

SOME PICTURES OF CANADIAN RURAL LIFE

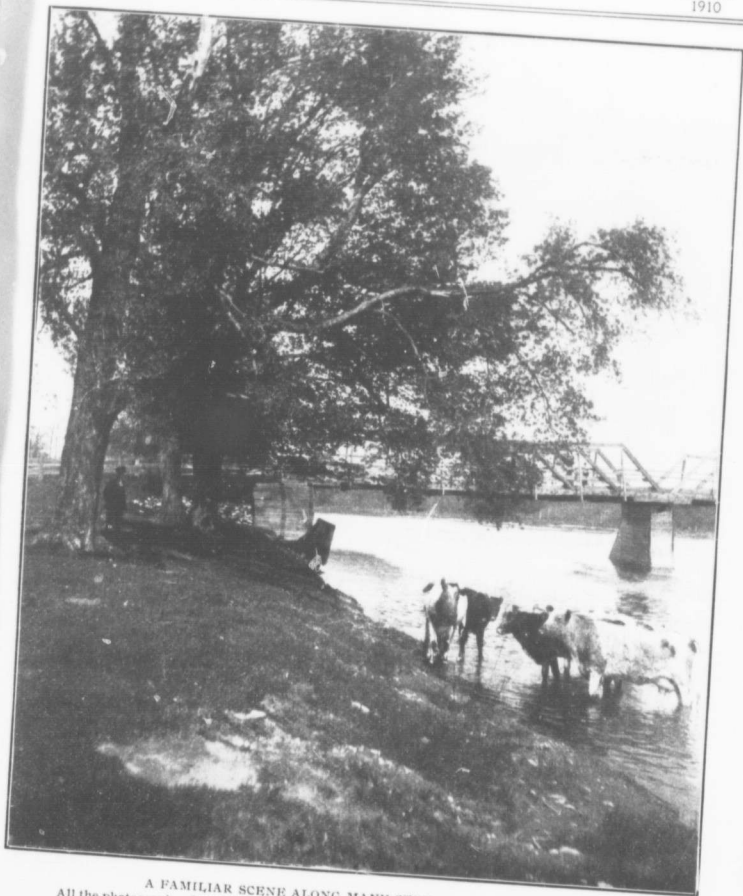
The figures for 1909 on the back page.

# SUNSHINE

Vol. XV.  
No. 2

MONTREAL

FEBRUARY  
1910



A FAMILIAR SCENE ALONG MANY STREAMS OF CANADA  
All the photographs of Rural Scenes in this number are by Mr. R. K. SALLOW, Goderich, Ont.

# SUNSHINE

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

A. M. MACKAY, *Editor.*

February 1910						
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HEAD OFFICE BUILDINGS

## SUN LIFE ASSURANCE COMPANY OF CANADA.

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FREDERICK G. COPE,  
ASSISTANT SECRETARY AND  
SUPERINTENDENT OF AGENCIES.

### "What are You Worth?"

That is, what would your property, Real Estate, Bank stocks, Bonds, or other securities bring you if they had to be sold on the open market to-day? Would you not sustain a severe loss if they were sold, and would not the price you would receive depend entirely upon the condition of the money or stock market?

A policy of life assurance issued by a strong, reliable life assurance company, is the one asset which, under all circumstances is worth its PAR value. The conditions of the "street," money or real estate markets, have no effect whatever on the value of this security. IT IS WORTH AND PAYS ONE HUNDRED CENTS ON THE DOLLAR. It is a quick asset; upon receipt of proofs of death the beneficiary or estate receives the par value of the policy at once.

A prominent and influential business man of Montreal applied to this Company a few months since for a policy of a large amount. His reason for making the application was that he desired to protect his estate in the event of his death, realizing that if his death should occur during a time of business depression, his estate might suffer a severe loss. He argued that a life assurance policy,

which was a quick asset, would give ready money with which to hold his estate intact until such time as his various business interests might be closed to the best advantage.

Would not a policy of assurance, as a protection to your estate, interest you?



*Read the figures for 1909 on the last page of this number.*



### A Great Anti-poverty Institution.

Not the least among agencies for the betterment of social conditions, for the abolition of poverty itself, is the institution of life assurance.

