

PAGES

MISSING



His Excellency, Lord Lamington, Governor
of Bombay.

Charles Wallace Alexander Napier Cochrane-Baillie, K. C. M. G., D. C. L., J. P., Lord Lamington, succeeded Lord Northcote, as Governor of Bombay, in 1904. Grandson of the celebrated admiral of the fleet, Sir John Cochrane, and son of that Cochrane-Baillie, who, after most ably supporting the Conservative Government for forty years, was raised to the Peerage as the first Lord Lamington. His Excellency entered upon his duties in the Bombay Presidency under most excellent auspices. After taking his B.A. degree at Oxford, in 1885, he was appointed an assistant private secretary to Lord Salisbury, and, in 1886, entered Parliament as member for North St. Pancras, London, a post which he resigned on his accession to the House of Lords, at his father's death. After serving as Governor of Queensland for seven years, he went to Bombay with the highest character for excellent administrative ability. Nor has the promise

which his previous work gained for him failed in any way of realization. Even in the comparatively short time which he has passed in Bombay, he has satisfied everybody that the numerous, incessant and exacting demands made upon his sympathy, energy and ability are receiving ample fulfilment. It may be noted, as a proof of his popularity, that His Excellency was recently invited by the Corporation of Bombay to a public dinner, attended by above a hundred guests, the elite of the city. It was one of the most striking and impressive functions of the kind ever held in Bombay, and in every way worthy of a great corporation and a great city.

In Lady Lamington, His Excellency has, as a helper, a lady whose refined and generous sympathies and self-denying devotion to every call of duty, has already won for her the affectionate esteem of all communities in the Presidency.



Canada Building, Bombay.

The "Times of India," of recent date, devotes considerable space to a description of the new building erected by this Company at Bombay. We regret that space forbids us printing the full description as given, but what we give goes to show that the "Canada Building" is worthy of the Company it stands for:

"Bombay has long been noted for its many beautiful buildings, and in no part of the city has more been done in recent years to beautify its thoroughfares than along the busy neighborhood of Hornby Road. One of the most recent buildings erected in that thoroughfare is the "Canada Building," the Indian headquarters of the Sun Life Assurance Company of Canada, and certain it is that not a building in the street surpasses it in architectural beauty or originality of

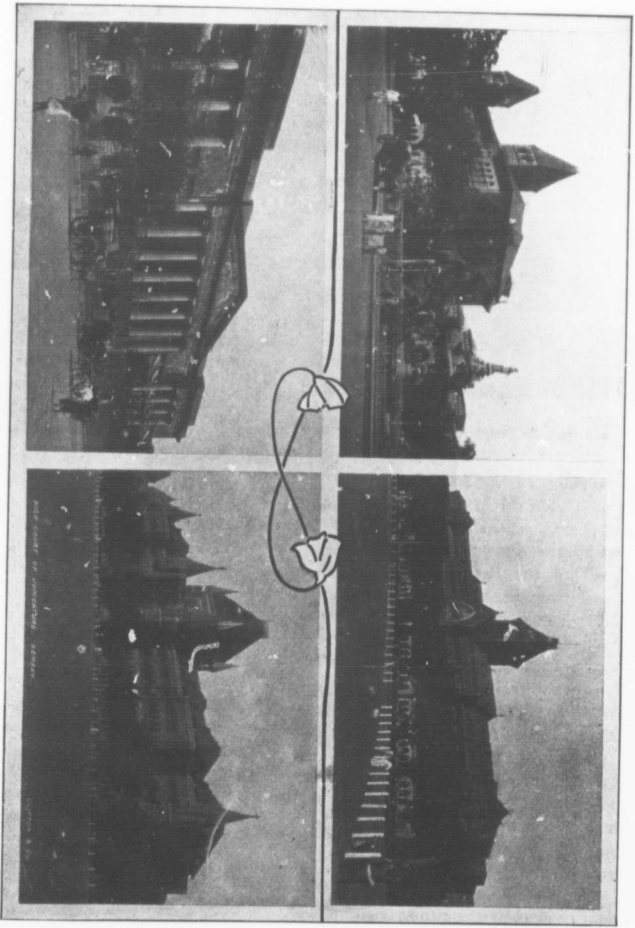
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SOME PUBLIC BUILDINGS OF BOMBAY (see article on page 164.)
 Post Office, showing Floral Fountain.
 The Town Hall.



