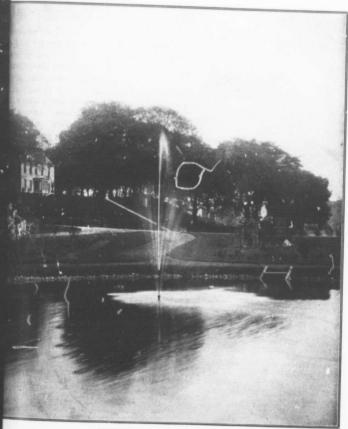
SUNSITIVE

Vol. XIII. No. 9

MONTREAL

SEPTEMBER, 1908



SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, Editor.



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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The Outlook.

Now that the active holiday season's nearing its close and we are relieved at the mental strain of figuring out railway connections on our modern complicate time tables, we can give some time to the things that, perhaps, have been neglected

This is the time for the wide-awak life assurance man to renew the acquaint ance of his old "prospects" and begin over again his work for the protection a the home. Everything circles around the home, and its protection should be the first concern of the persons interested

What is the outlook this autumn and fall?

The men in the field who have the pulse of the community, say, that the prospects for a large life assurance buseness being written were never better. The men we questioned were, of course the field men of the Sun Life of Canada. One wrote as follows: "I never had a many people come to me to talk Sm Life policies in one week as I have had this week, and things look bright for a big fall's business." Another says "Now I am having the very unusual experience of men looking me up to ge Sun' Life policies."

Some may think these experiences may be taken as an indication that the millerium is nigh. It is rather, will this Company, the working out of thing from natural causes.

The treatment the policyholders of the Sun Life of Canada are receiving, in the

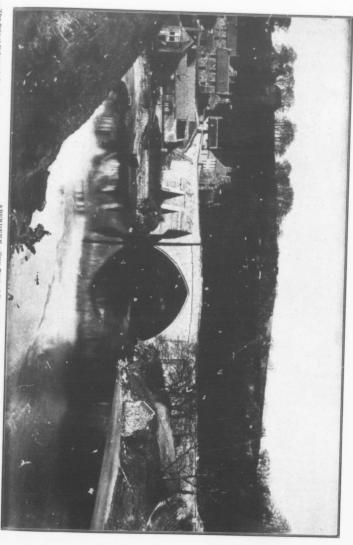
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matter of profits, is proving such an excellent business puller, that the Sun Life agent has now a comparatively easy task in writing life assurance.

The public has changed its attitude regarding life assurance during recent years. It is no longer regarded as a luxury for the well-to-do; but men of all classes regard life assurance as an actual necessity. This idea is stimulated by the complexity of modern living. With increasing living expenses and chances against the ordinary man to save any large amount, the necessity of protecting the home is forced upon him as a duty he cannot afford to neglect.

Life assurance is one of the things that is not overdone; the great majority of assured men do not carry enough.

This is an opportune time to make application for an increased amount.



Aherdeen

Aberdeen is a city of great antiquity. An eminent authority (Mr. Cosmo Innes) has declared that—

Long before Edinburgh had acquired the precedency of a capital, or even a first place among the four burghs of Scotland, while Glasgow was yet an insignificant dependency on its Bishop, Aberdeen had taken its place as a great and independent Royal Burgh and a port of extensive foreign trade.

The municipal history of the burgh dates from 1179, when William the Lion granted a charter conferring on the burgesses the right of trading when and where they pleased. Aberdeen is said to have been the scene of one of the exploits of Wallace. Robert the Bruce lived in it for a considerable time and showered favours on it; and in 1308 the citizens mustered on his behalf, stormed the castle that then surmounted the Castle Hill, and put the English garrison to flight, their watchword on the occasion being "Bon-Accord," which has since remained the motto of the town. Some thirty years later the town was completely burned by the soldiers of Edward III. It was rebuilt, and received special favours from a succession of Scottish sovereigns -David II., the Roberts, and the Jameses, not a few of whom made royal progresses to it and through it. A visit to Aberdeen by Queen Mary in 1562 was marked by a tragic incident, the

Queen being dragged by ithe Earl of Moray is a window of Earl Marischal's house (adjoining what is now Marischal Street) to witness the execution in the Castlegate of Sir John Gordon, a son of the Earl of Huntley, between whom and the Queen an attachment was alleged is exsist. The city, which had pronounced Royalis and Catholic leanings, played a conspicuos part in the Covenanting struggles, and during the Jacobite rebellion of 1745-6 it was for a time occupied by the troops of the Duke of Cumbeland.