It is the banding together of the entire population of the country in the common purpose of providing for the widow; of raising the orphan and educating him to be in turn a self-supporting citizen; of laying by for old age; of accumulating a savings fund, to be borrowed on in time of need. This all-powerful organization of rich and poor, from all sections of the country and all ranks of society, is presenting a united front, a Grecian phalanx, a Roman legion against the calamities that are the cause of most of our poverty and even vice, crime and disease; is interested in stable business conditions, in national and international peace, health, and prosperity.

This intricate meshwork connects individuals of widely different states through the medium of the corporation, in turn disbursing its funds as well as investing them in the bonds and the mortgages of various countries, states, cities, railroads and other properties. Should it not be better understood that one-fourth of the bonds of the best railroads

of the country are now owned not by the few rich but by the twenty million life-assurance policyholders?

Life assurance is an instrumentality for the equalization not only of ill fortune but good fortune. The blow which would crush the family of one, which might make his wife a beggar and his children paupers, is warded off by being spread over millions and so provided for in advance as hardly to be felt by any single one. Thereby a home is provided for the widow, the children are fed, educated and equipped for the struggle of life, instead of being launched as dependents or worse upon the rest of society. Experts attribute it largely to life assurance that the number of paupers in this country has been reduced since 1880 from 132 to 101.4 per one hundred thousand, or approximately one-third; that the poor taxes of England, which formerly increased at the rate of \$500,000 a year, have decreased the last century \$15,000,000 annually.—E. A. Woods in "The World To-day."



### It Doesn't Pay to Lie.

A very full train was within a few minutes of starting from Manchester for London. A gentleman had gone the whole length of the train and saw only one vacancy, and this was occupied by a Gladstone bag.

In his difficulty he opened the carriage door, and was about to remove the bag, when the passenger on the opposite corner told him that it belonged to a friend who had taken the seat.

"Well," said the other, who was evidently a man of experience and who grasped the situation, "the train will start in a minute and I fear your friend will be too late. At any rate, I must go to London by this train and I will keep this seat until your friend arrives." He

sat down and took the bag on his knee. Then he took out his watch and said, "There's only half a minute left, I'm afraid your friend will be too late."

He got up and kept looking out anxiously for the belated friend till the whistle sounded. "Well," he said, "we're off. Your friend has lost the train, but he must not lose his bag," and with that he threw the bag out on the platform.

"Here! What are you doing?" cried the other man, but too late. "That was my bag!"

"What a pity!" returned the other, blandly. "I thought you said it was your friend's. It seemed a pity he should suffer the loss of his luggage as well as his train."



### A Wide-awake Agency.

The Montreal City Agency of the Sun Life of Canada had, in 1909, the best year in its history, both in volume, character of business and in collection of new premiums. But this agency is never content to rest on past successes. Mr. Stanton, the indefatigable manager, had the following seven resolutions printed on the bulletin board for the first agency meeting in January:

#### RESOLVED

1. THAT I will, for the year 1910, write more business and pay for more new premiums to the Company than during 1909.
2. THAT I will work earnestly and systematically.
3. THAT each night I will prepare a programme for the work of the following day.
4. THAT I will call upon at least five new prospects each day, and in addition keep all appointments made.
5. THAT I will not rebate or offer to

an applicant any concession not given to others.

