VOL. IX No. 10

MONTREAL

OCTOBER. 1904

His Voice Failed.

Congressman Gibson, of Tennessee, as a voice which plays most inconenient tricks on its owner at times, says he New York Tribune. In the middle f a really good oratorical flight or at a imilarly inopportune time it will get

logged for some noments, much to he annoyance of he pudgy little nanfrom the moonhine mountains

The other day he was sailing along n fine shape discussing the tariff. Said he: "Why, ariffs are like a pair of suspenders, sometimes tight and sometimes oose, but Uncle Sam needs them ust the same to teep up his " -Right here the pice of Henry Richard Gibson truck a high treble ote, flared and

topped sl ort. His vocal chords failed to ibrate and produce sound. Those of the nembers who were not in agonies of silent ughter breathed hard, wondering wheher the speaker meant to say "trousers," pantaloons," "pants," or "overalls." Ir. Gibson finally recovered his voice,

and said "running expenses." The words which followed were drowned in a mighty roar, and Speaker Cannon, smiling grimly, made no effort to suppress it.

Challenge the Judge.

A counsel who was appointed to defend an Irishman challenged several of the jury, who his client said had a prejudice against him. "Are there any more of the jurymen to whom you object?" whispered the barrister. "No sor," was Pat's prompt reply; "the jury's awl roight; but I want you to challenge the judge. I've been convicted under him several times already, and loikely he's beginnin' to have a dislike to me."



House in which Thomas Moore, the Irish poet, lived, at St. Anne de Bellevue. See Canadian boat song, page 155.

"How long has this affair been building?" asked the American tourist, as he looked at the Cologne Cathedral. "About five hundred years,'' answered the guide. "Five hundred years! Why, in Chicago we could put up a building like that and have it all to pieces all within five years.

Why Have Outings?

Some of our friends may wonder why we have annual outings. In years gone by the Company's custom was to invite the members of its field staff to an annual conference at Montreal, but this practice did not prove satisfactory. The officers were unable to tear themselves away entirely from the demands of business, while on the other hand the attractions of the city had a tendency to scatter the visitors more than was desirable. The problem was finally solved by the decision to hold the gatherings away from the Head Office entirely, thus ensuring that the party would remain united for the entire period of the conference. It was then thought, and it has since been proved, that a brief holiday or "outing," surrounded by the beauties of nature, would do more to bind our representatives together in the bonds of friendship, than thrice that time spent in a crowded city. Men who for the remainder of the year are separated by hundreds or thousands of miles, are brought to realize that they are not isolated, but belong to a great, energetic army, burning with enthusiastic loyalty to the Company and pride in its success. The opportunity to talk quietly over all matters with the Montreal Officials, to make suggestions and to hear explanations, is also invaluable. As a result largely of these outings, the staff of the Sun Life of Canada feel almost like members of a large family, and their esprit de corps is very marked. An invitation to the outing is so prized that our representatives work at high pressure throughout the year in order to attain that coveted honor. The outings contribute greatly to that enthusiasm which is so characteristic of our staff, and which is one of the principal causes why the Sun Life of Canada becomes more and more "prosperous and progressive" with every year that passes.



Clarendon Hotel and Grounds, St. Anne de Bellevue,

On th



OUTING SCENES.

All aboard for Hudson by steamer "Duchess of York."
On the deck of the "Duchess of York."
Mr. Cope found a few moments now and then to enjoy himself.

S.

Mr. A. B. Wood with his usual smile.

Mr. T. B. Macaulay and Mr. Jno. A. Tory
having a quiet talk.

Mr. Hirons, of Virginia, going to have
a quiet talk too.



Three of the oldest representatives of the Company, from years of service. Mr. Thomas Gilroy. of Winnipeg, in the centre, has been with the Company from its organization. Mr. W. H. Hill, of Peterboro', ou Mr. Gilroy's right, and Mr. A. S. Macgregor, of London, on his left, have also seen long service with the Company.

St. Anne de Bellevue.