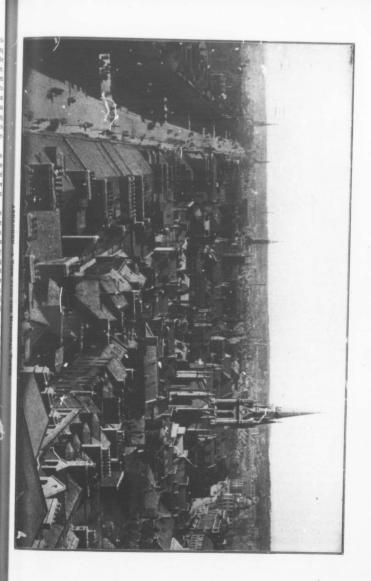
It is the third city in Scotland having a population of over 174,000; in area it is probably the first, the Municipality having recently extended its boundaries—its total burghal area is not 6,335 acres, and it has a circumference of about 7½ miles.

The industries of the city embrace paper making, the quarrying and polishing of granite the manufacture of linen, cotton, woollens tweeds, jute and combs; and there are also irms works and shipbuilding yards. There is a verilarge fishing industry and considerable shipping—over 200 steam trawlers fishing regularly from the port—the harbor admitting vessels of large tonnage. There are Graving and Pontoon Dock and extensive quays for the fishing trade, will besides a Fish Market there is a large and spacious general market.

Aberdeen is known as "The Granite City, from the beautiful light grey granite of which it is built, most of which was quarried in the immediate neighbourhood—at the Rubish Quarries. Union Street, its principal thorough fare, is a noble street, 70 feet wide, nearly a min length from the Castlegate to the Free Churc College. It is carried over a ravine by a hast some bridge in granite, designed by Telford-single arch with the magnificent span of refect; the ravine was originally the valley of Denburn, but is now occupied by the line of Great North of Scotland Railway.

Albyn Place, a continuation of Union Stret forms a thoroughfare unsurpassed in any old Scotch town; while the mansions that in Queen's Road testify to the substantiality a capability of artistic treatment of the name granite.

Many buildings will arrest attention notable the Art Gallery and Museum and the School Art, the Public Library, the Royal Infirms the National Security Savings Bank, the Scho Board Offices, and the Parish Council Buildis Of the numerous churches, the more of spicuous—architecturally—are the Free Sed



Church (with a façade of columns and a huge dome), the Roman Catholic Cathedral (with a graceful granite spire), and the Queen's Cross-Free Church (with elegant window tracery in granite). The Castlegate is adorned with a Market Cross—the finest in Scotland. Built in 1686, it is hexagonal in form and of the Renaissance style, the panels being ornamented with medallion heads of Scottish monarchs from James I. to James VIII. Among the public monuments are statues of the Queen (C. B. Birch, A.R.A.), the Prince Consort (Baron Marochetti), Wallace (W. G. Stevenson, A.R.

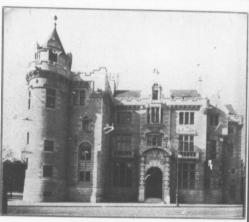
S.A.), Burns (H. Bain-Smith), and General Gordon (T. Stuart Burnet, A.R.S.A.).

Aberdeen has five public parks. The Duthie Park (44 acres in extent) is beautifully situated on the banks of the Dee; the Victoria Park (141/2 acres) and Westburn Park are in the Rosemount district; and the Stewart Park (13 acres) is in Woodside; and Walker Park, near the Bay of Nigg. The Union Terrace Gardens, though small, form a pleasing amenity in the heart of the city. In addition, spacious Links line the sea beach between the estuaries of the Dee and the Don-

a distance of two miles—affording ample accommodation for golfing, cricket, football and other recreations. The beach is excellent for bathing; and an esplanade has recently been constructed, and large and commodious laths erected.