6. THAT I will treat my confreres with every consideration, and as I would be pleased to have them treat me.

7. THAT I will write and have examined at least one applicant each week for the 52 weeks of 1910.



### How Money Grows.

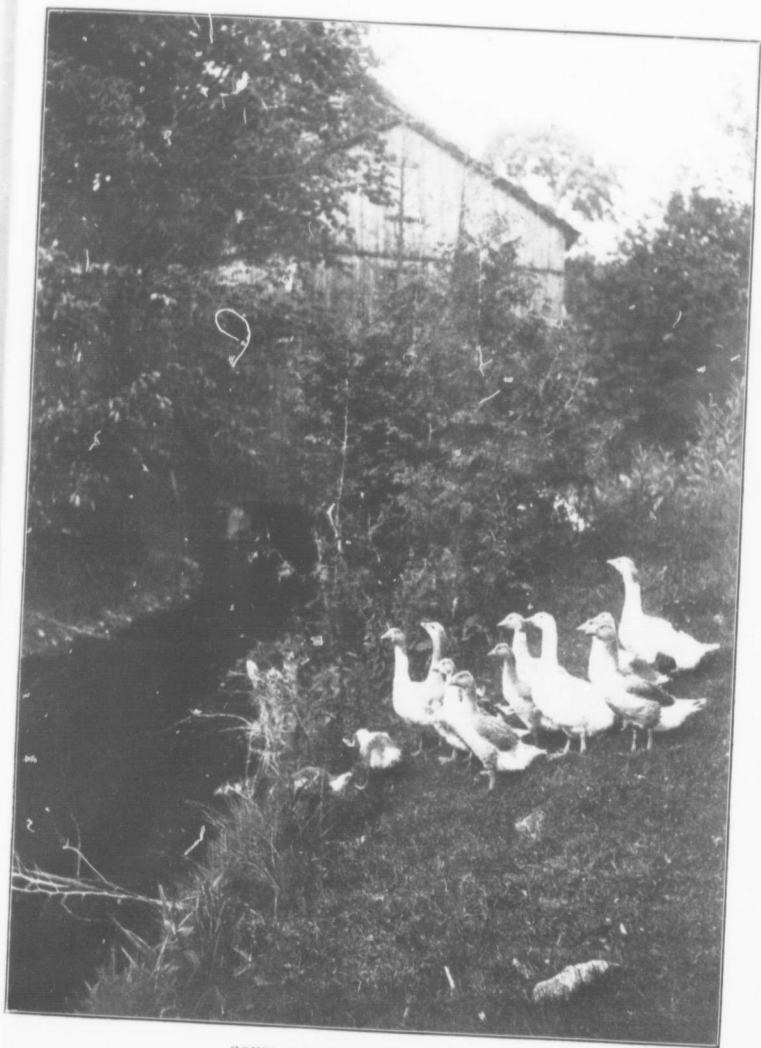
It is possible to exhibit the growth of a plant. The process is simple. Photographs are taken day by day, always from the same point of view. When these photographs are shown cinematographically, there is reproduced in a few minutes the growth that has been accomplished in many weeks. Money accumulates at compound interest as a plant grows. There is little visible movement, but the increase is going on without intermission, and the different stages are suggested by the final accomplishment, without other assistance. But just as plant-growth depends on proper soil, money-growth is subject to wise investment. An advantage of life endowment assurance is that interest is automatically re-invested. This takes place in no other form of investment.—Scottish Critic.



### Prompt!

An insurance agent was boasting that his company recently paid a life policy to the widow the day after the funeral of her husband and insisted that no company was ever so prompt in payment.

"That's nothing," replied the agent of another company. "One of our patrons recently fell from the top of a four story building, and a cheque for the full amount of the policy was handed him as he passed the second story window."



GOING FOR THEIR MORNING BATH.

### Tuberculosis.

The Medical Examiner, in a recent issue, had the following plain facts regarding Tuberculosis.

Consumption is generally contracted by the transmission of the poisonous germs in the consumptive's spit. The poisonous spit dries and goes as dust, into other people's lungs. A little poisonous spit, when scattered in dust, is enough to affect dozens of people. That is why careless spitting is dangerous. That is why everybody should be careful to spit only into spittoons or into the gutter. People who spit on the floors of their homes spread disease. Workmen who spit on the floors of their workshops spread disease. Tobacco juice is just as dangerous as any other spit. People who spit on the sidewalk where women may get it on their dresses and take the poison home, spread the disease. Don't be a careless spitter.

A consumptive who coughs and spits anywhere and everywhere is a danger to his family and to all about him. He will poison the house he lives in and the shop where he works. He should cough and spit into a cloth or paper that can be burned, so as to kill the poison in his spit. A careful consumptive, who coughs and spits into anything that can be boiled or burned, is perfectly safe to be about you. Be kind to the careful consumptive, but avoid the careless consumptive who coughs and spits everywhere and anywhere. He is dangerous to have about you.

Sunlight and fresh air kill the poison in the consumptive's spit. Don't live or work in rooms where there is no fresh air; such rooms are dangerous. Always sleep with your windows open in winter and summer. Don't be afraid of damp air. Don't be afraid of night air. They are not dangerous, but rooms that are kept closed are dangerous because the

poison of disease is in the air of such rooms. Let all the sunlight and fresh air that you can into your rooms. Sleep in the fresh air. Work in the fresh air. Live only in the fresh air.

