

CHAMPLAIN AND QUEBEC.

SUNSHINE

Vol. XIII
No. 7

MONTREAL

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1908



CHAMPLAIN AND QUEBEC.
SAMUEL DE CHAMPLAIN, THE FOUNDER OF QUEBEC 1608.

SUNSHINE

PUBLISHED BY THE
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A. M. MACKAY, *Editor.*



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This month's SUNSHINE has a flavor of the past in it. "Old Quebec" is of interest to every one. We see before us an article in a magazine which says it is "the most interesting city in the world." Thousands of our readers will likely take their vacation down there this summer. The article on "Champlain and Quebec," by R. Atkinson, will, we are sure, be read with great interest. The engravings are appropriate, and taken as a whole SUNSHINE this month is worthy of a few moments' stay on your desk for the story it tells of New France—and the indirect suggestion it gives, that you should be assured with the Sun Life of Canada.

Our Children.

"Dear old golden schooldays." How we used to rejoice in them, but our joy was increased when we began the long summer holidays. It looked years ahead before the autumn term would commence but it soon passed.

The past weeks witnessed the closing of the school year, and fathers and mothers, over their tea-cups, talked of the way the children passed their examinations. A man is at his best when discussing his children's affairs. It is wonderful how a brusque man in business matters will mellow when he talks about the way 'Johnny' came first in his class last month. The pride of fatherhood sparkles in his eye.

Too many fathers depute the children's

education and all the interesting incidental details to the mothers. They don't seem to make it their concern. By doing this they are missing much of the joys of fatherhood. It's a great mind stimulant to plan and map out the educational career of your boy or girl, and follow it day in and day out and note the advancement made from time to time. It is a great joy for a father to see his children grow up receiving a good education and started untrammelled to make their life history.

One of the sad things of life is to see children deprived by cruel death of the counsel and guidance of a father; the daily papers thrust the facts of such cases before us every day. Tragedies that are disposed of by a line or two of the newspaper are but the beginning of sorrows to those who are left behind to face the realities of life. The fatherly interest cannot be computed in gold,—the boy and girl lose something they can never regain. It is doubly sad when the children are left without financial ways and means. A harsher way to put it is,—left in poverty. Then the school plans so lovingly arranged have to be dropped, and the children have to begin a wrestle with a hard old world for their daily bread.

We don't need to say that there is a partial remedy for cases of this kind. We say "partial remedy," for life assurance or anything else can never make up to the children the loss of a loving father. But money can do much to carry forward to completion the father's dreams concerning his children. The proceeds of a life policy will enable the educational plans to be carried forward,—will allow the mother time to give her attention to the moral upbringing of the children and make smooth the rugged road of life.

We are not merely "talking shop" when we urge men to assure their lives.

In these times of rush and turmoil the safety of life is more imperilled than it was years ago, and the necessity of life assurance is becoming greater.

Have you ever discussed with your wife the possibility of the need of life assurance? It is rather a hard subject to discuss, we know; but better do it; or, why the need of discussing it with her? You know the need yourself without further debating it.

Act to-day!



Then and Now.

What would one say of a mercantile institution the sales of which had grown in thirty-five years from \$48,211 to \$6,249,288? That it was "prosperous and progressive." This is the well-merited motto of the Sun Life of Canada. The above figures represent the Company's income in 1872 and 1907, respectively. This is but one evidence of the rapid growth of Canada's principal life company. Its bulwark of strength lies in its accumulated assets, which, on December thirty-first of last year, amounted to the princely sum of \$26,488,595, as compared with \$96,462 thirty-five years ago; while its insurance in force during the same period has increased from \$1,064,350 to \$111,135,694.

But what is, doubtlessly, of greater importance to policyholders is the matured results on policies actually issued. A fifteen year endowment policy for \$10,000, which matured in 1907, realized for its holder a return, over cost, of \$2,267.50. Another policy on the twenty-year endowment plan for \$1,000, which also matured last year, brought its holder a profit of \$425.45. And still another policy for \$3,000 on the same plan yielded a return, over cost, to its owner of \$1,233.40.—"B. L. T." in American Exchange and Review.

Champlain and Quebec.

