelles dont les primes ont été payées	Frs 57,153,839
Augmentation sur 1901	1,017,580
Revenus en Primes, Intérêts, Loyers, etc.	18,453,416
Augmentation sur 1901	2,413,696
Actif au 31 décembre 1902	69,845,973
Augmentation sur 1901	8,845,807
Excédent non réparti (calculé d'après l'étalon de la Compagnie, la table Hm. avec 4% d'intérêt sur les contrats émis avant le 31 décembre 1899, et 3½% sur ceux émis après cette date)	3,690,053
Augmentation sur 1901	651,193
Bénéfices payés aux assurés	536,531
Sinistres, Assurances mixtes (dotations) échues, Bénéfices et autres paiements faits aux assurés en 1902	5,516,119
Sinistres, Assurances mixtes (dotations) échues, Bénéfices et autres paiements faits aux assurés jusqu'au 31 décembre 1902	46,137,956
Assurances en vigueur au 31 décembre 1902	348,091,200

PROGRÈS RÉALISÉS

ANNÉES.	REVENUS.	ACTIF NET sans compter le capital souscrit mais non payé.	Assurances en vigueur.
1892	Frs 5,880,143	Frs 17,635,756	Frs 123,839,619
1902	18,453,416	69,845,973	348,091,200
Augmentation en 10 ans	Frs 12,573,273	Frs 52,210,217	Frs 224,251,581

Direction pour la France : 8, Avenue de l'Opéra, Paris

GEORGES A. CHERRIER, Directeur. BANQUIER : Crédit Lyonnais, Paris.

Direction pour la Belgique : 11, Rue Royale, Bruxelles

PAUL JAMOTTE, Directeur. LOUIS VERHOEVEN, Secrétaire.

Sun Life Assurance Company of Canada

THE RECORD OF 1902

Assurances issued and paid for	\$11,030,690.93
Increase over 1901	196,392.86
Cash Income from Premiums, Interest, 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	8,904,625.43
Life Assurances in force December 31st, 1902	67,181,601.63

TEN YEARS' PROGRESS

	INCOME	Net Assets exclusive of uncalled Capital	Life Assurances in force
1892	\$1,134,867.61	\$ 3,403,700.88	\$23,901,046.64
1902	3,561,509.34	13,480,272.88	67,181,601.63
Increase	\$2,426,641.73	\$10,076,572.00	\$43,280,554.99