

SUNSHINE

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JULY,
1903

One Year of Free Cuba.

(From the Literary Digest.)

With enthusiasm similar to that which marked the inauguration of the Cuban republic last year, the Cubans, on May 20th, celebrated the first anniversary of their independence. "It is doubtful whether any other republic of modern times ever entered upon its career as easily and successfully as Cuba has done," remarks the *New York World*; and the *Brooklyn Standard Union* declares that "Cuba has established a record among Latin-American republics, for none of them can compare with her in respect to the auspicious circumstances that mark her first anniversary." Secretary Root, who recently returned from a visit to the island, says in his despatch of congratulation to President Palma that the year's work has "confounded the enemies of Cuba and strengthened the courage and hope of her friends." The \$500,000 net surplus left in the treasury when General Wood turned over the Government to the new officials last year, has been increased a little over four times,

the amount in the treasury on March 31st being nearly \$2,700,000. The public order has been admirably maintained, with the exception of strike riots in Havana, the kind that frequently occur

in the United States. The educational facilities have been increased, sanitation has been maintained, and other improvements of many kinds are being provided.



Church Bells at El Caney.

To show how thoroughly the Government is sustaining the sanitary measures, it is pointed out that the death-rate, per thousand, is the lowest in the history of the island, being 21.19, while

in Washington it is 21.21. Trade has increased considerably. We learn from an article in the *New York Tribune* that the tobacco crop has not been satisfactory because of unfavorable weather, but that the sugar crop has been second largest in the history of the island. The Cuban legislature, though having had no experience in legislation and therefore working slowly, has passed the reciprocity treaty, the \$35,000,000 loan bill, and a tariff bill.

"This record speaks well for the Cubans as a law-abiding people and one capable of self-government," remark some of the papers. "Few people realized how many Cubans had governmental experience even under Spanish rule," says the New York Evening Post, "and how many were qualified to take office and administer it well." When the government was turned over to the new officials, many army officers and newspapers predicted that all sorts of trouble would come to the Cubans, with the result that after a few weeks they would apply to the United States for annexation, or that the United States would be compelled to interfere. The chief thing to bring about this would be the failure of Congress to grant reciprocity. The Brooklyn Eagle, which last year took a pessimistic view of the permanency of the new Government, says that "the record of the last twelve months proves that these apprehensions were unjustified. Cast adrift to paddle her own canoe, Cuba has paddled it with skill and determination." The work of President Palma comes in for considerable praise by the press. "President Palma seems to be the right man for the helm of state," declares the Brooklyn Standard Union; "he is patriotic and, withal, level-headed."



The Last Inch.

The following from the Saturday Evening Post is particularly applicable to life assurance solicitors who give up a little short of having the "name signed on the dotted line":

The difference between ordinary and extraordinary men is not so considerable as many think. The *great* are only a little greater than their fellows.

Two students in an American university were rivals for the headship of their class. One had a grade of 98.4 and the

other 98.5. It was a small difference, only one-tenth of one. At last the student who lacked that necessary tenth to be the equal of his competitor watched the other's window at night. He put out his light and still watched the window. He saw that his opponent studied fifteen minutes longer than he did on the morrow's lessons. He waited until that window was dark, and then lighting his own lamp studied thirty minutes longer. This he did, night after night, watching the window, and studying only a little longer than he had studied before, and at the close of that semester received a grade of 99.6. He won by virtue of that *little more*.

It has been said, "The world pays a big price for the last two or three inches."

A poet puts it:

A little *more*, and how much it is;
A little *less*, and what worlds away!

It is not always a matter of time and application. It is sometimes a question of natural capacity. The great man has been endowed with a little more wisdom, a little more foresight, a little more genius than most men; so he leaves them behind in the race. But in a large number of instances it is a matter of industry, of enthusiasm, of persistence. Many who fail stop only a *little* short of all that is needed to succeed.