Government Secretariat.
 High Court of Judicature.

Photos. by Clifton & Co.



The Hon. Sir Pherozshah Mehta, K.C.I.E.
President Bombay Municipal Corporation.

Having gained his M.A. with honors, in 1864, Mr. Mehta moved to London, and passed out from Lincoln's Inn as the first Parsee barrister in London. He returned to his natal city in 1868, and, almost from the beginning, has taken a leading part in Bombay municipal matters, and has now, for the third time, become Chairman of the Corporation. He is generally acknowledged to be the leader of the Indian National Congress and of political progress in India.

The title of K.C.I.E. conferred on him in 1904 has been recognized by all classes and communities as by no means too great a reward for excellent public work, done with singleness of purpose and loftiness of aim. This year, as President of the Corporation, he will have the honor of heading the citizens of Bombay to receive the Prince and Princess of Wales on their first landing on the shores of India.

Outside of the Indian Government Service, there is no individual in India

who occupies so large a space in the public eye, or who more thoroughly deserves the position which he occupies—an eloquent and learned lawyer; a public-spirited citizen, unselfishly painstaking and self-denying; an enlightened force in the State as a leader of men; and although a candid critic of Government measures, yet one upon whose support as an ally the Government can count in measures of public utility.

Bombay City.

In the minds of thinking men there is a conviction, strengthening every year, that the preservation of her Indian Empire is essential to Great Britain's prosperity, and that, amongst the foreign dependencies of the British Crown, none are of greater and more increasing importance than that Empire of which its chief possession, whether regarded from a political or commercial point of view, is the Island of Bombay.

The growth of Bombay has been marvellous, almost beyond credibility. In 1634, the population, as reported by a contemporary writer, consisted of eleven Portuguese families, who, together with the natives, made up seventy musketeers, the only defence of the Island. At that time, and for at least thirty years after, the principal industries of Bombay were, besides fishing, the cultivation of coconut, Areca nut and rice.

In 1665, Bombay Island and harbor were handed over to the British, who, in 1667, were able to realise a rent of only £2,000. In this last year, the Island, once named "The Island of the Good Life," was a collection of pestiferous swamps and putrid fish-curing grounds, where three years was the average duration of European life. The population, in the middle of the eighteenth century, numbered 60,000,

(Continued on page 172.)

PHOTOGRAPH BY O. BOMBAY, FROM MALABAR HILL.

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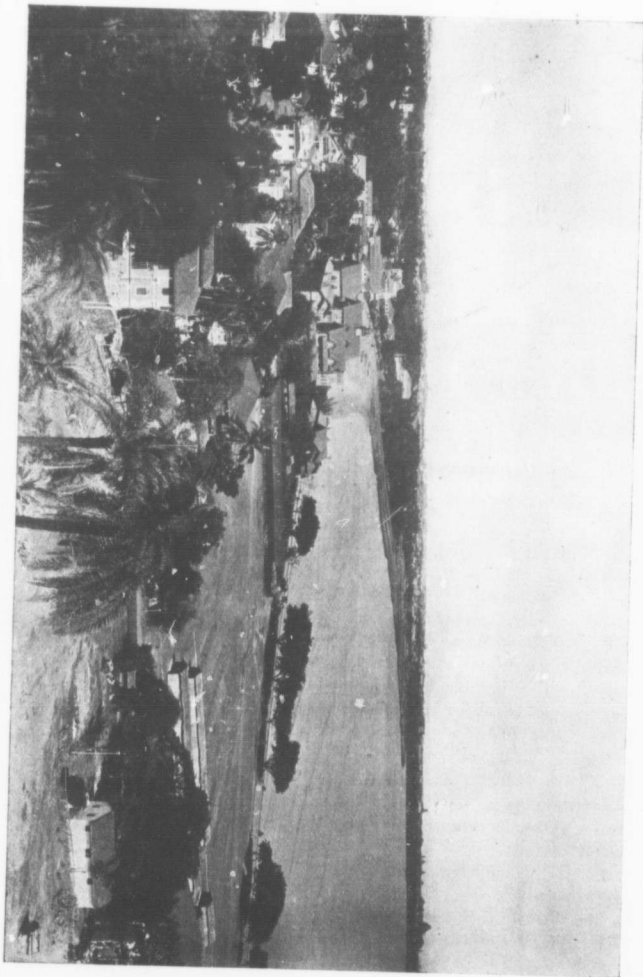
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PARTIAL VIEW OF THE CITY OF BOMBAY, FROM MALABAR HILL.