This picturesque village selected by the Company for its outing lies at the extreme western end of the island of Montreal, and is, without exception, the prettiest and quaintest bit of the whole island. It is one of Montreal's most popular summer resorts, and the shores of the river above the village are dotted with the magnificent country-houses of the more wealthy Montreal business-men. But St. Anne has very much more than a reputation as a pleasant summer suburb. Its position, at the confluence of the Ottawa and St. Lawrence rivers, made it the scene of many stirring events in the early days of the French settlers. Here, the voyageurs, when leaving for the unknown interior, said a long goodbye to civilization; here, the Indian warparties, traveling from north and west by the two great rivers, united their forces before sweeping down on the white settlers further east; here, about 1700, trade was carried on with the friendly Indians, frequently interrupted by fighting with the hostile Iroquois. Now,

however, all is peace, the only tangible remains of byegone romance being the ruins of old Fort Senneville and the LeBer windmill. The fortified château known as Fort Senneville was built by Jacques LeBer de Senneville in 1697. It originally consisted of a two-story house, protected by square flanking towers at each corner, which commanded all approaches both by land and water. Garrisons of soldiers were kept here in 1747 and 1748, in consequence of fresh attacks by the Mohawk tribe. The fort was finally dismantled, in 1775, by the American troops when marching upon

Montreal. The ruins are now well preserved but almost lost to sight beneath
(Concluded on page 155.)



At the Lookout, Mount Royal.

Reading right to left—Mr. R. Macaulay, Mr. S. H. Ewit
Mr. W. H. Hill.



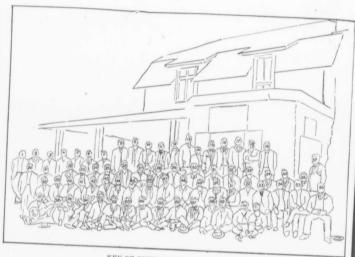
AGENCY OUTING-ST. ANNE DE BELLEVUE.
The representatives in groups.

Michigan. Virginia. Western Pennsylvania.

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> MR. F. G. COPE, Superintendent of Agencies,

Quebec.
London, Ont.
Maritime Provinces.



KEY OF OUTING GROUP ON PAGE 152.

- 1. J. S. Snasdell, Head Office
- 2. Walter Hays, Montreal 3 J. C. Stanton, jr., Montreal
- 4. E. B. Brinkworth. Montreal
- 5. R. Vezina, Quebec
- 6. L. A. Trudelle, Quebec
- 7. Peter McCoy, Ottawa
- 8. J. P. Mohler, Kalamazoo
- 9. T. Jones. Montreal
- 10. T. J. Parks, Montreal
- 11. W. Lyle Reid, Ottawa
- 12. F. Waterson, North Bay, Ont. 13. E. M. Peterson. Raleigh, N.C.
- 14. J. Kaufman, Reading, Pa.
- 15. E. C. Peed. Baltimore, Md.
- 16. J. H. Poff, Vancouver, B.C.
- 18. A. B. Wood, Head Office
- 19. H. B. Dunsford, Head Office
- 20. E. O. Howell, Philadelphia
- 21. Thos. Gilroy, Winnipeg

- 24. W. H. Hamilton, Guelph, Ont.
- 22. E. R. Brow, Charlottetown, P.E.I. 46. R. Macaulay, President, Montreal 69. G. A. Gadbois, Halifax, N.S.

- 26. A. M. Mackay, Head Office
- 27. II. C. Rankin, Lapeer, Mich.
- 28. John A. Tory, Detroit
- 29. A. S. Macgregor, London, Ont.
- 30. T. R. Raitt, Toronto 31. W. Kennedy, Head Office
- 32. Ira. J. Cramer, Aultsville, Ont.
- 33. J. Lane, Lindsay, Ont.
- 34. F. M. Mallory, Sherbrooke
- 35. C. V. Lichty, Lancaster, Pa.
- 36. T. G. Iredale. Dauphin, Man.
- 37. T. Hendry, Brantford
- 38. T. G. McCleary. Pittsburg
- 39. G. M. Hayes. Pittsburg
- 40. E. Parke Montague, Pittsburg 17. H. B. Higinbotham, Philadelphia 41. W. J. Marquand, Halifax

 - 42. James R. Wright, Head Office
 - 43. R. B. Swart, Detroit
 - 44. F. G. Cope, Montreal

 - 45. J. P. Cleghorn, Director, Montreal
 - 47. T. B. Macaulay, Secretary and Actuary, Montreal

- 25. E. Wilkinson, Port Huron, Mich. 48. R. W. Moody, Columbia, S.C. 49. E. W. Hendershot, Montreal
 - 50, N. D. Sills, Richmond
 - 51. E. G. Hirons, Norfolk, Va.
 - 52. R. N. Berrien, Atlanta, Ga.
 - 53. H. A. Southall, Lynchburgh, Va. 54. Holland A. White, Hamilton, Ont.
 - 55. H. Ball, Barrie, Ont.
 - 56. S. Y. French, Toronto
 - 57, C. Cushing, Montreal
 - 58. Dr. H. R. Macaulay, Shanghai 59. G. C. Jordan, St. John, N.B.