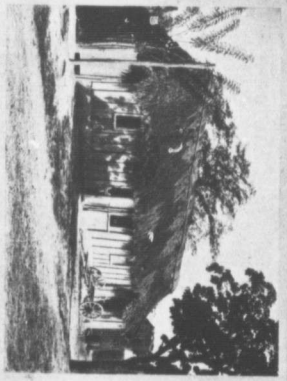
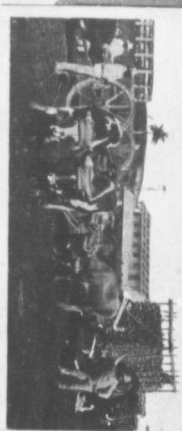
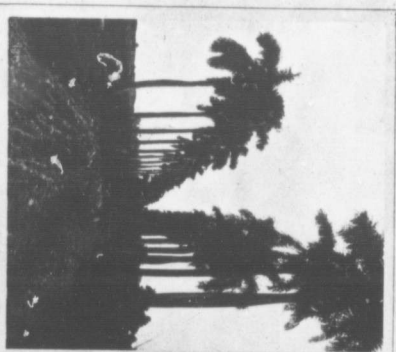
A Woman's Glimpse.

Papa—"By-the-way, who is the lady that bowed to us as we left the carriage?"

Dorothy—"The one with the black silk skirt, the rose petticoat, plaid silk waist, purple collarette with silver clasp, tan coat, black hat with purple tips, carrying a silver-trimmed card case?"

Papa—"Yes,"

Dorothy—"I don't know. I just caught a glimpse of her."—Tit-Bits.



Palm Avenue in the Country

Hauling Sugar Cane to the Mill.

Original Cuban Carriage called the "Volanta" or "Quintrin."

A Cuban Country House called "Bobio."



Mr. J. M. LAGO,
Superintendent for Eastern Cuba.

J. M. Lago, Superintendent of the Sun Life of Canada for Eastern Cuba, with headquarters at Santiago, has been in the employ of the Sun Life Assurance Company of Canada during his entire assurance career, a period of about ten years.

He joined the Company's field staff in connection with the Porto Rico Agency, where he made a splendid record as a solicitor.

In 1892 he was promoted to the Superintendency of Eastern Cuba, where he has been equally successful.

Mr. Lago is looked upon by the Company as a young man of great promise, and his career is being watched with more than ordinary interest.

His affable manner, good address and highly developed social qualities make him a great favorite with his friends and acquaintances.

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

The Selfish Thing.

"No, mamma," sobbed the unhappy young wife, "George doesn't love me. I found it out last night."

"Oh, my poor child," the mother exclaimed, "what has happened? Ah, I see it all! You found a letter in his pocket!"

"It wasn't that," the miserable young woman answered: "he came home and told me that he had had his life assured."

"Well?"

"Well, if he really loved me, wouldn't he have had mine assured instead of selfishly going and having all this protection put upon himself?"—Chicago Times-Herald.



The Safety of Life Assurance.

A prominent New York merchant said: "I carry \$170,000 of life assurance." Said his friend to him: "Why do you burden yourself with so much outlay, when I know you are worth half a million dollars in good property?" "Yes," he replied, "I am worth all that but I am not ignorant of the fact that I might possibly be bankrupt before I am laid in the ground. I am not certain I will always be as well off. These policies issued for my family, I am dead certain, whatever befalls me, they will have the amount of these policies beyond the reach of panics or any other adverse circumstances."



Husband (irritably)—It isn't a year since you said you believed our marriage was made in Heaven, and yet you order me around as if I wasn't anybody.

Wife (calmly)—Order is Heaven's first law.—New York Weekly.



The sure way to miss success is to miss opportunity.—P. Charles.



Sr. Nicolás G. Santana,
Special Agent, Havana.

Sr. José Rafecas y Nolla,
General Agent, Havana.

Sr. Ernesto Casaus,
Special Agent, Havana.

Dr. Luther S. Harvey
Supt. Western Cuba, Havana.