As a seat of learning Aberdeen has long been famous. King's College was founded in 1494 by Bishop Elphinstone, under a Papal bull obtained from Pope Alexander VI., confirmed three years later by James IV., in recognition of whose benefactions it was called the Royal or King's College. The original buildings were greatly added to by Elphinstone's successor, Bishop Gavin Dunbar. The first principal of the College was the historian, Hector Boece. In 1593, George Keith, Earl Marischal, founded another College, called after his name—Maris-

chal College; and the quaint College moto, "They haif said. Quhat say they? Lat thame say," is that of the family of the founder, and was adopted by the Earls Marischal in defiance of a "public opinion" aroused by their appropriation of church lands. Marischal College was originally located in the buildings of the Convent of Grey Friars. A great part of these buildings was destroyed by fire in 1639, and as entirely new and handsome building in perpendicular Gothic, designed by the late Mr. Archibald Simpson, was erected in 1837-41. Large additions have recently been made to Marischal



ABERDEEN.-THE NEW POST-OFFICE.

College, including the erection by the late Mr. Charles Mitchell, LL.D., Newcastle-on-Tyne of a central tower and graduation hall (now named after their donor). These additions were designed by Mr. A. Marshall Mackenzie, A.R. S.A. The completion of the extension scheme is now being rapidly pushed forward. The two Colleges were united in one University by Ad of Parliament in 1858, and Marischal College has since been devoted to the medical classes, a large and flourishing Medical School have been established. The University buildings are a a couple of miles apart, Marischal College being situated in Broad street, and King's College in Old Aberdeen. This old town is worth a visit, if only to inspect the College (and particularly the Chapel and its unique carved woodwork the Cathedral, and the Brig o' Balgownie-this

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ABERDEEN.—HIS MAJESTY'S THEATRE, SOUTH UNITED FREE CHURCH AND ABERDEEN PUBLIC LIBRARY.
STATUE OF SIR WILLIAM WALLACE ON LEFT.

His Majesty's Theatre was opened in 1906 and is one of the finest theatres in the provinces.

South United Free C arch is an excellent example of classic architecture—St. Paul's Cathedral in miniature.

The colossal bronze statue of Wallace was designed by W. G. Stevenson, A.R.A., and unveiled by the Marquis of Lorne in 1885.

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Brig o' Balgownie, wight 's thy wa, With a wife ac son and a mare's ac foal, Down shalt thou fa!

The educational institutions of Aberdeen, in addition to the University, embrace a Grammar School, Robert Gordon's College (for secondary and technical education), a Girl's High School, a School of Cookery and Domestic Economy, and numerous elementary schools. There is a large Public Library, equipped with a Reference Library and a Newsroom in addition to the ordinary lending department.

Aberdeen has given birth to and educated many men who have become eminent in literature, science, and art. Lord Byron studied for a year or two at its Grammar School; and among the literary notabilities connected with the city are Archdeacon Barbour, James Beattie ("The Ministrel"), Professor Bain, John Hill

Burton, Principal Campbell, Alexander Cruden (of the "Concordance") Professor Masson and Dr. Joseph Robertson, the antiquarian. Eminence in medicine has been attained by several members of different families—the Gregorys and the Fordyces, for instance; and a tolerably large volume was recently devoted to lives of "Aberdeen Doctors." Aberdeen has also gained distinction by furnishing a school of artists, from George Jamesone, "the Vandyke of Scotland," down to John Phillip ("Phillip of Spain") and Sir George Reid, ex-President of the Royal Scottish Academy.

Aberdeen has special interest to the Sun Life of Canada inasmuch as the President of the Company, Mr. Robertson Macaulay, was for a few years a resident of Aberdeen, as cashier for the firm of John Barker & Sons, woollen manufacturers. This company is now defunct. Mr. Macaulay left the "Granite City" in 1854.



ABERDEEN.—The Beach—A fine stretch of sand between Dec and Don, connected with the city by electric tramways and excellent carriage driveways.

Lieut.-Colonel Higinbotham Honored by his "Old Comrades of '66."

During the "Home Week" at Guelph, Ont., recently, Lieut.-Colonel Higinbotham, father of Messrs. W. A. and H. B. Higinbotham, two much respected members of our managerial staff, was honoured by his "Old Comrades of '66." The "Comrades," headed by the Kilties Band and Alderman Robert Simpson, representing the Mayor, formed a procession to "Riverview," Lieut.-Colonel Higinbotham's home, and enjoyed themselves as only "Old Comrades" could. Alderman Simpson spoke for the city and tendered the congratulations of the citizens to Col. Higinbotham.