The traveller who comes to the American continent by way of the Gulf of St. Lawrence passes through scenes not only of striking natural grandeur but of great historical interest. Entering through the rock-guarded portal of the Straits of Belle Isle he follows closely the track of the pioneers who, nearly four hundred years ago, in frail vessels, ploughed these dark waters and looked on these inhospitable shores. A few scattered villages, a few lonely lighthouses are visible, but the rocky shores of Labrador, the dark barrens of Newfoundland, and the towering slopes of the Laurentides are as they first appeared to Cartier and his followers. As mile succeeds mile the sombre scenery deepens the impression made upon the traveller. Finally, when he has passed the narrow channel between the Isle of Orleans and the southern shore, there breaks upon his vision the huge mass and mighty scarp of Cape Diamond.

"Where the grim fortress holds its state
And all the steep slope down,
Whose ridgy back heaves to the sky,
Filed deep and massy, close and high,
The old romantic town."

At such a sight he will be strangely constituted did he not feel that here is a fitting climax to this voyage, a spot meant by nature to be the theatre of great events.

Much has been said and heard concerning the perilous ventures that laid the foundations of the great American Republic. But almost thirteen years before the Pilgrim fathers landed at Plymouth other pioneers had founded here a state that was destined to be

"Heated hot with burning fears
And bathed in baths of hissing tears,
And battered with the strokes of doom,
To shape and use."

They too were "pilgrims" for they went out not knowing whither they went. Moved not only by love of adventure but by the faith which is the seeing of things unseen they laid with feeble yet still fruitful effort, the foundations of a New France. Though of a different creed they too, like these later "pilgrim fathers" looked to God and believed themselves led and protected by Him amid the dangers of flood and forest. If New England can boast of her Standish and her David Brainerd, New France can vaunt the names of Champlain and Brebeuf.

We can stand to-day upon the splendid terrace which, from half-way up the height, looks out over the glorious vista of river, island, plain and mountain that stretches eastward from Quebec

and imagine we see the quaint ship with her high prow and castellated poop slowly rounding the end of the Isle of Orleans. As she draws near the mouth of the St. Charles, a score of canoes manned by dusky savages go out to meet her. The Indians hail her crew with shrill outcries and enquiries. To them, by this time, such a vessel was no strange visitant, for already seventy-two years had elapsed since first Cartier looked upon Stadacona, and in the interval more than one adventurer had come and gone. Indeed once before the commander of this new expedition had braved the dangers of the North Atlantic and faced the rigours of a Canadian winter. But these former expeditions were only tentative, mere experiments. A more earnest purpose now filled the heart of the leader. As on that midsummer afternoon, he saw the tall cliff rearing its massive front from the torrent of the St. Lawrence and gazed on the vast forests that on all sides clothed the landscape did he, with prophetic vision, perceive what we now see, the old citadel, the towers and spires of the clustered city, the smiling farms, and the broad estuary burdened with the commerce of a vast Dominion all bearing witness that the feeble venture he had led had not proved fruitless? We cannot know, yet may we surmise that, at the least, the hope animated him that the little one would become a thousand and the small one a strong nation.

Both by temperament and experience this man, Samuel Champlain, was fitted to head "the forlorn hope" which, on the third of July, 1608, thus dropped anchor under the shadow of Cape Diamond. In the trying years that followed he stood alone among his fellows as a man of unflinching faith and courage. Three forces combined to defeat his aims, any one of which might have daunted a man of less high hope but equal bravery. They were the terrors of the wilderness, the defection of followers, and the apathy and jealousy of friends and foes in old France. But such a triumvirate of influences failed to inspire fear in the heart of the rugged soldier. The first he despised, the second he defeated, the third he heeded not, and so showed that for the hour which had now struck he was the man. From a youth he had been a man of war, and adventure was the breath of life to him. In 1603, in the service of DeChastes and Pontgravé, he had explored this very region. From 1605 to 1607 he had been active in the planting of that colony which, as Acadie endured till in 1755 when it perished under a stroke cruel though bloodless. In these episodes