Dr. Rafael Echeverria,
Medical Examiner, Havana.

Sr. Charles Berkowitz,
Special Agent, Havana.

Dr. Gonzalo Aróstegui,
Medical Examiner, Havana.

Dr. Luther S. Harvey.

Dr. Luther S. Harvey, Superintendent of the Sun Life of Canada for Western Cuba, is a native of Indiana, U.S.A.

Dr. Harvey is a gentleman possessing exceptional mental endowments and education. He is a graduate of the High School of Munroe, Mich., a student of Albion College and University of Michigan, a graduate of the Detroit College of Medicine and he spent two years in post-graduate work in Germany.

He entered the military service of the United States in 1898, when he was sent to Cuba, where he remained for some time, afterwards he was ordered to Manila.

Being mustered out of the service, he connected himself with the Company's Michigan agency, with a view to an appointment in the foreign department of the Company.

On account of Dr. Harvey's familiarity with Cuba and the Spanish language, he was promoted to the Superintendency of Western Cuba in the early part of the present year.

Dr. Harvey's executive ability, his experience as an organizer, his high social and moral qualities should guarantee a successful career in the business he has undertaken.

**Would Double the Amount.**

An elderly rich man observed to the writer recently: "I worked like a slave until I was forty-five years old to make a fortune, and have had to watch it like a policeman ever since to save it. My life assurance policies have really given me the least trouble of all my possessions. They have never fluctuated, but have steadily increased in value, have called for no watching on my part, and are worth more every year. I took the first ones in a half doubting way as to their ever being much good, except possibly

to my family in case of early death. But I was young then. I have taken a good deal since as a protection to them and an investment for myself in order that I might have at least one line of securities that wouldn't keep me awake at night, nor my eye on the market reports by day. I suppose you would call me a pretty heavily assured man were I to tell you what I carry. But had I my life to live over I would cheerfully saddle myself with double the amount early in the game."—Toledo Bee.

**This Bad Old World.**

There's plenty of good in this bad old world,
In spite of what cynics say.
There's many a hand held out to help
Another on his way.
The world is selfish, the world is cold,
And its idol is success;
Yet it often steps aside for fear
On the fallen it will press.
There's many a hero gives up his life
In humble duty done,
With no hope of glory to shrine his name
Past the setting of the sun.
Dearly the world loves dollars, and yet,
In spite of its grasp and greed,
There's many a dollar freely spent
On the widow and orphan's need.
Bad as it is, with its vice and sin,
This old, worn world of ours,
It bends with awe before pure things,
And love and faith are powers.
It may follow the winner with homage and cheers,
'Though his right lies in a fog;
But there are plenty in it who'll boldly still
Stand up for the under dog.

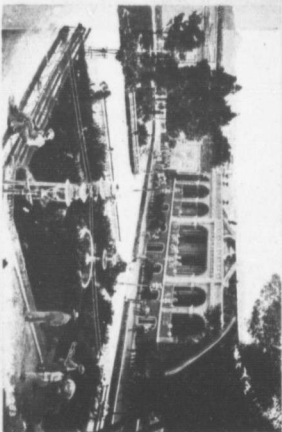
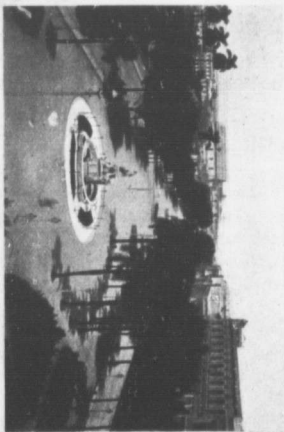
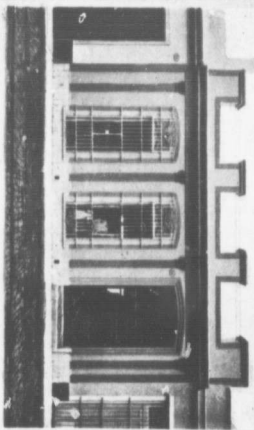
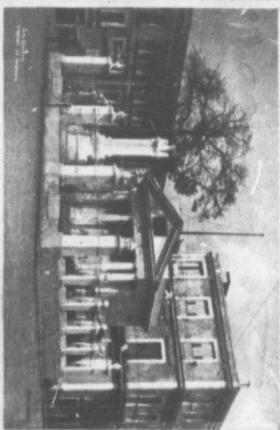
—W. D. NESBIT, in Baltimore American.