Photo by F. P. Stewart & Son, Poona.





Mr. J. A. D. McBain, J.P.,

Manager Sun Life of Canada for India,
Burma and Ceylon.

The Manager for India, Burma and Ceylon of the Sun Life Assurance Company of Canada was born in Arbroath, Scotland, thirty-six years ago. His earliest business experience was gained in the banking office of his father, Mr. J. M. McBain, F.S.A., Scotland (a well-known author and writer on antiquarian subjects), who has for half a century conducted a large and successful insurance business in the East of Scotland. It was while being thus very strictly trained that Mr. McBain imbibed those excellent business habits and obtained that thorough insight into the principles of assurance of which the knowledge has been so eminently useful to him.

In 1893, when the Sun Life Assurance Company of Canada extended its operations to the Dutch East Indies, Mr. McBain was the manager at Batavia for a large mercantile house, on whose behalf he took up and successfully carried on

the Company's agency for a number of years.

In the beginning of 1898, he joined the staff of the Sun Life of Canada as its manager for Burma, Siam and Sumatra. In these countries, he speedily established flourishing agencies. In its reorganization of its eastern districts by the Head Office, Mr. McBain was appointed Manager for India, Burma and Ceylon, and in 1901, opened the Company's Office at Bombay. The Company's business in India has so rapidly increased under his energetic management as to justify the erection of the handsome offices referred to elsewhere in this issue.

Mr. McBain is an Honorary Presidency Magistrate and a Justice of the Peace. A year ago, he was chosen by election as a representative of the Justices on the Bombay Municipal Corporation.

Ever ready to lend a helping hand, he is an assiduous worker in church and philanthropic affairs.

In his younger days, as a patriotic citizen, he held the rank of captain in the Forfarshire Volunteer Artillery.



Photo, by Clifton & Co.

Palm Grove, Bombay.



THE QUEEN'S STATUE, BOMBAY.

Photo. by Raja Deen Dajal & Sons.

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.

DIRECTORS :

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President and Managing-Director.

S. H. EWING, ESQ.
Vice-President.

J. P. CLEGHORN, ESQ.
CHARLES CUSHING, ESQ.
J. R. DOUGALL, ESQ., M.A.
ABNER KINGMAN, ESQ.
T. B. MACAULAY, ESQ.
JOHN MCKERGOW, ESQ.
JAMES TASKER, ESQ.

SECRETARY AND ACTUARY :

T. B. MACAULAY, F.I.A.

CHIEF MEDICAL OFFICER :

GEO. WILKINS, M.D., M.R.C.S. ENG.

ASSISTANT ACTUARY :

ARTHUR B. WOOD, F.I.A.

SUPERINTENDENT OF AGENCIES :

FREDERICK G. COPE.

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Life Assurance a Necessity.

It is fortunate for the daily press that there is at present an investigation in progress of some of the life companies of the United States, and that many things have been discovered of an irregular nature. Were it not for this, the headlines of some daily papers would be lacking in sensational effect, and the public would have to be content with ordinary every-day news. It is quite true that the investigator furnishes ample material for the scare head-liner, but oftentimes a fact placed outside its setting needlessly alarms.

The coolness and sane conduct of the public is a censure upon the "yellow" press and an indication of its waning power. It is very refreshing to note the conduct of the public from the beginning of the investigation until now. The principle of life assurance could not receive a better commendation than the quiet and considerate sympathy of the public. Were similar revelations made with regard to the strongest banking institutions of the country, we would have seen ere this a stampede of its depositors, with disastrous results.

The policyholders of the companies affected have kept their heads—and their policies—knowing full well that at maturity the money will be forthcoming to cover every dollar their policies call for. The perfection of the system of life assurance, upon which all old-line companies work, provides for this; and we may say that the assurance solicitors

who take advantage of the present situation to switch existing policies is not true to the cause of life assurance.