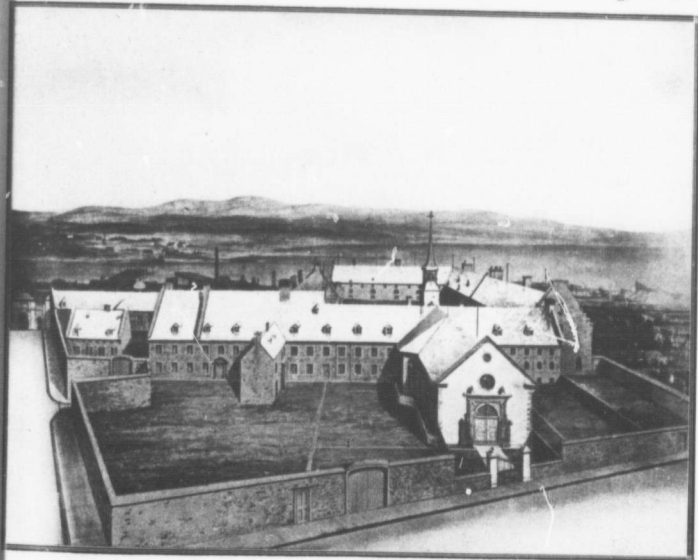
he had proved his intrepidity as an explorer. To watch his exploits in this direction we must look to our own day. The Champlain of the Seventeenth century in Darkest Canada is the prototype of the Stanley of the Nineteenth in Darkest Africa. Indeed, when we consider the poverty of equipment, the absence of world-wide interest, the rigours of climate, and the final results the venture of the former is much the more notable of the two.

During these years in Acadie and his subsequent brief sojourn in France the dreams of the pioneer had filled his mind. He hungered for the opportunity once more to stem the great river of the North and to penetrate to the mysteries that lay beyond. There were dim rumours of great seas and mighty mountains, of lands to be possessed and races won for France and for the Faith. In his nature there was a sincerely religious strain. Above even the crown of Louis he held the Cross and longed to win such an empire as would recompense the Church for the great loss wrought by that schism which for a century and a half had torn Europe in twain.

When, therefore, his old coadjutor Pontgravé

sought his help in a new and more determined effort to found a New France he eagerly acceded. The little argosy of two vessels sailed from Honfleur in April, 1608. Champlain was some days later than Pontgravé in reaching their first objective at Tadousac, and arrived just in time to prevent a collapse of the whole enterprise that threatened through a dispute with some Basque traders already established there. This, however, did not detain him from the pursuit of his definite resolve to found at the strategic point the fort which should control the great river and the region tributary to it. His military genius had marked it years before. As the great rock overlooked and commanded the great river so should France from its summit overlook and command the currents of human life and enterprise in this vast region. From that coign of vantage she should rule a continent and sway the destinies of a new Empire whose glory should eclipse the old.

Thus it came that his vessel swung to its anchor on that July day beneath the shadow of the rock. As, in its mid-summer glory, the sun went down the future to Champlain seemed filled with the glow not of a setting, but of a



CHAMPLAIN AND QUEBEC.—HOTEL DIEU, FOUNDED IN 1639.

rising sun, the harbinger of splendid hopes splendidly realized.

The beginning was soon made. The forest furnished material for a rude fort which was reared in a little clearing on the spot where is now the market of the Lower Town. Thus feebly was the grip of an ancient civilization laid on the rude and primitive strength of our great North-land. From that hour it has never relaxed. Following the Frank have come the Saxon, the Celt, and the Tueton, and to-day we have a land peopled by many races, but who are one in their loyalty to that great Dominion which originated when the axemen of Champlain hewed down the first tree for their narrow stockade.

It was not long till he learned that a man's foes are they of his own household. The savage and the wilderness were less to be feared than his own followers. But he faced the treachery and dealt with it as sternly and effectively as Drake did with Doughty. The plot was little more than formed when discovered and the chief conspirator's body swinging from the gallows effectually stifled it.

There followed the long agony of the first winter. Pontgravé had sailed for France and Champlain, with but twenty-eight companions, was left to hold the fort. Before the return of Pontgravé in the following June brought relief only eight of this company were left. The wonder is that in the face of such initial disaster Champlain's heart did not utterly quail.

He had come, however, not to govern but to explore and to this work he now seriously addressed himself. The years that followed were marked by strenuous activity and dangerous adventure. The detailed account of them requires a volume, and is beyond our compass here to give. Unfortunately he was not able to steer clear of all the rocks and shallows in his course. Allying himself and France with the cause of the more northern native tribes against their inveterate foes, the Iroquois, he inaugurated a policy that begot nothing but woe and massacre, and more than once threatened the destruction of the colony. But amid all dangers he himself stood firm and the city he had founded was never shaken. That work never needed to be done over again.