"Jack, dear," she sighed. "Jack, when you are gone, I shall pine away."
"Don't," he answered, adding with an uneasy laugh: "Don't pine away, spruce up."—Princeton Tiger.



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



"El Templo" and "Celia" tree where the first mass was said
in America, Havana.
Typical Style of Dwelling in Havana.

India Park, Havana.
San Carlos Club, Havana.

SUNSHINE

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AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, *Editor.*

July		1903						
SUN.	MON.	TUE.	WED.	THUR.	FRI.	SAT.		
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The Ethics of Life Assurance.

One of the noticeable triumphs of life assurance is seen in the attitude of the public towards the business.

Not many years ago there was a feeling among many that it showed a mark of distrust in Providence to make any arrangement for future financial protection.

Scripture texts were used to show that the idea of life assurance was wrong, and people gloried in this distrust of themselves, and in their strong trust in Providence.

To-day things are different.

Providence has not changed, but the people have become more logical.

Not that they trust Providence less, but they have added to their trust in Providence, a trust in themselves, and by doing this they trust Providence more, for it is an accepted fact that, "Heaven helps those who help themselves."

A person does not need to be much of an observer to verify this.

The Doukhobours in the Canadian North-West are honest in carrying out to its logical conclusion the idea that it is wrong to prepare for the future in temporal things.

They argue that Providence is surely not dependent upon the sowing of wheat, so they let loose their cattle, house their plows and trust—to find that Providence would let them starve were it not for the generous side of Canadian law.

The law is more generous than their creed.

They will learn better when they have a wider sweep of Heaven's workings.

The individual is not a machine wholly controlled by a power outside of himself.

We are co-workers with the Creator.

There is placed within the reach of man the means for the working out of the problems of life.

Life assurance is surely one of these.

We believe that the man who makes no provision for the future welfare of himself and family, in this world, is flying in the face of Providence.

If life assurance is rejected on account of what is considered conscientious scruples, then we are acting the hypocritical part in working at all, and if Providence intended that the non-providing of the earnings of the future, which may be cut short by death, is right, then surely it is equally right to let the present go by default.

Why work at all?

Follow the Doukhobours!

As we have already stated there has been a great victory for life assurance in overcoming this illogical idea, yet there are scores who may not hold the idea in the particular way we have mentioned; but they *neglect* life assurance and let the future take its chances.

We all know the fate of persons who let things take their chances!

We daily see widows and children struggling with poverty because through thoughtlessness, or sheer neglect, they have been forced into this humiliating and distressing condition by one who allowed matters to take their chances.

Have you sufficient life assurance?

Phenomenal Prosperity.

The Insurance, Banking and Financial Review, of London, in a recent issue, had the following review of the Sun Life of Canada:

We think we are well within the mark in stating that no country on the face of the earth has given such evidence of increasing prosperity as Canada has done in recent years. Canada is not an old country as countries go, and, though fairly large, has still room for many more people than the two persons per square mile who now represent the density of its population. But those two people will have companions—or competitors—ere long. Thirty years ago, soon after one of its principal institutions—the Sun Life Assurance Company of Canada—was established, the Dominion had about four millions of inhabitants; to-day it has nearly six. Thirty years ago the Dominion's assets amounted to a paltry eight millions sterling; to-day they amount to about twenty millions, while the revenue has increased from three millions to about four times that amount. Thirty years ago Canada exported £60,000 worth of eggs, and £140,000 worth of cheese; to-day the outgoing hen-fruit exceeds £350,000 and the miteless cheese £4,000,000. Altogether a great country, and a country which, in our opinion, will, one day, make both Great Britain and the United States shrink a little bit in their own estimations.