Consumption may be cured if taken in time, but usually not otherwise. If you suspect that you have consumption—if you have a slight cough that hangs on—if you are gradually losing weight—if you have a slight fever in the afternoon, go at once to your family physician, so as to make sure whether you have consumption or not. Don't waste time on consumption cures—they only waste your money and your time.

Consumption is cured, if taken in time, by these three things: FRESH AIR, REST, FOOD. Fresh air—summer and winter, rain or shine, day and night, out of doors if possible. Rest—all you can get. Food—all you can eat of plain food, bread and butter, milk and eggs. Medicine is of little use. Patent medicines do not cure consumption. While you are taking them you are losing time. Fresh air, rest and food are better than all the medicines you can take. Don't lose time with medicines.



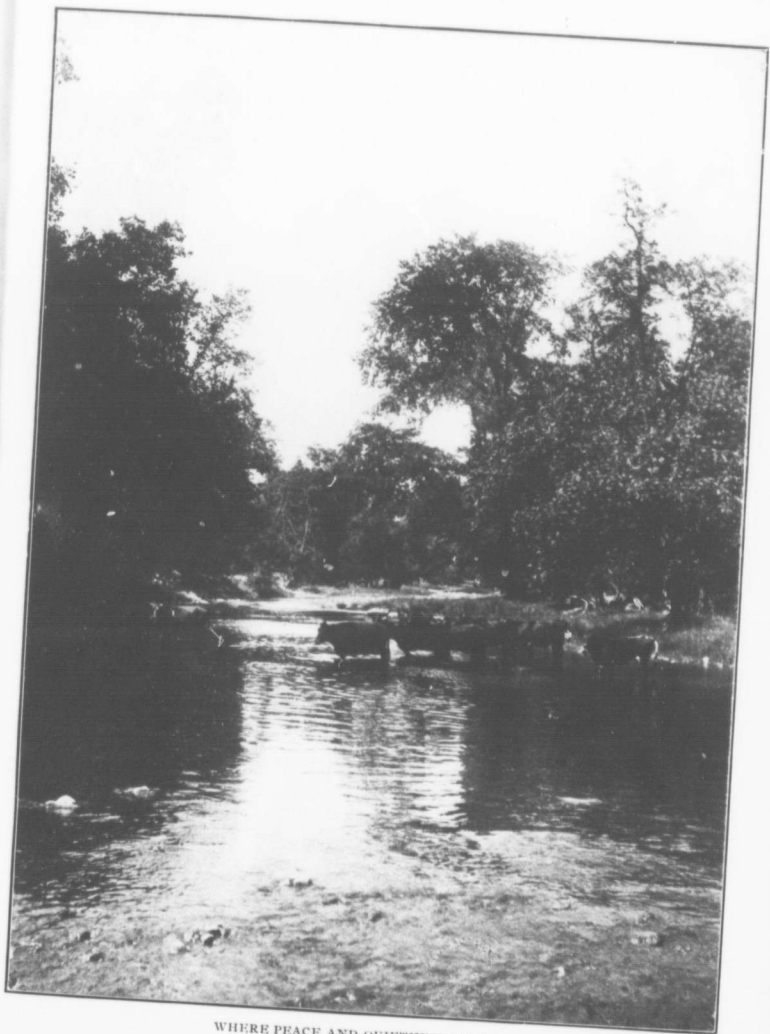
### On the Safe Side.

"Doctor," said the caller, "I'm a victim of insomnia. Can you cure me?"

"I can," replied the physician. "But before I take the case I want to ask you one question. Are you in business for yourself or do you work for others?"

"I'm employed as clerk in a grocery?" answered the patient.

"Then you'll have to pay in advance," said the doctor. "I'm not doubting your honesty, but after I get through with you the chances are you will sleep so soundly that you'll lose your job. Then you can't pay me."



WHERE PEACE AND QUIETNESS REIGN.

### One on Cannon.

Uncle Joe Cannon, ex-Speaker of the United States House of Representatives, had an amusing experience with a waiter in a Kansas City hotel during his last visit to that city. Being in no mood to select his dinner, he had tossed aside, after a glance, the menu presented to him by the waiter saying :

"Bring me a good dinner."

Incidentally "Uncle Joe" slipped the man a big tip in advance.