The crowd who followed after him were a mixed multitude. Chief among them were the fur-traders who, greedy of gain, by their trading methods among the Indians did much to undo the good he himself accomplished. Quebec and Tadousac were depots for greedy adventurers

and characterless wastrels. From such, in the purity of his motives, the loyalty of his service, the sincerity of his aims, mistaken though at times they were, he stood utterly apart. We need not wonder that he earned their ill-will.

Seven years of toil, relieved by an occasional visit to France, passed away and then he determined that one, as yet unrealized, part of his ideal should be carried out. He had come, not to exploit for the trader, but to win an Empire for the King and, above all, a new realm for the Church. Dearer than all else to his heart was the ambition to see the savage hordes delivered from their vile heathenism, to behold them released from their thralldom to the devil and become servants of the Prince of Peace. In his nature was that touch of medievalism ever found in the heart of a devoted son of the Church. He had, been, earlier in life, a soldier of the League and zeal for that cause had never died within him. His character was a strange commingling of the Cortez and the Xavier and the temperament of the apostle had greater place than that of the conquistador.

Near his native town of Brouage he found the help he sought. The Recollet friars, disciples of St. Francis, responded readily to his appeal. Four fathers, inmates of the Brouage convent, sailed with him, and on the fifteenth June, 1615, held their first service in Quebec. From that point they carried their faith far west among the Indians, and by the middle of August of the same year had raised their altars on the shores of Lake Simcoe.

Such in brief is the story of the founding of Church and State at the fortress city, the true premier city of the Dominion, which still keeps watch and ward over "the iron gates" of the St. Lawrence.

For twenty more years Champlain guided its destinies and presided at its councils. The vicissitudes of fortune that befell in that period were indicative of the stormy character of its history. He saw the beginnings of that century and a half of strife with the Indians from the West and the British from the South and East which ended in the cession of Canada to the British crown. But every danger that, in his day, threatened was met with undaunted front, and ere his death he saw that New France was firmly founded.

The end came on Christmas Day, 1655. While in church and convent the high festival was being kept, the old pioneer breathed his last and sank to the rest he had so hardly won. Where his dust sleeps is uncertain. A noble

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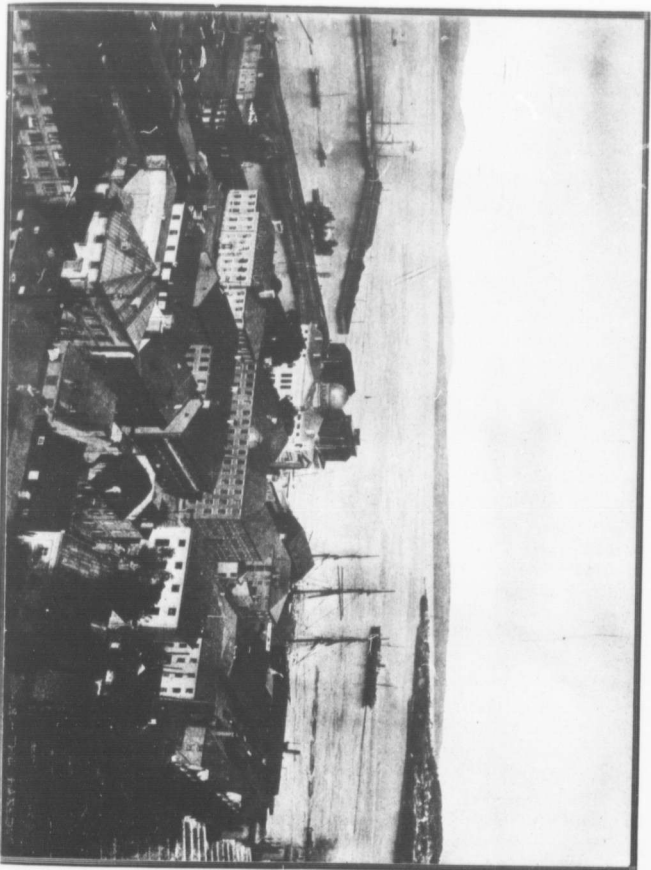
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CHAPELAIN AND QUÉBEC—OF BÉRIC HARBOUR, FROM DEPERIN TERRACE.



monument has been erected to his memory. But as one overlooks the old city from the fortress and sees the wide domain wherein the religious and civic ideals he held still prevail the epitaph of another builder comes to mind as eminently suitable for him

"Si monumentum requiris, circumspice."