Mr. George Skinner, on behalf of the veterans, spoke of the very great pleasure it gave them all to re-unite once more in honouring their old commander, whom they all love and respect so highly. In the natural course of events he said we can hardly expect to be per-

mitted to meet much oftener, our ranks are being rapidly depleted, and soon all of us will have gone to the great render vous to there await the last "Revielle." which we hope will be heard and answered by us all. The call to arms in 186 might have been a much more serious affair than it was. Events like this are too soon forgotten in the history of young and growing nation. None of a who responded then knew what the out come of the threatened invasion of our country might be, yet, all were ready to do and die in honor of our country. It concluding his remarks Mr. Skinne said: "We the old guard, tender to you dear Colonel, our best wishes for long life, and that peace and happiness both here, and in the world to come, which w feel you so deservedly merit."

Mr. W. A. Higinbotham responded a behalf of his father. Refreshments we afterwards served on the lawn and the company dispersed amidst ringing cheen Mr Sun I of Sco native Bebru Gorde cation educa

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MR. J. A. MACLENNAN. District Inspector Sun Life of Canada Northern Aberdeen District,

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MR. M. LUNAN, Manager for the North of Scotland, Sun Life of Canada,

MR. C. S. WOODROW. Agency Inspector, Sun Life of Canada, Aberdeen

Mr. M. Lunan.

Mr. Marianus Lunan, who has represented the Sun Life of Canada as its Manager for the North Scotland during the last thirteen years, is a native of Aberdeen, where he was born on 13th Pebruary, 1870. He was educated at Robert Gordon's Hospital and College, a noted eduational institution, and on completing his ducation in 1887 he threw himself into life asurance, with an energy and intelligence that early marked him out for promotion. For some years he was associated with the Scottish Temperance Assurance Company, and in 1895 reof the cived his present appointment. Since his conmection with this Company, he has developed and extended the Company's business in the North of Scotland, and his efforts have met with ady to the success they deserved.

Mr. Lunan has always associated himself with cinne movements having for their object the inculation of thrift and economy amongst the middle classes and is officially connected with several long milding and industrial societies in Aberdeen, s bott mere his life assurance knowledge and business ch was bility are of great assistance. He is also a drector of Chas. McDonald, Ltd., one of the legest and most successful granite firms in Aberdeen.

While, as will be seen from our sketch, Mr. d the Linan's life is a busy one, he has still found heer. Une to interest himself in the public life of his

native city. In 1907 he was elected a member of the Parish Council, and so well satisfied were his constituents with his conduct on that Board that in 1907 he was re-elected unopposed for a further term of three years.

Mr. J. A. MacLennan.

Mr. James A. MacLennan was born on the 17th March, 1856, on the banks of the River Beauly, in Inverness-shire. His first employment was in a law office in the town of Inverness, but like many another Highland lad he preferred an active out-door life; he accordingly left the desk and joined the navy. During his period of 20 years service he visited various parts of the world, and was on board HMS. "Monarch" at the bombardment of Alexandria, in July, 1862, and was awarded the "Egyptian Medal and Clasp and Kedive Star." While serving on board HMS. "Daphne," in the Pacific, Mr. MacLennan made a gallant attempt on November 24th, 1899, at Callao, Peru, South America, to rescue an American seaman belonging to the bark "Samarkand," who, while bathing, was carried away by the tremendous surf which was running at the time. He leaped from the top of the breakwater wall, a height of over 20 feet, into the surging sea below, but alas! too late, for on touching the drowning seaman, he disappeared from his grasp. Hurdreds of spectators witnessed the exciting incident, and he received cheer after cheer on returning to shore. For this act of gallantry he was awarded the Royal Humane Society's Bronze Medal and Vellum. Mr. MacLennan also holds the Long Service and Good Conduct Medal given by the Admiralty. On leaving the navy Mr. MacLennan settled at Dingwall, and in 1895 became Agent for the Sun Life Assurance Company of Canada with such success that six months later he was appointed District Inspector for Rossshire, and early this year he was further promoted to Agency Inspector for the northern portion of the Aberdeen district.

Mr. C. S. Woodrow.

Mr. Charles Sydney Woodrow was born in Buffalo, U.S.A., on 26th November, 1874, but early removed to the old country.

He was educated at Kendrick Grammar School, Reading, Royal High School, Edinburgh, and Eaton Park, Norwich, and completed his education by taking the B.A. degree of London University.

In 1890 he entered the Bristol office of the London & Lancashire Life Insurance Company, and after three years service was promoted to the position of Agency Inspector of the Branch, which position he vacated in 1894 in order to join the North British & Mercantile Insurance Company at Aberdeen. After a short service with that Company he decided to study law, and for that purpose he entered Aberdeen University and had the honor of passing with "Distinction."