The result of the investigation will work well for both the life companies and the policyholders. It is a lesson to the companies—and we are sorry to say that, in some quarters, it is sorely needed—teaching them that the funds they control are trust funds and cannot be thoughtlessly handled, and that the officers do not own the companies. The money with which they are entrusted belongs to those who gave it to them. It will teach the policyholders a lesson in discrimination. The extravagant assertions made by some companies will not be, in future, swallowed wholesale. Bluff will not be accepted as fact, and financial boasting will be ruled out. All in all, good will surely come out of this turmoil. Life assurance in principle is as sound as it ever was, even although some companies have been unsound in practice.

We do not discredit the cause of religion because betimes some leaders go astray; it only urges those who have been trying to do their best to do even better, and it also attunes the public conscience to more quickly discern the good from the bad.

This fact remains—widows, and their children will ever need the dollar value to keep a roof over their heads and life in their bodies, and thus life assurance will always be a necessity.

The present trouble will, we are sure, be taken advantage of by some men to delay their action in taking on life assurance. This cannot be helped. There always have been and always will be men who will welcome any subterfuge to evade their duty; but the true men, those who look the stern facts of life in the face will not be swerved in their action in regard to life assurance by anything that does not touch the principles underlying

the system; but they will, perhaps, be more critical regarding the disposition of their premium money.



He wasn't Assured, and She Needed the Money.

Doctor—I am pleased to say that your husband will recover.

Wife—Oh, dear doctor, what shall I do?

Doctor—You unfeeling woman, don't you want your husband to get better?

Wife—Well, when you said last week you did not think he would live a fortnight I went and sold all his clothes.



Two Strong Arguments.

The great arguments in favor of life assurance over saving and investments are two:—First, that assurance is the only form of investment which discounts in advance the possible results of death. Assurance is certainty, while all other investments are regulated by the length of life. For this reason life assurance should be the foundation. On it, but not without it, you can afford to take chances that depend upon a continuance of life to yield results.

The second argument, though of minor importance, still possesses considerable value. It is that life assurance, by fixing an amount to be paid, and a date on which it is to be paid, creates a systematic method for saving which voluntary or spasmodic efforts fail to give.

—Business.



Several handsome illustrations of Bombay City which have been crowded out this month will appear in the December number.



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



Mr. Phiroze C. Sethna,

Secretary for India, Burma and Ceylon,
Sun Life of Canada.

If we were to judge the people of India by our Secretary for India, Mr. Phiroze C. Sethna, we would prophecy that in a few years, that great Empire would set the pace for us all. We sometimes hear that the Western people work harder and are more energetic than the Eastern, but never have we met a person who can pack more work into an hour than the subject of our sketch. Mr. Sethna graduated from the Bombay University, and had intended studying law, but instead joined his father in business, which the latter still carries on. Prominent among the varied business enterprises in which he is connected and holds a seat on the directorate, is that of cotton spinning mills and gins. But Mr. Sethna's time is not wholly given to business; the advancement of his people, the Parsees, is near his heart and to this he gives much attention. He is a delegate to the Parsee Matrimonial Court. Mr. Sethna has been connected with the Sun Life of Canada, as its Secretary for India, since

1901, and is indefatigable in advancing the Company's interests. Mr. Sethna visited Head Office on two occasions. He was present at the Agency Convention of this year, and added much to its helpfulness by his presence and counsel.



Continued from page 162.

design. This handsome office pile has a frontage to the main road of 58 feet, while its side abuts on the adjoining street for a distance of 180 feet, and the height to the top of the flat roof is 65 feet. The building has a basement, ground floor, and three upper stories. The architects are Messrs. Gostling, Chambers and Fritchley, a firm which has been responsible for the designing of a large number of fine buildings in Bombay.

"The Sun Life of Canada's offices, which are entirely of fireproof construction, are built of yellow Coorla stone, with a liberal introduction of white porebunder stone for dressings and enrichments. An artistic use of the emblems of Canada and of the Company—the maple leaf, the beaver and the rising sun—has been made by the architects in their scheme of decoration. The building has an ornamental tower at the angle of its two street frontages, and the main building facades flanking this on either side are of a similar harmonious design, while each is surmounted by a prominent classic pediment. The tympanum of these pediments is composed of an allegorical figure, a charioteer, driving a chariot and four fiery horses out of the rising sun. The whole subject is carved in bold relief out of the solid stone and is larger than life size. The upper stories, after the custom observed in regard to most of the modern street buildings in Bombay, project over the footway, in order to provide shelter from the elements to passers by, and are supported on handsome stone archways.