Chesley, Ont.

R. ATKINSON.



'Way Down East.

When they do anything down in the "Bluenose" country they do it well. We notice by the Acadian Recorder, of Halifax, that the Nova Scotia Life-Underwriters' Association have had an annual round-up and love feast at the Halifax Hotel, and from the rousing report of it the Recorder gives, we would have liked to have been there—but they did not invite SUNSHINE—they had lots of it though. The principal speaker was the truly popular Lieutenant-Governor of the Province, the Hon. D. C. Fraser. No Canadian province ever had a more genial and popular Governor. He is—of the people—and all his acts are—for the people. In his address he told how he commenced life as a lawyer and an assurance agent. He told them how he then believed everybody should be insured, and he was still of that opinion; there was no safer investment for a young man. As soon as a young man becomes able he should be insured; it was a safeguard against speculating, besides it was laying up for others. He jocosely referred to the doctor's examination, and thought seriously that there was too much attention paid to the past as to the illness of relatives, and the evidence of a strong healthy man at 40 or 50 should bear greater weight. He was for assurance, because it enables a person to provide for the future, to teach people to save, thus helping them to be thrifty. Assurance was the twin brother of the

banks. There were \$700,000,000 of assurance in Canada, and there was no place where assurance was more stable than in Canada, and in an eloquent peroration spoke of the great future of this country and its possibilities."

Mr. W. J. Maquand, the manager of the Sun Life of Canada for Nova Scotia the president of the Association, was the master of ceremonies, and according to the Recorder report, he is all right—"As a presiding officer he is unsurpassed his speeches were brief and to the point and he not only kept matters moving but left nothing undone to see that everybody was enjoying themselves."

The business this Company gets from Nova Scotia is of the best sort, and we believe the other companies have the same experience.



Before and After.

Roonan—Casey dead only two months an' there goes th' woife av him wid "Merry Widdy" shapough! Noonan—Yis! An' d'ye moind, she carries it aisy as she used to th' basket av laundry befoor Casey doi'd an' lift his loife-insurance money!—Judge.



Not Business but Charity.

Two Highland farmers met on their way to church. "Man," said Donald "I was wonderin' what you will be askin' for yon bit sheep over at your steadin'?"

"Man," replied Dougall, "I was thinkin' I wad be wantin' 50 shillin's for that sheep."

"I will tak' it at that," said Donald "but och, man, Dougal, I am awfully surprised at you doin' business on the Sawbath."

"Business!" exclaimed Dougall. "Man sellin' a sheep like that for 50 shillin's is not business at all; it's just charity."

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CHAMPLAIN AND QUEBEC.

PLAINS OF ABRAHAM, WHERE THE CHAMPLAIN TERCENTENARY CELEBRATION WILL BE HELD.

A good story is going the round of theatrical circles in London, which has the advantage of being perfectly true, according to the Jewish Chronicle. One of the features of Beerbohm Tree's production of "The Merchant of Venice" has been his introduction of real Jews to form the crowd in the Ghetto. When Mr. Tree first met his Jewish crowd he informed them that the Christians in the play would affect to spit upon them. "Understand," said Mr. Tree, "it will not be real, but only pretence." He informed them as to the proposed remuneration. One old man looked wistfully at Mr. Tree and said at last: "I say, sir, couldn't you make it a little more and let them spit?"



"The late Duke of Devonshire," said a diplomat at a recent dinner here, "kept

a stud and took calm and ducal interest in the races.

"There was a certain sporting paper that kept a large staff of prophets and always prophesied the outcome of important races. He always read the paper, and he continually recommended it to his friends.