 - 60. A. E. Moore, Saginaw, Mich.
 - 6t. R. Taylor, Picton, Ont.
 - 62. J. W. Simpson, Montreal
 - 63. C. N. Moore, Detroit
 - 64. W. H. Hill, Peterboro', Ont.
 - 65. J. O. Richardson, Head Office
 - 66. E. S. Baker, Winnipeg, Man.
 - 67. C. C. Knight, Sherbrooke
 - 68. E. N. Higinbotham, Winnipeg

 - 70. W. H. Bone, Fitzgerald, Ga.
 - 71. Wm. Grant, Ottawa.



AGENCY OUTING-ST. ANNE DE BELLEVUE.

Representatives in Groups.

Hamilton, Ont. Georgia.

Ottawa. A Quartette of Notables.

The Three Giants of the Outing. Total height, 18 feet 8 inches.



Mount Victoria, Hudson Heights.

Photo by Rowley, Montreal,

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, Editor.

Representative Men.

In any business the Man problem is the great problem. There are numbers of men, but men of the right sort are to be sought after.

In positions of trust it is difficult to get men who will do their very best in circumstances where they may have opportunities to act more in their own personal interests than in those of their employers.

The personal interest appeals so strongly to men that if there is not a propelling influence within the man, greater than the



influences without, the chances are that the employers' interests will be sacrificed.

Perhaps no business requires more "rounded off" men than life assurance. What they have to sell is of a financial quantity, and looking ahead ten or twenty years gives scope to those who are dominated by self interest and fanciful in their thinking. With this comes the temptation to promise greater things in the way of money profits than the securities in which the interests of the policyholders are invested would warrant.



AGENCY OUTING—ST. ANNE DE BELLEVUE.

Montreal City Branch Representatives.

admission happily, required. Had ou recent gath alittle whi men who United Sta pany has, i which cann in an annua be better s fulfilment of perous and t is good and the mer standard sh Company is public has a being fooled, building up them good for

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A life company may, in its management, be honestly trying to deal equitably with its patrons, but unless its representatives be impelled with the same motive the company will be misrepresented before the public. It is therefore highly important to have men who are honorable in all their dealings both as regards the Company's direct interests and the interests of the public.

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re that In an address to the field staff of the Sun Life of Canada at the recent Outing, Mr. T. B. Macaulay, Secretary and Actuary, used words to this effect: "If it ever comes to the notice of the management that a representative has obtained an application for assurance in any way but that which is just and honorable, that man will be shown the way out of the company's service as quickly as it can be one." These are not empty words but the expression of a settled principle which is so well known by those who seek admission to the Company's service that, happily, their enforcement is seldom required.

Had our readers been with us at the recent gathering of representatives but for alittle while they would have seen by the men who represent the Company in the United States and Canada that the Compuny has, in its representatives, an asset which cannot be satisfactorily represented in an annual statement, but may perhaps better seen in the ever increasing mislment of the Company's motto "Prosperous and Progressive."

t is good for the Company, the public and the men themselves that this high standard should be maintained. The Company is the gainer financially; the public has an assurance that it is not ang fooled, and the men themselves are ding up a record which will stand them good for all time.

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

St. Anne de Bellevue.

(Concluded from page 148.)

the vines and creepers. On an elevation, a little further inland, is the old windmill, erected in 1688, by the same man. It was loopholed, and bore several fierce Indian attacks in safety, until 1691, when the Iroquois burned it, after a galant defence by LeBer's people, who defended a breach in the wall against three hundred Iroquois, losing only two of their number whilst so doing. A new top has lately been added, and the whole is in excellent preservation. The village of St. Anne de Bellevue consists of one long main street, containing many picturesque old houses. Other streets lead off in all directions, mostly crooked, and queer-roofed, one storied-cottages are everywhere in evidence. Here is to be seen the house in which Tom Moore, the great Irish poet, resided in 1805: A photograph of the house appears on the first page. It was there he wrote: "A Canadian Boat Song," which will be found on this page. The Clarendon hotel, where the outing party stopped, is first class in every particular, and taking everything into account a more pleasant spot could not have been selected.