This repast proving satisfactory, the speaker pursued the same plan during the remainder of his stay in Kansas City. As he was leaving the servitor remarked earnestly as he helped him on with his overcoat :

"I beg your pardon, sir, but when you or any of your friends that can't read come to Kansas City, just ask for Tom."



### A Great Business.

The Fort Wayne Gazette has the following to say with regard to life assurance: The world is learning a great deal of the value and high importance of life assurance. With the most notable men in every honorable walk of life sought for as possible trustees and directors of companies, and with not a man of them all gainsaying the excellence of the organization or the compliment involved in the use of his name, the world sees that nobody is too great for the management of the institutions which have grown up under the former order of things. The investments made are seen to have been of the soundest character and every large and small standard company is now known to have its policyholders' savings well secured and earning good interest. The money is all there, and matured policies are being paid at a total rate of over a million dollars a

day. Everybody speaks well of life assurance, *per se*, and nobody, no matter how high his station, seems to be averse to the compliment of having his name suggested as a person good enough to help manage a life assurance company.



### From Baroda, India.

We are indebted to Mr. M. Motiram, of Surat, India, for an album containing excellent engravings of Princess Indirajaja Gaekwar, of Baroda, Lady Minto, H. H. The Maharani Saheb Chimana-bai Gaekwar, of Baroda, Lord Minto and H. H. Maharaja Saheb Sayajirao Gaekwar, of Baroda. The album was issued in connection with a fancy bazaar at Baroda at which Lord and Lady Minto were honored guests.



### To Save Time.

The Parson—"I intend to pray that you may forgive Casey for throwing that brick at you." The Patient—"Mebbe yer reverence 'd be saving toime if ye'd just wait till Oi get well, and then pray for Casey."



"If a man can write a better book, preach a better sermon, or make a better mouse-trap than his neighbor, though he build his house in the woods, the world will make a beaten path to his door."—Emerson.



### "John Bull's" Opinion.

The Sun Life of Canada is an excellent Company, which treats its policyholders with much liberality.—Answer to a reader of "John Bull," April 10, 1909.



Read the figures for 1909 on the last page.





SHEEP WASHING ON A CANADIAN FARM.



SHEEP SHEARING.

"Fear not, ye gentle tribes, 'tis not the knife  
Of horrid slaughter that is o'er you waved;  
No, 'tis the tender swain's well-guided shears  
Who having now, to pay his annual care,  
Borrow'd your fleeces, to you a cumbrous load,  
Will send you bounding to your hills again."—Thomson.

## What Policyholders and Beneficiaries are saying :

From Lennoxville.

LENNOXVILLE, Que, Jan. 12th, 1910.

Mr. THOS. J. PARKES, Esq.,

Manager Sherbrooke District,  
Sun Life Assurance Company of Canada,  
Sherbrooke, Que.

Re No. 27585—Martin.

Dear Sir,—I have received to-day the cheque in settlement of the above Endowment policy for \$2,000, together with profits, and I am very well pleased with the results. I only paid in ten premiums and now at the end of 20 years receive a settlement which gives me back all the money I have paid in and nearly  $3\frac{3}{4}\%$  compound interest ; or you would have given me nearly 90% of all the premiums I paid in and paid-up insurance for the rest of my life for \$2,000 which would only have cost me \$146.00, or, if I had wished, a total paid-up insurance for \$4,371.00. These figures speak for themselves, and I wish to thank you for the very prompt settlement of the policy you made when the reserve dividend expired.

Yours truly,

C. N. MARTIN.

From Delhi, Ont.

DELHI, Ont., Dec. 16, 1909.

Mr. W. E. SUTHERLAND,

District Agent,  
Sun Life Assurance Company of Canada,  
Delhi, Ont.

Dear Sir,—Allow me to acknowledge receipt of cheque in settlement of my policy No. 27073, taken out in the Sun Life of Canada twenty years ago, and to express my satisfaction with the treatment I have received from the Company, as well as the results of my policy. I wish the Sun Life of Canada every success.

Yours truly,

A. W. CRYSLER.

From Cardiff, Wales.

93, NEVILLE STREET,  
CANTON, Cardiff, Dec. 3, 1909.

Mr. T. PARKINSON,

District Manager, South Wales Branch,  
Sun Life Assurance Company of Canada,  
Cardiff.

Re Policy No. 11427.