Not the least important of the Dominion's institutions is the Sun Life Assurance Company of Canada which was incorporated in 1865. In those days, we, in Great Britain, had only one Sun—apart from the earth's parent—but in 1893 the other little orb crossed the Atlantic, rose on an astonished Motherland, and has no intention of setting for many years to come.

Setting? Why, in the entire history of assurance it would, we think, be

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

extremely difficult, to single out another Office which during a less than forty years' life has been so uniformly progressive. Ten years ago the Sun of Canada had less than a million of funds, now, when it is approaching the forties, it has nearer three millions sterling. That one fact, in itself, speaks volumes for the Company's progress, while the further fact that the premium income has more than doubled itself since 1894 makes one wonder what the future has in store. Arithmetical progression has not limit, and the n th term of the Sun Life of Canada will still be the far distant n th when we and our readers have given the insoluble problem up in despair.

The actual position of the Company to-day, however, presents no problem—facts, not queries, constitute the predominant note of the 1902 report. Nearly eleven thousand proposals accepted and completed, representing more than two and a quarter millions sterling of new business, establish a record that says no end of things for the popularity of the Sun of Canada. Never before has it strode so near the n th; yet its future bodes bigger strides still. A Company which, in less than forty years, has built up nearly £14,000,000 of assurances in force, under nearly sixty thousand policies, bids fair to put an end to any assurance horizon. Of course there is none. Climb the highest mountain you like and the masts of the ship still come up, with the Sun of Canada's pennant flying, until one concludes that the horizon is more or less of a myth.

There is more to be said, but we have not space to say it. Suffice it, that the Company receives £2,250 every working day of its life and pays out again in proportion. Its assets are now nearly three millions sterling, and, notwithstanding its large disbursements to policyholders, the surplus, by the Government standard, amounts to £217,122. A sounder, safer,

more progressive Company than the Sun Life of Canada has yet to be discovered.—Insurance, Banking and Finance Review, London, Eng.



How the Fecht Began.

"Did I ever tell ye o' hoo the fecht began that I had ower in Paris?" "No, tell us, Sandy." "Well, I went up to a cratur' in the street, an', says I to him, 'Parley voo,' then he pours out a lang lingae o' stuff, an' mak's a profoon' boo, feenishin' up wi' 'Commong.' I didna say ony mair, but jist rowed up ma sleeves an' 'Come on yersel', says I, an' knockit him into a cockit hat in less than a meenit."



An Ontario Josh.

The Head Office Cashier sometimes receives letters with remittances that put Josh Billings into a back seat as regards spelling and composition. Here is one received a short time ago:

"Sir I will give u my adras agean adreas whean I Chang I will lat u knoo I c u r notis has been writtan on the 21 of fab & I receive it on the 8 of march I send with this mony ordar amount \$25.60 pay 2 primuem which I hoop u will find all right sir if knoot 2 much trubble I lik u 2 pleas lat mee knoo how many r living that was insheared ahad of mee.

Yours truly

."