Each of the upper stories has four large windows facing the street, semi-circular and segmental in shape, and chastely decorated with the maple leaf, beaver and sun emblems. The side facade of the building, which faces North, is divided, in its design, into three sections, the first and second being in keeping with the main facade, while the rear block is of a similar but less ornate design. Large white marble slabs, out of which the name of the Company has been cut in raised letters, are inserted in the friezes below the main pediments. The edifice is divided into a front and rear block, each having a separate entrance, the former being planned to provide accommodation for a shop and offices, and the latter as residential flats. The ground floor of the front block consists of a spacious, well lighted shop, paved with white marble. Below this shop is a lofty basement, where the conditions of ventilation and light have been well provided for. * * * That such a high class building is a safe financial investment is evidenced by the fact that every part of "Ca nada Building" had been let at remunerative rents, on long leases, to desirable tenants, even before the structure was finished.

"Mr. J. A. D. McBain, the Company's Manager for India, Burma and Ceylon, has had the direct supervision of all affairs connected with the erection of this handsome edifice, and he, as well as the Company he represents, are to be congratulated on adding so handsome an addition to the modern buildings of Bombay."



Do it Now!

I know a man who made up his mind to assure his life—next year—and then forgot all about it. Strange to relate, he said it was five years before that thought came to him again. It came to him along with diabetes, but his chance for life assurance was gone.—Amicus.

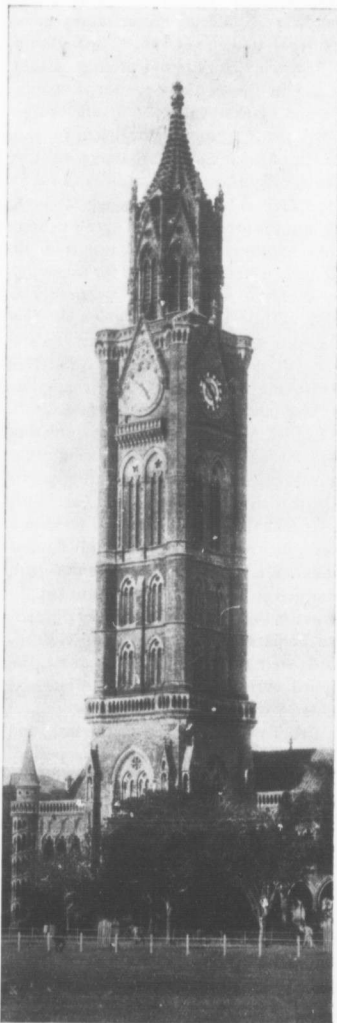


Photo. by Clifton & Co.

CLOCK TOWER,
BOMBAY.

— : (Continued from page 164.)

and in 1780, official enumeration gave the population at 113,126. The message of Nelson's victory found 150,000. From 15,000 in the beginning to 150,000 in the end of the century is a remarkable achievement, seldom paralleled in the annals of any country. Early in the nineteenth century, the number of inhabitants seems to have averaged 200,000, while at the present day it is over 800,000.

As another instance of progress, in 1806, when land was granted for barracks, one Ardeshir Dady got for 5,000 square yards at the rate of *Rs. 25/- a yard. The site, in 1791, was estimated by Dady's father as worth Rs. 60,000/-, i.e. Rs. 12/- per square yard. In fifteen years the price of land had more than doubled.

In 1819, Mount Stuart Elphinstone was appointed Governor, and during this time Bombay made marked progress in all directions. In 1826, the population increased as if Cadmus had sown Dragon's teeth, mercantile houses multiplied, charities were founded, public tanks were enlarged so as to afford a constant supply of water, the ways were elegantly lighted, the Esplanade was levelled and cleared, roads were made, and edifices arose, designed with architectural taste and executed with masonic skill.

The Town Hall, the Cathedral, and the Scotch Kirk date from this period. Dr. John Wilson, the Scottish Missionary, began his evangelical labors in Bombay about the same time as Elphinstone began his administration.

The change in the political situation made its influence felt in the commerce of the city. In 1837, the overland route facilitated commerce with Europe, and only one event remained to consummate the glories of this wonderful city, and that came by the opening of the Suez Canal, in 1869.

From this period, assisted doubtless by

*The Rupee is equal to 32½ cents, or 18. 4d. sterling.

the opening of railway lines to the inland districts, Bombay entered on a career of steady and sober progress, broken only by one financial demoralization of the deepest kind, when mania for speculation seized her and worked disastrous results. Yet, again, rising like a phoenix, she went forward on her phenomenal progress. The municipality of Bombay was reconstructed on a popular basis in 1872; the city increased in population and prosperity; stately buildings, both public and private, arose: new roads and bridges connected distant parts of the city. Mr. S. M. Edwardes writes in his history of the city: "Beautiful were her public buildings; great was the increase of her commerce; huge was her population by the year 1872."

In the period from 1860 to 1870, many excellent works of public convenience and adornment were, by the exertions of the genius of Bombay's leading men, brought to completion. By no means the least among these is a line of magnificent buildings which face the beautiful Back Bay, and beyond it the terraced steep of Malabar Hill, with the residence of the Governor at its point.

The buildings looking from the Southern end are the Government Secretariat, the University Convocation Hall, the University Library and the "Rajabai Tower," the money for which was gifted by Mr. Premchand Roychand, and was named after his mother. Next in order comes the High Court, Public Works Accounts Offices, while beyond lie the General Post Office and its adjunct, the Telegraph Office.

Within a stone's throw of the latter, although not in the same line, are some equally imposing buildings, raised within the last quarter of a century. For the most important business edifices lately raised, one must travel in the direction of the Victoria Terminus. In this handsome street, devoted almost wholly to



MALABAR HILL.

Photo. by Clifton & Co.

This is the residential section of Bombay and is famed for its magnificent residences.

shops and high-class business premises, one cannot fail to notice the noble block recently built and occupied by the Sun Life Assurance Company of Canada.

Company, and we would cordially recommend our friends to assure with this Company.

Yours faithfully,

NOLIN BIHARI SIRCAR,
NAVDAIP CHUNDER ROY,
BHAIKABHAI KSHATRIYA,

Executors of the Estate of
late Mokundy Lall Khetry.

Promptly and Satisfactorily Paid.

Calcutta, 30th Nov., 1904.

To the

Sun Life Assurance Company of Canada.

Dear Sirs:

We beg to own receipt with thanks of cheque No. 124, dated the 25th day of November, 1904, for Rs. 20,000/-, being the amount of claim under policies Nos. 77,897-900, on the life of the late Mr. Mokundy Lall Khetry. We desire also to express our acknowledgment to your general agents, Messrs. Kerr, Tarruck & Co., for their courtesy in assisting us in preparing the claim papers, and the way in which the said claim has been paid, promptly and satisfactorily. This liberal treatment and the ready manner in which the loss is paid, speaks volume, for the

"Yes, I used to be in the assurance business. I once got a man to take out a \$50,000 policy only about a week before he happened to be killed. He was a mighty hard chap to land, too. I had to talk to him for nearly six months before I got him."

"That was tough on the company. I suppose you regretted after it was all over that your persuasive powers were so good."

"Um—no, I never felt sorry about it. I married the widow."



A PARSEE TOWER OF SILENCE

Photo. by Clifton & Co.

The Parsees found their way to Bombay from Surat, to which they made their way from Gujarat, their place of settlement after leaving Persia. They are a thoroughly capable, energetic and intelligent race who have, by these qualities, gained a foremost place amongst the trading and commercial peoples of the Western Presidency. The money they have gained has been freely spent in worthy charitable objects. Their dead are neither burned nor buried, but left exposed till denuded of flesh by vultures in the "dakhma" or Tower of Silence, which is generally erected in a solitary place and on an eminence. A "dakhma" may be compared to a circular gasometer is formed in the centre of the tower, and when the corpse is stripped of its flesh, generally within an hour, the pit bones are moved into the pit where they crumble into dust. Parsees believe that, from a sanitary point of view their plan excels that of burial or cremation.

Assurance Solicitors, This Strikes You!

The longer I live the more certain I am that the great difference between men, the feeble and the powerful, the great and the insignificant, is energy and invincible determination—a purpose once fixed, and then death or victory. That quality will do anything that can be done in this world; and no talents, no circumstances, no opportunities will make a two-legged creature a man without it.—Buxton.

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

The Independent Scot.

Two Scotch fishermen, Jamie and Sandy, belated and befogged on rough water, were in some trepidation lest they should never get ashore again. At last Jamie said:—"Sandy, I'm steering, and think you'd better put a bit of prayer." "I don't know how," said Sandy, "If ye don't I'll chuck ye overboard," said Jamie. Sandy began:—"Oh, Lord, I never asked anything of ye for fifteen years, and if ye'll only get us safe back I'll never trouble ye again, and—" "Whist, Sandy!" said Jamie, "the boat's touched shore; don't be beholden to anybody."

RESULTS FOR 1904

Sun Life Assurance Company of Canada.

Assurances issued and paid for in Cash	\$15,911,904.24
Increase over 1903	\$1,744,698.77
Cash Income from Premiums, Interest, Rents, &c.	4,561,936.19
Increase over 1903	\$575,796.69
Assets as at 31st December, 1904	17,851,760.92
Increase over 1903	\$2,345,984.44
Undivided Surplus over all Liabilities and Capital (according to the Company's Standard, the Hm. Table, with 4% interest on policies issued before December 31st, 1899, and 3½% on those issued since)	1,174,446.09
Increase over 1903	\$278,063.60
Surplus by Government Standard	1,752,755.22
Profits paid Policyholders	117,238.21
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1904	1,374,045.92
Payments to Policyholders since organization	11,470,082.57
Life Assurances in force, December 31st, 1904	85,327,662.85
Increase over 1903	\$9,646,473.98

PROGRESS IN EIGHT-YEAR PERIODS.

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$1,064,350.00
1880	141,402.81	473,632.93	3,897 39.11
1888	525,273.58	1,536,816.21	11,931,316.21
1896	1,886,258.00	6,388,144.66	38,196,890.92
1904	4,561,936.19	17,851,760.92	85,327,662.85

A Canadian Leader.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Report of the Canadian Government Superintendent of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Force over 1903.	Amount of Policies New and Taken up in Canada.	Increase of Assurance in Force in Canada.
Sun Life of Canada	\$3,792,790	\$4,561,799	\$575,819	\$2,073,051	\$2,345,984	\$15,911,904	\$9,646,474	\$6,719,789	\$4,270,989
Manufacturers' Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Mutual Life of Canada	1,421,348	1,959,108	223,819	900,771	975,676	5,944,947	3,184,857	3,379,601	1,872,165
Confederation	1,573,365	1,725,309	164,239	624,780	688,372	4,873,506	2,911,419	4,789,506	2,885,419
North American	1,262,345	1,702,099	106,331	624,305	688,269	4,842,585	2,660,114	4,245,797	2,170,027
Great West	1,237,230	1,504,063	122,699	541,520	603,199	5,964,338	3,110,403	4,420,857	2,174,141
Imperial Life	662,947	796,210	83,265	445,052	447,228	5,103,413	2,616,161	5,103,413	2,616,161
Federal	597,419	708,976	131,311	370,041	392,592	4,001,306	2,238,298	3,851,566	2,136,858
London Life	531,524	617,853	54,866	357,535	256,080	2,874,565	1,073,616	2,874,565	1,073,616
Excelsior	355,598	429,826	31,815	177,307	180,218	2,080,151	733,669	2,080,151	733,669
Dominion Life	216,886	264,321	44,967	106,540	167,326	2,216,460	1,522,538	2,216,460	1,522,538
National Life of Canada	165,305	226,764	44,967	114,099	106,305	916,295	439,978	916,295	439,978
Royal-Victoria	151,580	163,121	23,353	58,562	89,248	1,364,449	439,978	1,364,449	439,978
Northern Life	132,773	147,017	20,553	40,535	45,794	788,750	272,802	788,750	272,802
Home Life	130,468	151,910	4,566	40,535	45,794	1,202,539	571,445	1,202,539	571,445
Continental	129,438	153,077	22,037	30,722	31,824	1,093,472	574,953	1,093,472	574,953
Union Life	127,631	141,093	26,221	61,824	74,474	1,273,309	654,765	1,273,309	654,765
Crown Life	125,256	242,190	69,649	36,015	39,711	5,093,118	1,153,099	5,093,118	1,153,099
Sovereign Life	104,566	110,370	39,517	34,059	52,479	1,264,200	788,850	1,264,200	788,850
	61,150	108,453	48,098	46,157	134,428	633,823	520,323	633,823	520,323