Dear Sir,—The above Endowment policy matured on December 1st, 1909, and on the morn-

ing of that day you called upon me with cheque for the amount and profits.

As a business man I highly appreciate such promptitude, and desire to express to your Company my entire satisfaction at the excellent profits earned by my policy, which are considerably more than I was led to expect.

The Sun Life Assurance Company of Canada is a great institution, with a world-wide reputation for the honourable treatment of its policyholders. At least one member of my family will carry some more assurance with you.

Wishing the South Wales Branch every prosperity, and your splendid Company the success it deserves.

I am, dear Sir,

Yours truly,

ISAAC HALL.

From Granby, Que.

GRANBY, Que, Nov. 30th, 1909.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
Sherbrooke, Que.

Dear Sirs,—I beg to acknowledge receipt of your favor of Nov. 24th, with dividend certificate enclosed on policy No. 84451, which I hold in your Company.

I find the present dividend is more than 40% greater than five years ago, and I can assure you the results are most satisfactory and I do not hesitate recommending the Sun Life of Canada to any one who wishes assurance, and assurance is something all should carry, where possible.

J. T. PARISH.

From L'Original, Ont.

L'ORIGINAL, Ont., Jan. 14th, 1910.

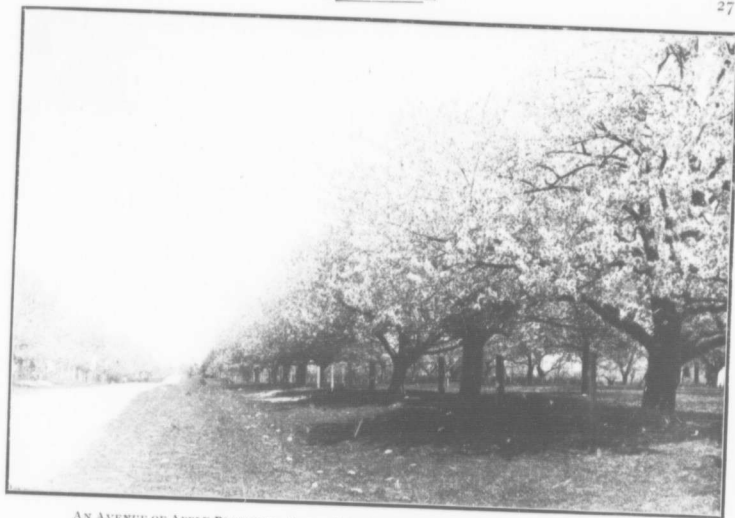
Messrs. JOHN R. & W. L. REID,  
Sun Life Assurance Company of Canada,  
Ottawa.

Re 223180—Christie.

Dear Sirs,—I acknowledge receipt of your letter of yesterday's date with the Company's cheque for \$1,000.00 as stated, which I am sending on to the payee thereof, my sister, Mrs. M. J. Christie. For her as well as for myself I thank you for the same and for your kindness throughout, and remain,

Yours truly,

W. S. HALL.



AN AVENUE OF APPLE BLOSSOMS—Some of the finest apples in the world are grown in Canada.



JUST A LOT OF GEISE—OF COURSE THE YOUNG LADIES ARE NOT INCLUDED.

### That Boy Again.

A High Street small boy, about five years old, was taken to an entertainment by his mother the other evening. It was 10.30 o'clock when they reached home and the little fellow was very tired and sleepy. He undressed quickly and hopped into bed.

"George," said his mother sternly, "I'm surprised at you!"

"Why, mamma?" he asked.

"You didn't say your prayers. Get right out of that bed and say them."

"Aw, mamma," came from the tired youngster, "what's the use of wakin' the Lord up at this time of night to hear me pray?"—Denver Post.



### Life Assurance and the Future.

With the doubling of life assurance every decade, with the full effect of its influence yet to be felt, how will sound life assurance be considered in, and affect, the future? Instead of its being looked at askance, as it was a generation ago, it will be urged upon the son by his father as a duty; it will be required of the customer asking credit of a bank; the wife or mother will remember what it was to her, and no woman will wish to marry a man, nor will the parents of any girl wish their daughter to be married to a man, disregarding the necessity of life assurance. There are already abundant indications that not only churches but sociological bodies hold that any man not having life assurance should not be permitted by public opinion to marry.—E. A. Woods.