In 1902 he commenced practice on his own account as a lawyer in Aberdeen, and was successful in building up a good and remunerative business, but his inclinations always lay towards the assurance profession, and this year he was persuaded to join the Aberdeen office of the Sun Life of Canada as Agency Inspector.

Mr. Woodrow is a keen politician, a ready platform speaker and an able pleader, and if the latter attribute be applied as successfully to life assurance as it has been to legal court work, he will have no reason to regret joining the staff of the Sun Life of Canada.

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

Don't be "A Fool."

Mr. E. T. Pabody, a merchant of Minneapolis, Minn., has voluntarily made the following statement which appears in the Life Insurance Educator:

I wish, solely in the interest of the public, to give my experience in life assurance in order to warn young me not to make the mistake which I make many years ago.

In May, 1878, I took a \$2,000 certifcate in the Ancient Order of United Workmen. I was led to believe that the cost of this kind of assurance was the and would continue to be very much less than I was paying in an old line company. I am now past the assurable age and have received notice that the cost of my insurance after July 1, 1908, will be about \$80 per year and with no proof that it will not be increased far beyond that figure. When I went to one of the officers to ask the reason for the great advance in rate, he told me that a man who was expecting to live to old age and took this kind of assurance was "a fool."

If you are seriously considering this kind of assurance you may know what a least one officer of this order thinks a you. Young man, if you expect to live beyond middle life, do not be "a fool" and waste your money in this kind a assurance. My policy will soon laps and I will have nothing to show for the assessments paid for thirty yerrs. This is my experience with assessment assurance.

In March, 1866, I took a \$2,000 terpayment life policy in a Massachusets company and paid the premiums during the ten years—part cash and part not leaving the dividends to apply on the notes. The dividends have liquidate the notes; and this year there was a dividend to my credit of \$13.85. The

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ABERDEEN.—"FRIDAY RAG FAIR," CASTLE STREET MARKET,
Showing the County and Municipal buildings, erected in 1867-71, at a cost of \$\int_{100,000}\$. The market cross seen the market area is one of the finest of its kind in Scotland. It was crected in 1869, In the panels of the balustrade the arches are portraits in relief of the Stuart Sovereigns from James I. to James VII.



ABERDEEN.—THE FISH MARKET.

The fish market is one of the sights of Aberdeen. It is the largest and finest building of its kind in Scotland.

policy as paid up will continue to bear dividends the rest of my life and is now worth in cash between \$1,200 and \$1,400. This has been my experience with an old line Massachusetts company.

Compare the two. My certificate in the A. O. U. W. has cost me more than my policy in the Massachusetts company. When my certificate in the A. O. U. W. lapses, as it will before many days, it will not be worth the paper upon which it is written. My policy in the Massachusetts company is paid up. It will be the source of a small income so long as I live. If I were willing to surrender it the company would give me at least \$1,200 for it.

The above facts speak for themselves. They have convinced me that the only assurance which assures is old line assurance and those men must be lacking in knowledge of the very first principles of life assurance who mislead the public with so-called cheap assurance which speaks the word of promise to the hope only to break it to the ear. I make these statements solely in the public interest and not at the solicitation of others, directly or indirectly.

But the Moon Kept on Shining.

A certain well-known Judge was once violently attacked by a young and very impudent counsel. To the surprise of everyone the Judge heard him right through, unconscious of what was said by those present, and made no reply.

After the adjournment for the day and when all were assembled at the hotel where the Judge and many of the court folk had their refreshments, someone asked the Judge why he did not rebuke the impertinent fellow.

"Permit me," said the Judge, loud enough to attract the attention of the

whole company, among whom was the barrister in question—"permit me to tell you a little story. My father, when he lived in the country, had a dog—mere puppy, I may say. Well, the puppy, would go out every moonlight might and bark at the moon for home together."

The Judge paused as if he had finished "Well, what of that?" exclaimed had a dozen of the audience at once.

"Oh, nothing—nothing; but the mon kept on shining just as if nothing has happened."

"Oh, My Poor Children!"

"Oh, my poor Children!" exclaime a Crewe railway workman, who wa caught between two waggons and crushe to death. What a text for a sermon But would a sermon do any good i bringing home to the sinner in the per the duty of life assurance? Direct per sonal effort on the part of an agent the only method of inducing a man to d his duty to himself and family. The organ of the Socialists contends that the is enough in this tragic accident to "justify all our Socialist idealism and toil." But, as the world is constituted to-day, the socialistic writer should have emphasized the fact that life assurant represents a great and genuine form socialism. Many authors have picture an ideal state of society, but have totally ignored existing agencies at work for the uplifting of humanity.—Business.