A Canadian Boat-Song.

Faintly as tolls the evening chime Our voices keep tune and our oars keep time. Soon as the woods on shore look dim, We'll sing at St. Ann's our parting hymn. Row, brothers, row! the stream runs fast, The rapids are near and the daylight's past! Why should we yet our sail unfurl There is not a breath the blue wave to curl! But, when the wind blows off the shore, Oh! sweetly we'll rest our weary oar. Blow, breezes, blow! the stream runs fast, The rapids are near and the daylight's past! Utawa's tide! this trembling moon, Shall see us float over thy surges soon, Saint of this green isle! hear our prayers, Oh! grant us cool heavens and favouring airs. Blow, breezes, blow! the stream runs fast, The rapids are near and the daylight's past!

This poom was written by the famous Irish poet Thomas Moore, who resided at St. Anne de Bellevet some time. The house is the lived is still standing. The 'St. Ann's' "referred is St. Anne de Bellevet and the 'rapids' are those of the Ottawa just before it one the 'Lawrence.



Mr. T. R. Raitt, wiping the brow of Mr. Jno. A. Tory, after the great effort of landing the twenty-three pound maskinongé which he alleged he caught with a silver hook.

The Outing of 1904.

The outing of 1904 has come and gone, and the general verdict is that it was ahead of agy previous one. The management did wisely and well in choosing St. Anne de Bellevue as the central point, for, besides being conveniently close to the Head Office, it is in the centre of a region which played a very important part in the early days of Canada. The weather was of the usual Sun Life of Canada sort; old sol hardly hid his smiling face during the four days. Politicians would take credit for this were it to advance the interests of the country. On the same line of reasoning, we think the agency department should at least be congratulated.

The programme was faithfully carried out, and the arrangements were so minutely planned in every detail that there was no hitch whatever. At this meeting, addresses were made by the President; Mr. S. H. Ewing (Vice-President), Messrs. J.P. Cleghorn (Director), T. B. Macaulay (Secretary and Actuary), W. H. Hill, H. C. Rankin, Jno. A. Tory, N. D. Hadley (Deputy Superintendent of Insurance, of Michigan), Dr. Macaulay, F. G. Cope, Arthur B. Wood,

Thos. Gilroy and others. The several speakers were cheered when any remain relative to the success of the Company was made. The enthusiasm displayed by the representatives at this meeting and throughout the whole outing, speak out the Company's well known motto "Prosperous and Progressive."

On Wednesday morning the party boarded the Steamer "Duchess of York for a visit to Canada's Metropolis-Montreal, shooting Lachine Rapids route. This thrilling experience added in terest to the trip. On arrival at Montreal carriages were in waiting for a drive Mount Royal Park. On the way, the H. M. S. "Indefatigable" was visited and the party had an excellent oppo tunity of seeing one of Britain's "gna visaged hulks" which aid so much maintaining the peace of the worl At Mount Royal Park luncheon w served and the many important poin of Montreal were then visited. pression made upon the visitors w that other cities may come and but Montreal was built for all time The Grand Trunk Railway, with its cellent suburban service, landed party at St. Anne's in time for dinner.

On Thursday morning, at ten o'clock the steamer "Duchess of York" took to party to Hudson and the Lake of To Mountains. The Head Office Staff join the Agency Staff in this day's outin The trip was very enjoyable. Mr. T. Macaulay pointed out the many point of interest along the route. At Huds the party were conveyed to Mount V toria, the summer home of our Sea tary. After sight-seeing around Macaulay's beautiful property the part had luncheon. Tables were place under the pines in front of the hous The view of the lake from this point very charming.

An incident occurred here which forded a good deal of amusement to

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Mr. A. S ing Atto urymen culty, as the judge twelve w battle be declared t ury as time and pected box soner mad but was q was chain The par ake of 7 St. Anne's one event fixture, a oyable eve programme vithin the year's conc ighland f