### Precepts of Ptah-Hotep, an Egyptian Viceroy, B.C. 2500.

Blessed is the son who gives ear to the instruction of his father, for he shall escape error.

Train thou thy son to obedience; his wisdom shall be pleasing unto the great.

Let his mouth have respect to thy sayings; by obedience shall his wisdom be established. Day by day shall his walk be perfect; but error shall be the destruction of fools. The ignorant and the froward shall be overthrown, but knowledge shall uplift the wise.

Take thought in thy heart, but let thy mouth be sparing of words; so shalt thou have speech with the great and the wise; cleave to the way of thy master, so that when he declareth, 'This is my son,' the bystanders shall say, 'Blessed be she who bore so good a child!'

Apply thy soul diligently unto that which thou speakest, yea, speak perfect things, or speak thou not at all; so shall the great give ear to thee, and cry, 'Lo, twice wise are the utterances of his lips!'

Verily, a good son is given of the Lord, who doeth more than is required of him, and laboureth to please the heart of his master, and seeketh strength in righteousness.

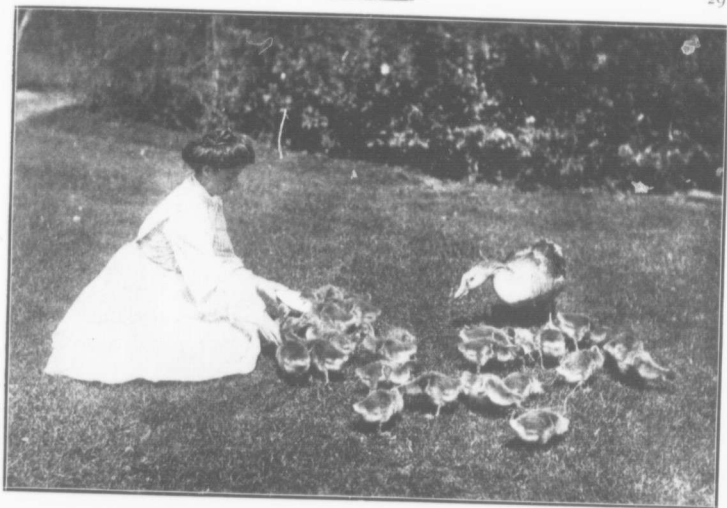
So shall thy body have health, and thy king shall be content with thee in all things.

Thy days shall be many under the sun, and increase of years, to live long in the earth, even five-score and ten years.

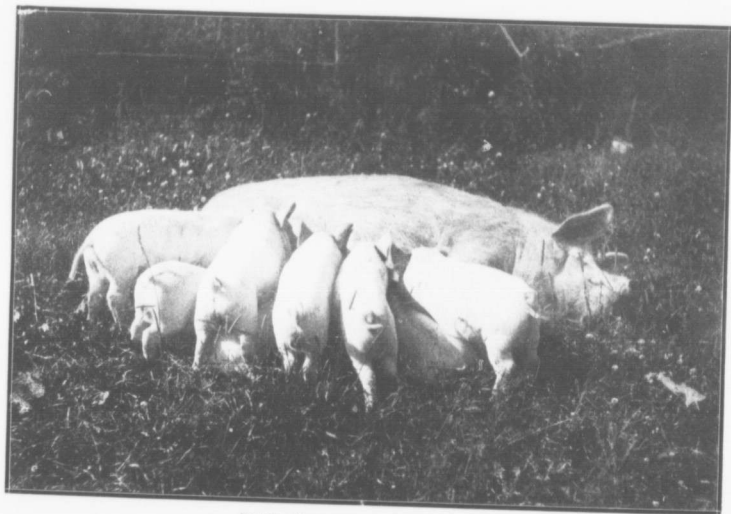
But he that abuseth his servant shall be confounded, and God who gave him authority shall suddenly take it away; and great shall be his overthrow.

Be diligent and do more than thy master commandeth thee; for the slothful servant shall be discomfited, and he that is idle shall be chidden.

See thou neglect not thy household; if thou find opportunity to increase thy wealth improve it; business begetteth business, but poverty is the lot of the slothful.



A LOT OF FLUFFY GOSLINGS.



DINNER TIME WITH THE PIG FAMILY.

