

this contract had been renounced and modified by the subsequent dealings and correspondence between the parties, the plaintiffs having been specially given to understand that their Agency would only be terminated in the event of the withdrawal of the Company from Canada, and having been encouraged and induced by the Company's letters to build up a business looking mainly to the future for their remuneration.

2. That plaintiffs continued to act as agents until the end of the year 1886, when the Agency was terminated by a notice previously given in September of that year, which notice was not a sufficient, fair, and reasonable notice, and that under the circumstances a notice of one year should have been given as a sufficient, fair and reasonable delay.

3. That the business of the Company as conducted by plaintiffs was never complained of by the Company; that the business secured was, to a very large extent at all events, the result of the efforts, skill, influence, and expenditure of plaintiffs and the sub-agents employed by them, and that the plaintiffs never gave any cause or grounds for terminating the said Agency, nor were they unwilling or unable to continue to act thereunder.

4. That the sum at which they estimated the net profits of plaintiffs on commissions during the currency of a fair, sufficient and reasonable notice of the termination of the Agency was \$3,500; that the rights and benefits, consisting of the established business connections secured by plaintiffs' efforts which were appropriated by the Company, amounted to \$5,000; that the books and documents belonging to plaintiffs relating to the business, appropriated by the Company, were worth \$1,500; and that the expenditure and liabilities incurred by plaintiffs for the business, and rendered useless by the termination of the Agency, amounted to \$4,000; for which sums amounting in all to \$14,000, they found the Company liable to plaintiffs, and rendered a verdict therefor in their favor.

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ANNUAL STATEMENT.

JANUARY 1, 1890.

ASSETS,	-	-	\$107,150,309.12
LIABILITIES,	-	-	84,329,234.92
SURPLUS, 4% -	-	-	22,821,074.20
" 4½% -	-	-	29,063,684.00
NEW ASSURANCE,	-	-	175,264,100.00
OUTSTANDING ASSURANCE,	-	-	631,016,666.00
INCOME,	-	-	30,393,288.28

H. B. HYDE, President.

SEARGENT P. STEARNS, Manager,
183 St. James Street, MONTREAL.