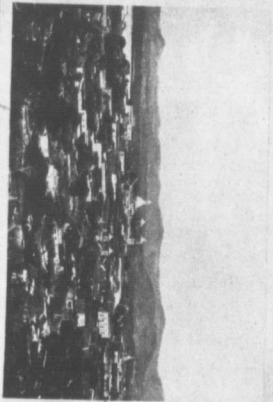
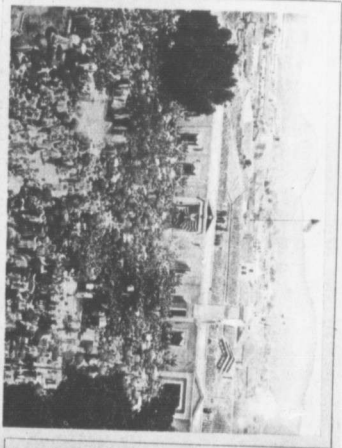
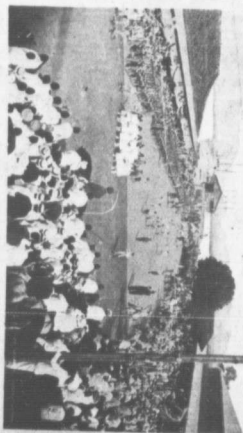
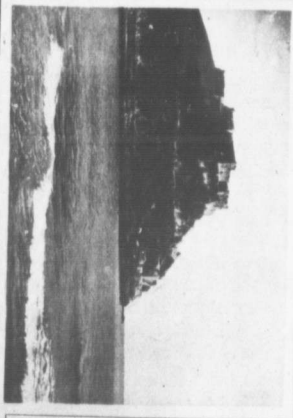
Said the Proper Thing.

"What did the poor man say when he was accused of taking the cattle?" inquired the tourist.

"The right thing, stranger," responded Amber Pete.

"What was it?"

"I'll be hanged."—Chicago News.



"Morro" Castle, Santiago de Cuba.
Arrival of Sr. Betanada Palma, President of the Cuban Republic,
at Santiago de Cuba, May 5th, 1902.

The Hoisting of the Cuban Flag on the Governor's Palace
at Santiago de Cuba, May 20th, 1902.
View of Santiago de Cuba.

The Economic Force of Life Assurance.

There is no economic or sociological force equal to life assurance in its results to the individual, family, society and the state. It is conducive to frugal and thrifty habits essential in home building. The periodical payment of life assurance premiums, which must be made or some sort of a penalty suffered, has frequently caused the indifferent or even improvident to form frugal and thrifty habits.

Life assurance for protection is an unselfish act, intended to prevent dependents from becoming a public charge, which is a feature of good citizenship, and is essential in home building. The building of a home is more than mere bricks and mortar. It means the disposition and ability to provide. Death may cut off such provision, but right here life assurance steps in, in such event, to capitalize the home builder's expected labor of the future. If all men postponed the possessing of the bricks and mortar or the land that forms the basis of a home until they could pay for it, there would be few homes. Fortunately, under our economic and monetary conditions, it is an easy matter for any man with some cash in hand to possess the shelter of a home and pay for it in instalments. Here, again, death may interfere and cause the loss of home, but life assurance can be employed to prevent such loss.

—L. G. Fouse, in *Underwriters' Review*.

Parson: "Ise pow'ful sorry toe heah ob his demise, but did he leab yo' any property, Mrs. Jackson?"

Mrs. Jackson: "Oh, yes! His life wuz assured for two dollahs."—*Detroit Free Press*.

Old Lady: "Does this parrot use any bad language?"

Bird Dealer: "No'm; but he's a young bird and easy taught."—*Judge*.

Tit-for-Tat.

While passing through a wood in Scotland the other day a certain minister came across a village worthy staring at the trees. "Well, George," cried the minister, "judging by the vacant look in your face, one would think you were as wooden as the trees. What are you thinking about?" "I was just thinkin' o' the resemblance the trees had to the stories you telt at the soiree last night," replied George. "Indeed," said the minister, "and what possible resemblance could my little anecdotes have to the trees?" "Because they were maistly a' chestnuts" was the reply.

The Old Straw Hat.

I rummage through a dark and lonely house;
'Tis fully furnished, yet, to me, 'tis bare;
Nothing attracts me, 'till, by chance, I find
The old straw hat my baby used to wear.
I snatch it up and press it to my lips;
Then on my hand I poise it in the air,
I turn it round, and, through my burning tears,
I seek in vain the curls that once were there.