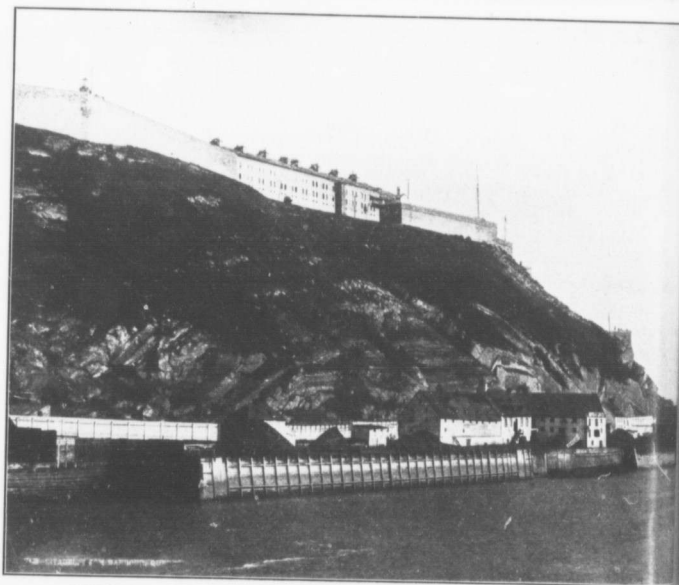
"But once at Goodwood, at the day's end, a man came up to the Duke and said:

"What of your paper now? Did you see it this morning? Six prophets prophesied that different horses would win, and here only seven ran, and the winner was the seventh, which no prophet had selected. Well, what have you to say, now?"

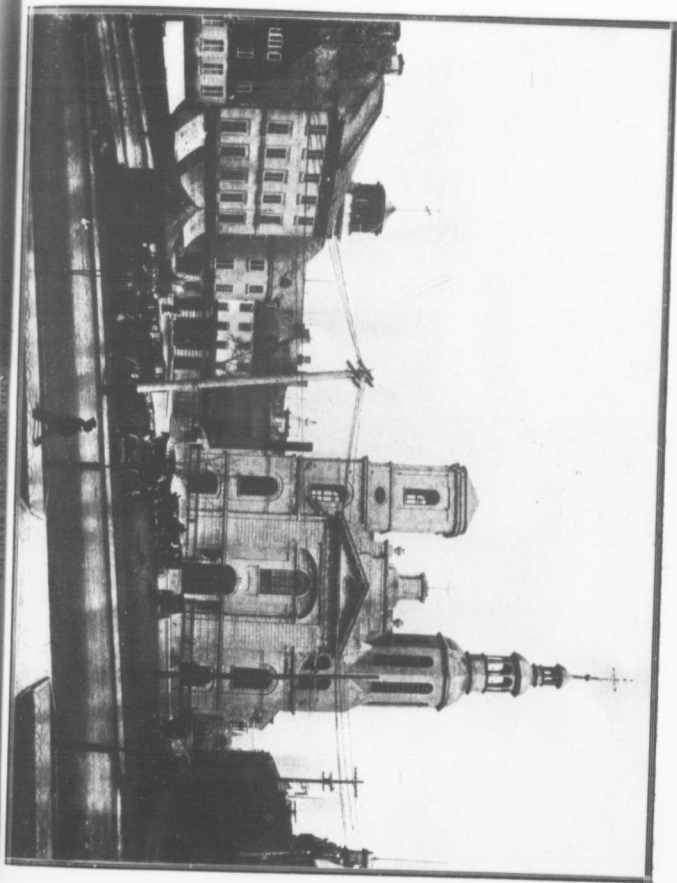
"All I have to say," the Duke answered calmly, "is that there's room for another prophet on that paper."—Washington Star.



CHAMPLAIN AND QUEBEC.—URSULINE CONVENT, FOUNDED IN 1639 BY MADAME DE LA PELTRIE.