### The Yeomen of the Guard.

Every one who has ever visited the Tower of London will be familiar with what are popularly known as the "Beef-eaters" in their quaint costumes dating from the time of Henry VII.

The "Yeomen of the Guard," to give them their more correct title, are a portion of the Royal Bodyguard, and the



A WARDER OF THE TOWER OF LONDON.—The quaint uniform of the "Warders" is interesting. What shows black in the above illustration, the cloak and stockings, are bright red and the braid is gold.

oldest corps in His Majesty's service. They are to be seen at the Tower more frequently than elsewhere because it is their headquarters, apart from which a portion of the corps forms what is known as the "Yeomen Warders of His Majesty's Tower." As might be expected in the case of such a dignified and ancient body of soldiers, they are all picked men. Every one of the rank and file must have been a non-commissioned officer in the regular army, and their captain is always a peer of the realm.

On all State occasions the Yeomen of the Guard are to be seen amongst the immediate attendants of the monarch. In fact, to imagine an English King or Queen without a guard of "Beef-eaters" would be almost impossible even in these unromantic days.

But why "Beef-eaters?" you may ask. Well, there are two explanations.

The first is that the Yeomen of the Guard of the old Tudor times waited upon the King at his table, and by fetching and carrying the dishes from and to the buffet or sideboard obtained the name of "Buffeteers," which was corrupted into "Beef-eaters."

The second explanation is rather more picturesque. Bluff King Hal, our old friend Henry VIII., was very much attached to his Beef-eaters, and now and then decked himself in their uniform.

On one of these occasions, it is said, he went hunting, and becoming very hungry, paid a visit to an abbot, who entertained him liberally, never suspecting, however, that he was anyone more important than a simple yeoman.

Now the abbot, through too much good living, was a martyr to indigestion, and as he watched the yeoman "putting away" slice after slice of roast beef, he remarked enviously, "My son, I would give a hundred pounds to be able to feed on beef as heartily as thou art doing."

Not many days afterwards a body of soldiers waited on the good abbot, arrested him in the name of the King, and carried him to prison, where for some weeks he was kept in a dungeon and fed on nothing but bread and water.

So he remained, wondering much what his offence could be, until one happy morning two Beef-eaters entered, bearing a hot and savoury sirloin of beef, upon which the abbot fell to work with such an appetite as he had not known since he was a boy.

He was in full enjoyment when in walked the King with a jovial laugh. "Father Abbot," said he, "I have given thee back thy appetite for beef. And now I claim my reward—a hundred pounds."

The ordinary yeoman carries a halberd, the old-fashioned weapon, part spear part battleaxe.

### Wondered Why.

A clergyman tells this story against himself with some unction. He was suddenly called upon, away from home, to preach at a lunatic asylum, and he decided to make use of a rather favorite missionary sermon of his.

After the service, as the clergyman was leaving the chapel, one of the inmates stepped up to him and said:

"That was a grand sermon you gave us, sir."

The clergyman was pleased and replied:

"I am glad that you liked it. What part in it especially interested you?"

"When you told about the mothers throwing their infants into the Ganges."

"Yes," said the clergyman, "that is very sad, but it is true, and we must do our utmost to enlighten these unhappy people, that they may turn from the error of their way."

"Yes, indeed," continued the lunatic, "we must. And all the time you were preaching I wondered why your mother hadn't thrown you into the river when you were small."

### The Literal Levinsky.

An alien wanted to be naturalized and was required to fill out a blank. The first three lines of the blank had the following questions: "Name?" "Born?" and "Business?"

He answered:

"Name—Michael Levinsky."

"Born—Yes."

"Business—Rotten."



PADDLING THEIR OWN CANOE.

# Sun Life Assurance Company of Canada

## The Results for 1909

### Assurances Issued during 1909

Assurance issued and paid for in cash during 1909 . . . . .	\$21,509,273.16
Increase over 1908 . . . . .	1,725,601.95

### Income

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

### Assets

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

### Surplus

Surplus distributed to policyholders entitled to participate in 1909 . . . . .	378,010.60
Added to Surplus during 1909 . . . . .	712,230.58
Surplus earned in 1909 . . . . .	\$1,090,241.18

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with 3½ and 3 per cent. interest . . . . .	\$3,308,534.53
Surplus, Dominion Government Standard . . . . .	4,940,556.77

### Payments to Policyholders

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

### Business in Force

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

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