A Boomerang.

"Any old thing appeals to you if it cheap!" cried the angry husband.

His bargain-hunting wife grimly smiled.

"Don't forget," she sarcastically marked, "that you yourself are one my characteristic investments."

ABERDEEN.-St. Machar Cathedral.

"The twin towers of St. Machar Cathedral are among the oldest landmarks in Aberdeen. The edifice is now the parish church of St. Machar. The See was created in 1137 and the building of the Cathedral was commenced both 1337 and finished in 1522. The great steeple which had a peal of 14 bells, feel in 1688, demolishing the east end of the church and destroying many of the monuments."



ABERDEEN.-HEAD OF DOCKS.

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ABERDEEN.-KING'S COLLEGE.

King's College was founded in 1494, by Bishop William Elphinstone, and, although it has undergone mm structural alterations since then, its beautiful little chapel, dating from 1505 remains almost intact. Within the chapel is the tomb of the founder. The crown, tower is a picturesque feature universally admired.

BEAUDIN, LORANGER, ST. GERMAIN & GUERIN, ADVOCATES,

54 Notre Dame St. East,

MONTREAL, July 21, 1908.

Mr. J. C. STANTON, Jr.,

Manager Montreal City Branch, Sun Life Assurance Company of Canada, Montreal

Dear Sir,—I was greatly surprised by a visit from a representative of your office who called to advise me that I would receive from your Company, on August 1st, a cash dividend or profit under my \$3,000 policy, in amount \$129,70. This policy was issued August, 1893, on the 15 Payment Life Plan. Premiums are now fully paid; I did not, however, expect a dividend. I find that this amount is equivalent to over 7% interest on the premiums that I have paid to your Company; this is most gratifying and speaks in louder praise than anything I could offer for the excellent management of your Company. In this connection, I would add that I have a large amount of assurance in

other companies but none of my policies have ever given me such excellent results.

Kindly extend to the officers of your Company my most sincere appreciation and thanks for this excellent return.

Yours very truly, S. BEAUDIN.

Was Fond of Dogs.

Mark Twain was talking of war and of the hardships and privations of sieges.

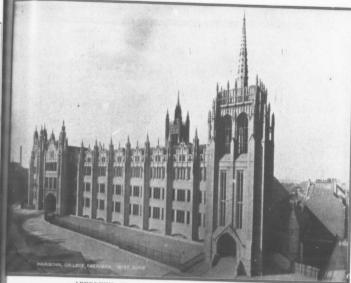
"A Frenchman," he said, "called one day on a woman who had two dogs. They were ugly little brutes, and, when they came near him, the man pushed them out of the way with his foot.

"'I perceive, sir," she said, "you an not very fond of dogs."

"The man started in surprise.

"I'm not fond of dogs! he exclaimed
Why, madam, I ate more than twenty
of them during the siege of Paris!"

Robert ourgesses.



ABERDEEN.-Marischal College, (See article on Aberdeen).



ABERDEEN.—ROBERT GORDON'S COLLEGE.

Robert Gordon's College was bequested by Robert Gordon, for the education of sons and grandsons of decayed surgeness. The original building in the centre was erected in 173.0 at a cost of $\chi_3^{(0,0)} \lesssim 13,000$ was expended on the remaining parts of the building in 1833. The scope of the Institution was greatly withened in 1851.

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The Record for 1907

Sun Life Company of Canada

ASSURANCES ISSUED DURING 1907. Assurances issued and paid for in Cash during 1907.	*** One no.
INCOME.	17,879,793.31
Cash Income from Premiums, Interest, Rents, &c	\$6,249,288.25
ASSETS.	
Assets as at 31st December, 1907	26,488,595.15
SURPLUS.	2,195,902.50
Surplus distributed during 1907 to Policyholders enti- tled to participate that year	123 050 22
Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest)	422,950.33
Surplus over all Liabilities and Capital, according to the Dominion Government Standard	
PAYMENTS TO POLICYHOLDERS. Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907	
Perments to Dell' 1 11	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

The Company's Growth

				Income.	Assets exolusive 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	2,995,058.0
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	٠			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

8,569,296 28