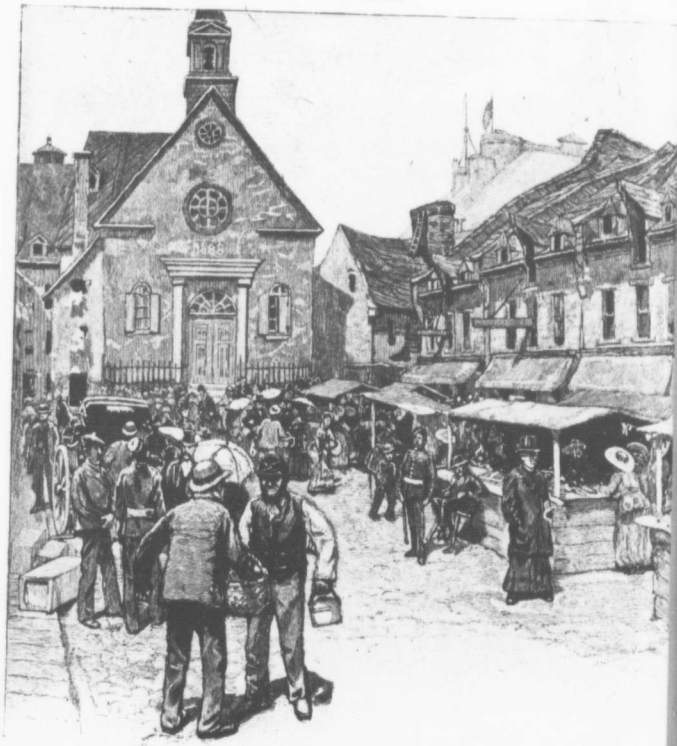


CHAMPLAIN AND QUEBEC.—CITADEL OF QUEBEC, FROM THE ST. LAWRENCE RIVER.



PELTRIO

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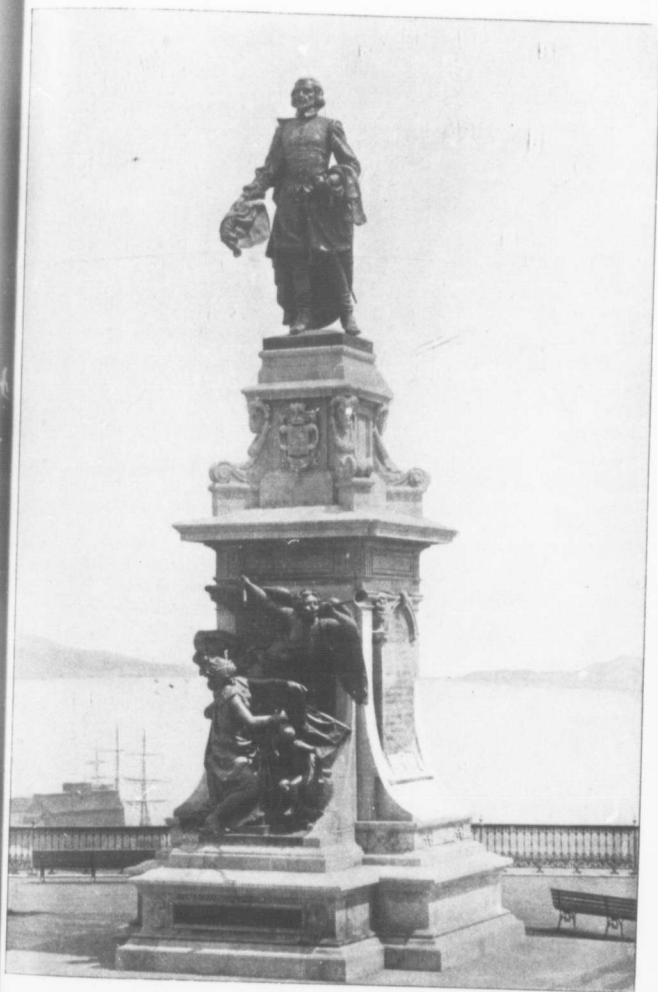
CHAMPLAIN AND QUEBEC.
CHURCH OF NOTRE DAME DES VICTOIRE.

The little church in the Lower Town, known as Notre Dame des Victoires, was not built, as is popularly supposed, by Champlain, as it dates from 1688. It has an appearance of great age and is very original and interesting. There are a number of fine old paintings in the church. The design of the altar shows the military spirit of the time in which it was built. It represents a citadel formed of towers and turrets. The original church was destroyed during the

siege of Quebec, in 1759, and was rebuilt immediately after the cessation of hostilities and re-opened in 1765.

I don't think much of a man who not wiser to-day than he was yesterday.
—Abraham Lincoln.

A cruel story runs on wheels, and every hand oils the wheels as they roll.
—Ouida.



CHAMPLAIN AND QUEBEC.
CHAMPLAIN MONUMENT ON DUFFERIN TERRACE,
ERECTED BY THE CITIZENS OF QUEBEC.



CHAMPLAIN AND QUEBEC.
FIRST "HABITATION" OF QUEBEC.

Nothing Better !

BROCKVILLE, Ont., March 13th, 1908

HARRY B. WHITE, Esq.,
District Agent, Sun Life Assurance Co.,
Brockville, Ont.