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outing. Mr The last da several party. Mr. Jno. A. Tory, while enjoying remark the beautiful scenery from the mountain mpany brow, was arrested on a charge of desplayed stroving property at the Clarendon Hotel, neeting Ste. Anne de Bellevue, on the evening , spell previous. It appears that Mr. Tory had motto the misfortune of breaking through a bed in his room. This was the basis of the party charge. Mr. Hirons, who acted as York" sheriff, arrested Mr. Tory, and four staloliswart constables escorted the prisoner to the court, which was ready for busidedin ness a few steps away. Mr. H. C. Rankin was judge, and playedhis part with great gravity and ability. The Clerk of the Court was Mr. John R. isited Reid. The Attorney for the defence Mr. A. S. Macgregor, and the Prosecutgran ing Attorney Mr. A. M. Mackay. The urymen were selected with much diffivorld eulty, as the lawyers objected to all, but the judge over-ruled the objections until twelve were empanelled. After a legal battle between the attorneys, the judge declared that the case should not go to the ury as it was not worthy of the time and deliberations of that highly respected body. During the trial, the prioner made several plunges for liberty, but was quickly surrounded and at last was chained into obedience.

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The party later enjoyed a sail on the Lake of Two Mountains and landed at st. Anne's in time for dinner. There is one event of the annual outing which is fixture, and perhaps one of the most enoyable events—the staff concert. programme is made up by talent from within the staff. A new feature of this rear's concert was a gaelic song and the lighland fling by Mr. Wm. Grant. Every number of the programme was armly applauded. Mr. Neil D. Sills and Mr. Chas. C. Knight, in brilant addresses, conveyed the thanks of he staff to the management for the outing. Mr. T. B. Macaulay responded. the last day of the outing is the day

for the sports of the party. This year the City Branch of Montreal challenged a team from the Field Staff to play baseball, and in the forenoon the battle commenced. At first the Field Staff put up a good game, but after a few innings they lagged and the City Branch had things all their own way. The umpire confessed that he did the best he could for the Field Staff but he couldn't stretch his conscience enough to give them the victory.

The following are the names of the teams and the score:

FIELD STAFF	Pos				IN	NI	NG	S
	TION	S	1	2	3	4	5	TAL
T. R. Raitt H. B. Higinbotham R. W. Moody	ıst b		I I	I I	I	0	0	3
W. B. Falk	c. f. 2 b.		I	1 0	0 2	0	0	3 2
A. E. Moore C. V. Lichty	r. f. s. s.		0	0	2	0	0	3 3 3
F. G. Cope	1. f. 3rd b		0	0	O	0	0	2
J. W. Simpson	C.			0	0	0	0	1
		4	1	4	8	I	I	18
MONTREAL	Posi-			11	NN	IN	GS	
CITY AGENCY	TIONS	I	1	2 ;	3 4	1		To-
J. Strike	c.	I	1		- 1 '		1	4
A. P. Allingham	p. 1st b. 3rd b.	I	I	I	1		0	4 6
W. A. Moffat	end b.	0	I	I	0		2	
A. E. Patton	r. f.	0 1	I	0	I			4 4 5
		I	0	0	0	1		4
		5	6	5	6	Ic	3	2

Umpire R. B. Swart Capt. of Field Staff . . R. W. Moody " Mont. City Agency . A. Lecavalier Scorer. Geo. McLeod Pierce

The outing party left for a visit to Head Office in the afternoon and there the several representatives parted to make another record year for the Sun Life of Canada.



Mr. Wm. Grant, of Ottawa, dancing the Highland Fling. Mr. Grant regretted he hadn't the full Scottish regalia he wore at Lord Dundonald's farewell.

Outing Notes.

One of the American representatives is said to have taken his rifle along with him to shoot Lachine Rapids.

On the way south, Messrs. Sills, Peed, Hirons and Southall were locked up in the pullman stateroom.

When twenty miles out of Montreal, the conductor shut their door, and the lock got out of order. Mechanics were called at a divisional point to release them. The conductor, no doubt, thought it better to have these men locked up until well over the Canadian border.

As I look back to the beginning of this Company and look to day at its size, I am astounded at its rapid and solid growth. -MR. THOS. GILROY, the oldest representative in time of service on the Company's staff.

"Mr. Tory has an open face, one of those faces that grow on one,-but I

wouldn't want it to grow on me."-Th Prosecuting Attorney.

"The Sun Life of Canada stands for safety, strength and honorable and worthy representatives." - SECRETAR MACAULAY.

"The outing is not merely for pleasure there is a business end to it. We war the man who is doing well to try and better and those who are not doing well as they should to measure up to the opportunities." - MR. F. G. COPE, St. perintendent of Agencies.

Once I urged to have a lien taken of policy. I believed it was not just; in Head Office wouldn't take it off. Short after that the assured died. When He Office puts a lien on a policy they kno what they are doing."—MR. W. H. HIII of Peterboro.'

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The Captain of the "Duchess of York." Mr. Hendry, of Brantford, is on the right, talking assurance to a young lady.

stands for able and ECRETAR pleasure We wan ry and d doing a p to the OPE, S

AGENCY OUTING-ST. ANNE DE BELLEVUE. The base ball team —The camera refused to give a distinct photograph, We don't blame the camera. The mascot of the Montreal team, with the lucky horse shoe, is shown.

Mr. Sills buried the management under a bank of violets and pansies by his eloquent address at the Staff Concert.

Five of the Head Office staff-four ladies and one lone gentleman—slept just five minutes too long the morning the Head Office folks joined the outing party, and missed the boat at Ste. Anne's.

They paddled around all day though and had a good time so they said.

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Everybody voted the Clarendon Hotel and its genial nanager, Mr. Lalonde, ideal.

"Great care has been given othe management of the Sun life of Canada at Head Office. out I always recognize the ield staff as a very important actor in the Company's wonerful advancement. I am proud of the staff of this Company."--PRESIDENT MACAU-LAY in his welcome address.

Mr. N. D. Hadley, of the Michigan Insurance Department, the foreman of the jury in the King vs. Tory case, was acting with much levity when these words were addressed to him by the judge: "Mr. Hadley, you must remember you are now in the King's domains where justice is done with proper dignity---You are not now in Michigan."-JUDGE RANKIN, of Michigan.

"I have been announced by the worthy President as the orator of the Board of Directors. I claim that honor only

when replying to a toast to the ladies.''— VICE-PRESIDENT EWING.

"I don't like that word 'agent' as applied to life assurance men. We are more than agents, we are representatives. When I used to sell books, I never allowed myself to be termed a book agent, I was a missionary of culture."

-MR. H. C. RANKIN.



View from Mr. T. B. Macaulay's Summer Residence, Mount Victoria, Hudson Heights.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report, for 1903, of the Canadian Government Superintendent of Insurance.

	COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets,	Increase in Surplus.	Amount of Policies New and Taken up.	Increase of Assurances in Force over 10-2	Amount of Policies New and Taken up
Claimada 1241,956 35,975.364 1367,106 1745,575 1757,166 1757,16	un Life of Canada	£3 207 404	62 005 070	4						during 1903.
Canada 1.244.986 1.506.070 105.974 1.507.166 1.215.075 10.929 10.122.130 10.929		14414	42,463,479	\$424,034	\$1,847,203	\$2,025,504	\$200.018	\$14 167 20E	60 400 404	-
Cannada 1,254,986 1,661,070 169,972 7,401,000 1,215,075 100,920 10,122,193 6,327,571 11,06,815 1145,289 194,399 692,986 730,339 141,147 674,765 30 63,134 110,681 110,585,77 110,934 10,239 10,239 692,986 730,339 141,147 674,789 4,321,320 141,147 668 30,247,58 614,988 35,192 5,520,041 1,748,209 30,535,191 57,194 57,10	anada Life	2,798,989	2.075.264	rec 19c	27. 27. 2			C071 011614	20,449,38/	\$5,598,369
si Life 1129,456 1435,289 197374 594,020 241,594 100 305 4,746,356 3.034,131 11,96,811	utual Life of Canada	1,254,986	1.561.070	160,072	1,507,100	1,215,075	10,929	10,122,130	6 227 571	1 000 -6-
am 119,68 11 11,52,67 77,534 569,099 736,339 14,147 67,177,79 4,243,286 am 1,132,677 1,584,564 177,543 562,428 614,988 35,192 5,594,459 4,243,286 495,728 777,544 777,544 562,428 575,549 75,540 7,758,299 7,758,199 7,758,2	anutacturers' Life.	1,219,436	1.435,280	101,300	020,007	241,594	120 305	4,746,368	2 082 121	4,090,105
1,12,6.7 1,10,52.4 1,0,52.5 1,0,52.5	onfederation	1,196,811	1.595,769	77.054	000,000	730,339	14,147	6,747.792	4.242.280	4,723,003
463,78 577,645 57,744 177,624 365,759 19 57,549 57,	orth American	1,132,617	1.281.264	110 504	500,000	674,868	49,523	3,994,430	2 053 553	4,010,301
486,728 577,644 87,7000 330,175 575,919 97,455 47,485 97,487,499,788 97,477,499,789 97,455 47,487,499,749 97,455 47,487,499,749 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,499 97,487,497,497,497,497,497,497,497,497,497,49	eat West	564.481	712 044	575,011	002,425	614,988	35,192	5.520.041	1 746 300	3.571,766
486,722 562,034 501,190 301,095 355,111 53,349 5804,243 71,750,177 510	iperial	403.781	577 645	000,/11	350,178	573,919	97,455	4.278 850	2,740,209	4,001,691
323,569 395,017 42,023 197,799 251,944 15,113 2,644,673 2,210,117 188,438 198,441 11,360 104,533 142,422 142,829 160,632 144,85 188,836 6,187,94 188,837 142,437 142,839 142,437 142,437 142,437 142,437 142,437 142,437 142,437 142,437 142,437 142,437 142,632 142,437 142,632 142,437 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 142,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,632 143,633 143,632 143,633 143,632 143,633 1	deral	486 722	500000	061,10	306,895	353,111	23.240	2 804 242	2,129,392	4,278,850
188,438 29,5011 42,908 165,169 160,692 4,445 1,882,836 345,794 198,492 198,445 1,852,794 1,856 104,533 142,441 11,360 104,533 142,424 4,18	ndon Life	227 260	202,907	20,237	197,799	251,944	15,112	3,004,243	2,210,117	3,632,567
149,259 183,441 11,360 100,415 106,521 2,301 1,522,539 635,794 149,259 183,441 11,302 41,342 144,324 11,303 144,324 11,303 144,324 11,303 14,335 14,3	reelsior	25,336	390,011	42,908	165,169	160,002	4 445	2,044,073	974.672	2,644,673
128,873 142,441 11,360 104,533 142,030 24,268 816,648 818,827 135,568 20,011 60,866 1424 4 42,424 10,569 1135,568 20,011 60,866 142 42,424 1135,649 19,369 112,437 21,146 19,369 12,439 12,437 114,872 21,146 12,439 12,437 12,437 12,438 12,448	minion Life	140,450	219,354	34,546	100,415	106,821	2 301	1,002,030	638,794	1,882,836
128,207 135,558 20,011 10,589 41,844 42,424 d 24,011 1,008,744 43,359 118,183 131,527 135,558 20,011 12,426 135,707 135,568 20,017 112,426 135,707 131,507 131	val-Victoria	149.239	193,441	11,360	104,523	142,030	230.15	1,502,793	957,887	1,582,793
153,556 20,011 60,866 74,534 d -4,041 1,000,774 4,39,39	tional Life	120,0/3	142,451	10,589	41,844	42.424	d 24,200	010,040	305,059	816,648
118,183 131,540 19,366 12,242 35,765 d 8,199 1,002,991 315,933 10,021,741 118,183 131,572 21,146 12,715 46,985 76,727 d 1,176 12,775 46,985 76,797 d 1,176 1,071,559 48,422 7,057,84 7,071,539 7,071	me Life	120,207	135,568	20,011	908'09	74.521	d 64,82	1,005,714	439,339	1,008,714
[e 100,174 114,872 21,146 70,654 7.672 9.349 1,002,901 315,993 (6.442 172,713 87,943 64,985 86,297 d 6,136 1,267,724 7.765,314 67,886 70,914 26,238 2.944 14,336 d 3,345 85,422 8.382,599 1,305,890 7.584 8.386 8.385 8.385	rthern Life	119,004	131,040	19,369	12,242	25.705	9 8,102	1,420,632	605,515	1,426,632
Annual (14,872 12,750 46,955 86,997 d 6,136 1,407,1,539 (418,422 17,718) (ntinental Life	110,103	131,527	21,146	70.634	72 673	661,0	1,002,901	315,993	1,002,001
5. 05442 172,713 88,943 6,920 7.544 a 5.044 5.724,288 2.328,590 7.544 3.044 5.642,288 2.328,590 7.564 a 3.35,590 7.568.	ion Life	100,174	114,872	12,750	46,985	86 207	7 9,324	1,071,530	448,422	1.071.530
77.859 60.358	with I ife	05,442	172,713	87,943	6.020	16210	0,130	1,267,724	726,314	1.267 724
27,059 60,355 *	Vereion	67,886	70,914	26,238	2 011	1,344	3,044	5,542,288	2,382,500	5 543 388
0.0000		27,659	60,355	*	16,900	* 14.330	d 33,589	1,206,850	730,850	1,206,850