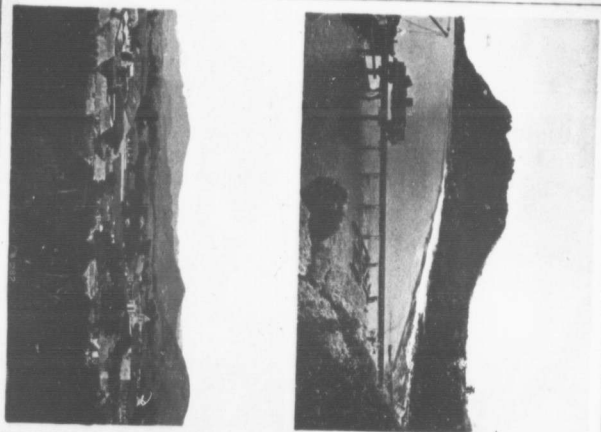
And, holding it aloft, I speak it thus:
"Why comest thou here, thou spectre grim,
And bring not back the laughing, gold-brown eyes
Whose lustre beamed so brightly 'neath thy
brim?
Why stand ye here, a hollow mockery?
Why bring ye not the cheeks, so rosy, fair—
The lips that parted ever with a smile—
The crown of sunny, golden-ringlet hair?"

Now o'er my heart sweet Fancy casts her spell—
Beneath the brim full many a curl appears;
The gold-brown eyes with love-light on me dwell,
The warm, red lips now kiss away my tears.

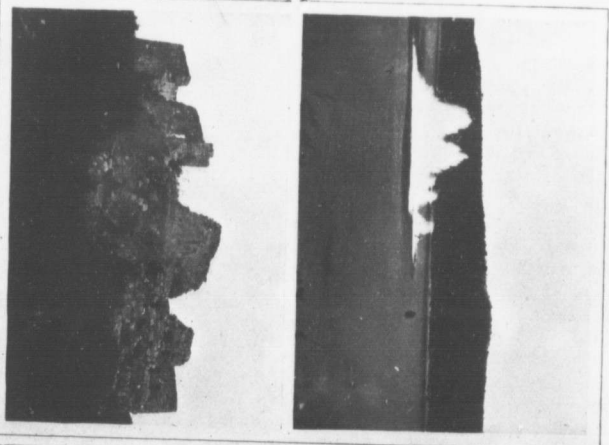
Alas! 'tis only Fancy! I awake!
Instead of gold-brown eyes and ringlet hair
I hold a grim reminder of the past—
The old straw hat my baby used to wear.

—*The Philadelphia Times*.

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"Duyquiri," the first landing place of the American Army, in Cuba.
Village of El Caney.



The destroying of the "Merrimac" at the entrance of the harbor of Santiago de Cuba.
"El Visco" Fort in "El Caney," taken by the American Army.

Life Assurance as a Profession.

To young men and women who will soon be leaving college to enter upon their life's work, a word in regard to life assurance as a profession. There is no more inviting work open to young people of education. A preliminary course of professional training would be distinctly helpful, but is perhaps less essential than in the case of other callings. In any event, even while studying the principles of the business, you will be acquiring the practical side, and at the same time making a living by working under the direction of a general agent or manager.

When ready to enter upon the work, you will find the harvest ready for the sickle. In life assurance there is no season of weary waiting. The young lawyer or doctor must wait months or years for clients to come to him. The life agent goes out and finds his patrons. While others must wait for something to turn up, the life agent proceeds to turn things up. The teacher, indeed, may go out and hunt for a school, but can earn nothing until the school has been found. The life agent selects his own employer and chooses his own time and his own field of labor. If consideration of health or comfort suggest a change of climate or location, it may be effected without serious detriment. Stranded in a strange community without money or friends, the young doctor or lawyer or teacher may wait for friends and employment in vain. The life agent, though friendless and alone, in New York or London, in Cape Town or Hong Kong, makes a remunerative contract within the hour at the nearest life assurance office. All times and seasons and places are his—he is never without employment unless through fault of his own.

Mercantile and manufacturing pursuits have their attractions, but capital, and in these days large capital, is re-

quired to begin with. Even then, prosperity in early life commonly ends in poverty and dependence in old age. The young life agent requires no capital, save industry, integrity and pluck. His investment is not subject to depreciation or loss—he carries no stock to become shopworn or out of date.

He can neither be turned out to starve in old age, nor be crowded out of business by younger men. Gray hairs and experience only add to his efficiency by inviting the trust and confidence so essential to success.

The emoluments of the profession compare favorably with those of any other. Given industry, integrity, pluck—and success is assured from the first. There is a living for all—the possibilities for any are great. With the increasing patronage of capital seeking investment, the life agent's income sometime approximates princely proportions. The former contract of \$10,000 becomes in this day a hundred thousand, and policies of a million are not unknown.

There is, in short, no more honorable, useful or remunerative calling open alike to young women and young men. It has been my pleasure to recommend it to many, and to advise them in regard to qualifications required and to opportunities offered.—From an address by Mr. J. A. Jackson, before the students of Drake University, Iowa.



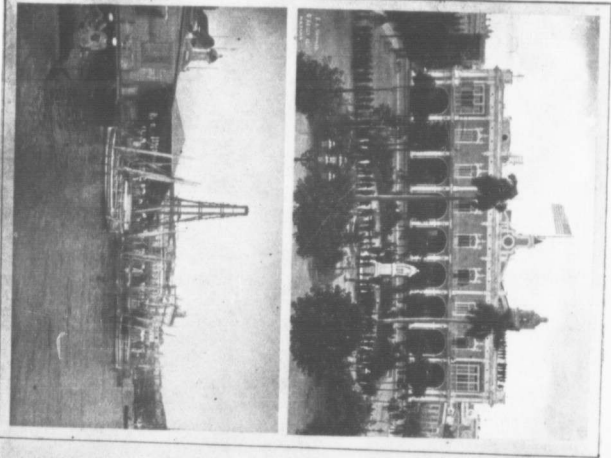
“Do you know what this railroad cost per mile?”

“No! But I know how much it cost per alderman!”—Puck.

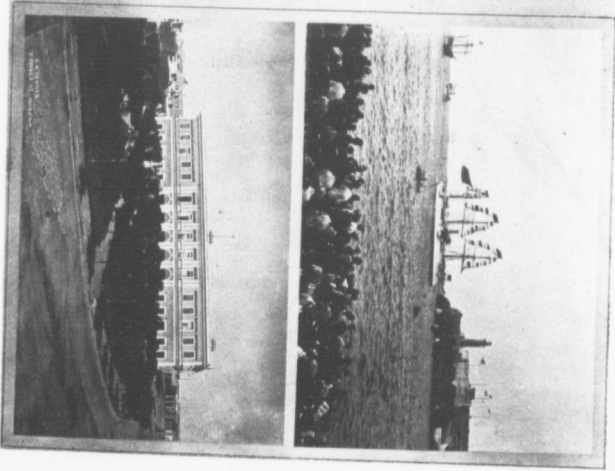


Willie—“Ma! won't you speak to Johnny? He's pulling the cat's tail.”
Mama—“The bad boy.”

Willie—“Yes, he's just as selfish as he can be. He won't let me pull it at all.”
—Philadelphia Press.



The Palace of the Captain General, at Havana.
 photograph taken when the American Flag was hoisted.
 A Portion of Havana Wharf.



The Entrance of Havana Harbor.
 This photograph was taken in the afternoon of the Columbus
 Centennial. The "Sao Santa Maria" can be seen on the left.
 The Jail and Park "De la Punta," Havana.

The
SUN LIFE OF CANADA
is
PROSPEROUS AND PROGRESSIVE

THE RECORD OF 1902

Assurances issued and paid for	\$11,030,690.93
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 ex- cept 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 Dec. 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