Dear Sir,—I am very much pleased with the result of my 15-year Endowment policy maturing to-day, cheque for which you have given me on the very day of maturity. In addition to the protection which I have enjoyed for the 15 years I have also the benefit of a good investment, and if one can get investment and protection in one contract, the former good, the latter secure, I don't know a better proposition.

Wishing the Sun Life of Canada continued prosperity, I am,

Yours truly,

J. CURTIN.

A Safe and Profitable Investment.

OTTAWA, Ont., March 24th, 1908.

Messrs. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life of Canada,
Ottawa.

Gentlemen,—At the expiration of my term of twenty years I am in receipt of your Company's cheque in full settlement. It is fitting, therefore, that I should express my thanks for the satisfactory termination of this contract. This

A clergyman not long ago received the following notice regarding a marriage that was to take place at the parish house :

"This is to give you notice that I and Miss Jemima Arabelle Breamly is comin' to your church on Saturday afternoon next to undergo the operation of matrimony at your hands. Please be prompt as the cab is hired for the hour."

policy has been a safe and profitable investment for me, and has as well afforded me sure protection for my family. When one is in a position to speak from practical experience it is not hard to understand why the Sun Life of Canada has a high standing among the Canadian companies. You are at liberty to use this letter in any manner that will advance the Company's interests.

With kind regards, I remain,

Yours very truly,

JOHN J. LALLY,

Railway Mail Service, Ottawa.

One for Calendars.

Homer Folks, New York's noted authority on charity, said the other day of an applicant for help :

"His recommendation was not very satisfactory. It reminded me of a woman I heard about recently.

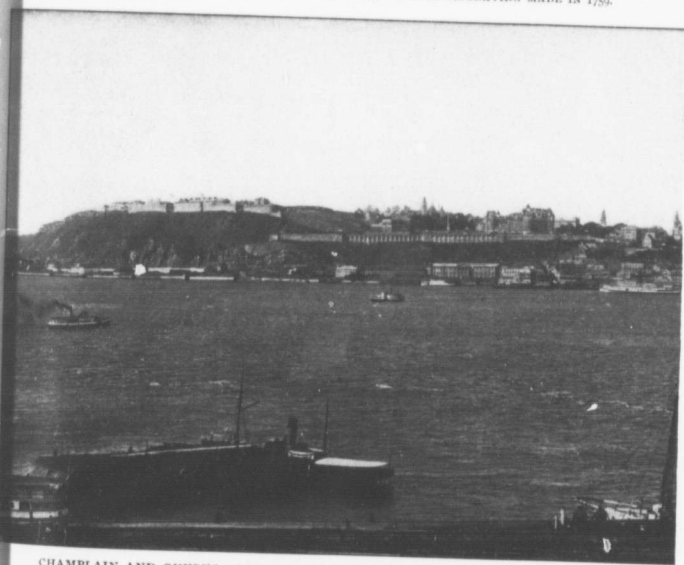
"Somebody said to this woman's husband :

"So you've insured in the Blue Company, eh? Who on earth induced you to choose that of all concerns?"

"My wife," was the reply. "She says they issue the prettiest calendars."
—Rochester Herald.



CHAMPLAIN AND QUEBEC.—WOLFE'S COVE, FROM AN ENGRAVING MADE IN 1789.



CHAMPLAIN AND QUEBEC.—QUEBEC, FROM POINT LEVIS, SHOWING THE FORTIFICATIONS.

The Record for 1907

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . . 17,879,793.31

INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . \$6,249,288.25

ASSETS.

Assets as at 31st December, 1907 26,488,595.15
Increase over 1906 2,195,902.50

SURPLUS.

Surplus distributed during 1907 to Policyholders entitled to participate that year 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Inv. Table, with 3½ and 3 per cent. interest) 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard 3,513,870.89

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 2,393,491.92

Payments to Policyholders since organization 17,492,715.79

BUSINESS IN FORCE.

Life Assurances in force 31st December, 1907 111,135,694.38
Increase over 1906 8,569,296.28

The Company's Growth

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877	107,037.18	300,297.31	2,995,058.00
1882	241,824.19	636,077.94	5,849,889.19
1887	477,410.68	1,312,504.48	10,873,777.69
1892	1,108,680.43	3,403,700.88	23,901,046.64
1897	2,238,894.74	7,322,371.44	44,983,796.79
1902	3,561,509.34	13,480,272.88	67,181,601.63
1907	6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal