REDRAWING THE BOUNDARIES OF SOCIETAL MEMORY:
Introducing a Modified Macro-Appraisal Approach at The Great-West Life Assurance and London Life Insurance Companies

BY

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ABSTRACT

This thesis examines public sector archival appraisal theories and assesses their suitability for use in the in-house corporate archives of two large Canadian insurance corporations – The Great-West Life Assurance Company and the London Life Insurance Company. Three main theories are outlined: one in which records' creators, not archivists or the public, determine a record's value; one in which research needs determine the value of records; and the macro-appraisal approach – developed by Terry Cook for the National Archives of Canada – in which an archivist appraises the importance of the function which creates the records rather than the information content of the record itself. The development of corporate archives in North America, roles required of archives by their corporate sponsors, access restrictions to repositories' records, and responsibilities of the private sector to society, compel the author to conclude that a corporate archives' responsibility is primarily to the corporation not the public. A modified macro-appraisal approach – eliminating its citizen-state component – is chosen as the most suitable appraisal method for corporate records. Histories of these corporations and the development of their archives and records management programs are offered to help to investigate the implementation of macro-appraisal and provide context. The author identifies changes to organizational structure, resources, and prevalent corporate attitudes toward archiving and records management that are needed to make macro-appraisal viable and to ensure the preservation of the corporations' archival records.

ACKNOWLEDGMENTS

I would like to dedicate this thesis to the individuals at Great-West Life and London Life that have worked, and are working still, to develop a formal archives & records management program. Specifically, I would like to thank the following colleagues and friends: Darlene Hunt for allowing me the opportunity to develop this thesis and act on its recommendations; Curt Campbell, Mary Charles, and Paula Robinson for assisting me with their knowledge and insight; and Jamie Campbell and Sherri Kuntz whose continued dedication to excellence has allowed me the peace of mind to focus on this work.

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So many people in my life provided me with support and patience. I would, however, particularly like to thank my father and mother for their continued encouragement, my friends for their incredible support, guidance, and humour during rather difficult times, other friends and family members for not talking about it, my husband Ian for letting it happen in its own time, and especially the voice that kept telling me I was capable of anything.

INTRODUCTION

Most of the writing about the administration of archives has been done using the government or public archives as an example. Although, in Canada, most public archives have the mandate to collect and preserve both the records of governmental and of non-governmental institutions and personal life, or the "broad spectrum of human experience", there has been little written about the various challenges posed to private sector archives by records which originate outside of government.[1] Appraisal theory and methodology are no exception. While there has been an increase in the contributions to this subject from the corporate archival community within the past few years, corporate contributions remain modest by comparison with those of the public sector.

The purpose of this thesis is to examine the appropriateness of various appraisal theories to the selection of records for permanent retention in the in-house corporate archives of two large Canadian insurance corporations – The Great-West Life Assurance Company and the London Life Insurance Company. This thesis will examine three general theories of appraisal which have been generated by public sector archives experiences: one which maintains that the various creators of the records rather than the corporate archivist or the public ought to determine the records' value; one which maintains that the needs of users of the records – such as various members of the public and academic researchers – should largely determine the corporate archivist's decision about whether a record is archival; and one based on an evaluation by the corporate archivist of the importance of the corporate functions the records document – rather than primarily on a direct reading of the records themselves to evaluate their information content. This thesis devotes particular attention to the last of these strategies – the "macro-appraisal" approach – developed for the National Archives of Canada by leading Canadian archivist and archival educator Terry Cook.

Chapter one will examine the three approaches to appraisal. The examination of the first two approaches will be brief – focusing on the understanding of the nature of archives upon which they were based, on the role of the archivist, and on the place of records management in the process of appraisal. Terry Cook has published widely on the subject of archives based upon his work at the National Archives. To examine Cook's approach to appraisal as completely as possible, the author has attempted to gain as wide an understanding of Cook's ideas on appraisal based on an extensive reading of his articles on the nature of archives. His unpublished paper "'Problematizing' Appraisal and Archival 'Value'" – presented at the Association of Canadian Archivists' Institute "Calling the Shot: Archival Appraisal in Theory and Practice" in 1999 which this author attended – is also used. In addition, the author will also discuss the writings of appraisal archivists working at the National Archives of Canada that document their implementation of the macro-appraisal approach in their work. These articles will examine the macro-appraisal approach in theory and practice as well as provide the basis upon which the author determines the appropriateness of the macro-appraisal approach advocated by Terry Cook for the appraisal of records created and maintained by a private business institution. It is important to make clear at this point that the discussion that follows with regard to corporate archives is limited strictly to that of an in-house archival program. It does not deal with appraisal at a public archival repository which collects private business records. While both serve to preserve the archival records of corporations, it is the opinion of the archivist that the two are dissimilar enough in function to make this a reasonable distinction.

Chapter two will provide an overview of the history of corporate archives in the United States and Canada. In addition, the author will examine the nature of the professional resources and the relevant literature available to corporate archivists. The function of the corporate archives within the corporation and within society, conditions of access to corporate records, and the uses to be made of the archives will all be examined as both historical and contemporary issues. It is the author's belief that, in addition to theoretical underpinnings of the profession, these factors inform the practice of appraisal at any corporate institution. These first two chapters provide the theoretical dilemmas that the author must first consider before determining and implementing an appropriate appraisal practice at her institution.

At this point, the thesis will shift its focus from the theoretical to the practical. Chapter three introduces the two corporations to be used in this case study. The Great-West Life Assurance Company was founded in 1891 in Winnipeg, Manitoba. Its subsidiary, London Life, was founded in London, Ontario in 1874 and was purchased by Great-West Life in 1997. The chapter provides a general overview of the history of these corporations and their functions to the present day. However, their history is not the focus of this thesis, and, as will be discussed in chapters three and four, the remaining archival record is such that a detailed history of the corporations' structures and internal functions is no longer feasible. Privacy restrictions also hinder a fuller account of the corporations' pasts.

Chapter four provides an overview of the archives and records management programs at both Great-West Life and London Life from the companies' inception to the present day. While early records are scarce, this history from the 1960s to the present is fairly well documented at both corporations. This chapter will summarize the roles played by the corporations' archives and records management programs – mainly in the areas of appraisal and scheduling – so that readers will understand the archival and records management culture of each corporation. It will also show some of the struggles that the programs have experienced to this point and how the resulting archival collections closely reflect the perception of the archives of their particular corporation. The chapter ends with a description of the recently re-organized structure of the integrated archives and records management program and a rallying cry of the corporate archivist to transcend the current practices and the perceptions that inform them.

The concluding chapter will focus on the development of a modified macro-appraisal strategy for use at Great-West and London Life. The theoretical analysis of the three approaches to appraisal, evaluated in light of an examination of the purpose and aim of corporate archives, provides the intention for the strategy. Historical perspective and specific corporate culture – both in general and specifically in relation to the archives and records management program – provide in chapters three and four the framework within which that intention must operate. Chapter five also draws upon the author's professional experience within the corporation and some specific issues that must be addressed prior to the implementation of a revised approach to appraisal. Using the National Archives' own macro-appraisal implementation plan, the author illustrates how each step would need to be modified to accommodate the needs and constraints of the corporate sector environment. While supported by the corporate archival literature and practice, it must be said that the views expressed in this chapter and thesis are personal observations that do not necessarily reflect the official views of the corporation.

ENDNOTES

[1] Terry Cook, "'Problematizing' Appraisal and Archival 'Value'," unpublished paper given at the Association of Canadian Archivists Institute "Calling the Shot: Archival Appraisal in Theory and Practice," London, Ontario, 6-8 June 1999: 9.

CHAPTER ONE

An Examination of Public Sector Appraisal Theories

Archival appraisal is at the heart of the work of the archival profession. Everything else an archivist does depends upon the records that are deemed worthy of preservation. And, not only are all other archival tasks reliant upon this task, so too is the integrity, the reliability, and the value of the information archivists preserve and provide to others as evidence. As the protectors of the archival portion of the evidence of the past, archivists provide their institutions, clients, and communities with one of their most important sources of memory. This chapter will examine the approaches to archival appraisal of three archival thinkers whose ideas have dominated discussion of the topic in the English-speaking world: Sir Hilary Jenkinson, Theodore Schellenberg, and Terry Cook. Cook's functional appraisal theory and methodology, and its application at the National Archives of Canada, will provide the chapter's focal point. These three archivists' approaches to appraisal will be compared. Attention will be drawn to their ideas on the appropriate role of the records' creator in the formation of its archives, and to the claims that society might have upon records creators – corporations in particular – when the latter create their archives. My ultimate aim is to examine the relevance of these theories of appraisal to the appraisal of contemporary business records.

The first approach to appraisal to be discussed will be the one advocated by British archivist Sir Hilary Jenkinson (1882-1961) at the Public

Record Office in the first half of the twentieth century. Jenkinson's conviction was that:

> Archives are not collected: I wish the word 'Collection' could be banished from the Archivist's vocabulary, if only to establish that important fact .... They came together, and reached their final arrangement, by a natural process: are a growth; almost, you might say, as much an organism as a tree or an animal.[1]

Jenkinson believed that the records' creator was the only suitable person to determine whether the records have archival value. Only those records which naturally accumulate as a result of the creator's own actions should be considered archival; only these records are imbued with "impartiality" and "authenticity" because their selection is not affected by the biases of archivists and historical researchers. According to Jenkinson, "the final scrutiny before they pass into Archives is the only point at which the consideration of historic interest might possibly intrude, and for this reason is to be employed with due precaution: in most cases it would probably be best to omit it."[2] The archivist's role was to "serve the record by continuing the line of unbroken custody ... the needs of researchers [were secondary]." [3] According to Jenkinson:

> The Archivist's career is one of service. He exists in order to make other people's work possible ... His creed, the Sanctity of Evidence; his task the Conservation of every scrap of Evidence .... The good Archivist is perhaps the most selfless devotee of Truth the modern world produces.[4]

Unfortunately, as Cook warns, the "passive approach," advocated by Jenkinson, "sanctions the destruction of archivally valuable records for any reason the creator, or subsequent owner, or controller, may determine, from concern over personal embarrassment or scandal, to overzealous protection of privacy, to thwarting openness and accountability."[5] Other creators also might destroy their records due to an erroneous perception that their records were no longer meaningful or useful, thereby undermining the preservation of historical knowledge and collective memory.

Although the proliferation of modern institutional records in the mid-twentieth century began to present practical problems for Jenkinson's approach as it became clearer that the record creators' role in appraisal loomed larger since much of the record simply could not be housed in archives, Jenkinson's response still strongly reflected the interests and perspectives of record creators. As Richard Stapleton notes, Jenkinson advocated "treating the symptom before it became an illness, 'to try to prevent the accumulations occurring at all; to deal with the matter before documents come to the Archive state and the Archivist's custody.'"[6] Jenkinson believed that each administrative office should create its own central registry office to oversee "'every stage of the distribution and transit of every official document.'"[7] Jenkinson wanted creators of records to be more active in making the selection of archival records so that immense volumes of records did not accumulate indiscriminately. In a sense, records scheduling and records management were integral parts of Jenkinson's records 'appraisal' process – although the archivist supposedly remained an impartial recipient of the records.

This very proliferation of modern records informed the approach to appraisal most often associated with leading American archivist Theodore Schellenberg, who worked at the US National Archives in the mid-twentieth century. Margaret Cross Norton, a leading American archival contemporary of Schellenberg and the State Archivist of Illinois, wrote that considering the volumes of records archivists must contend with, "it is obviously no longer possible for any agency to preserve all records which result from its activities. The emphasis of archives work," she noted in reference to North America and in direct contrast to Jenkinson, "has shifted from preservation of records to selection of records for preservation."[8] This shift was fundamental to the vital new direction taken by records professionals in the United States. Records managers emerged to contend with the increase of records; archivists began to take on the role of appraiser. The US model, advocated by Schellenberg, focused less on the creator and instead maintained that the value of a record is based primarily on user needs.

Schellenberg made a distinction between the primary and secondary value of records. Primary value "reflected the importance of records to their original creator ... creators needed some records on a continuing basis for on-going administration, for legal purposes to meet obligations and protect rights, and for fiscal and accounting responsibilities."[9] The records with primary value, according to Schellenberg, were the exclusive concern of the creator and of the records manager. These remained "records" and not archives.

Secondary value refers to "their use to subsequent researchers."[10] Secondary value consisted of two forms of value to be appraised: evidential value, which documents the organization, functions, programs, policies and procedures, and decision-making processes of the creating body, and informational or research value which is the subject content of the records about "'persons, corporate bodies, things, problems, conditions, and the life' incidental to 'the action of the Government itself.'"[11] Records with secondary value were to be considered, according to Schellenberg's terminology – "archives." These records should be identified by the archivist and records manager, "although the former 'should have final responsibility' and 'should be empowered to review all records that government agencies propose to destroy.'"[12] According to Schellenberg, the archivist's historical training and their ability to consult with "subject-matter specialists"[13] ensured that they were the only ones competent to discern what informational content had enduring value. Schellenberg believed the "distinctions between archival and records management [to be] basic, not artificial." Each role had a "different emphasis," especially in regard to disposition. Schellenberg wrote that "the emphasis in respect to current records is on destruction; in respect to archives, on selection and preservation." If, by chance, an archivist is "engaged in both kinds of programs, he should not subordinate one to the other, and he should not apply the techniques of one to the other."[14] Both records professionals, however, ought to take the responsibility for the record's disposition out of the hands of the creator since, according to Schellenberg, most creators had little understanding of the long-term research uses of their records.

The archivist, Schellenberg thought, should be guided largely by the needs of users when making appraisal decisions. While Cook agrees that archivists should be responsible for making appraisal decisions, he states that "traditional appraisal theory and established archival practice have failed archivists and researchers alike."[15] A research-driven appraisal process forces the archivist [to] remain ultimately a prophet trying to predict future research trends rather than an analyst trying to reflect the functions, programmes, and activities of records creators and the broader society in which those creators live, work, play, think, and dream."[16] The oft-quoted American archivist Gerald Ham declared that the archivist who uses research interests to appraise records "will remain at best nothing more than a weathervane moved by the changing winds of historiography."[17] Cook adds that "use-driven archival paradigms impose criteria on appraisal that are external to the record's context and thus undermine its provenance, thereby detracting from its role in cultural memory."[18] In other words, the selective interests of those users who may be able to influence the appraisal decision will likely result in retention of certain fragments of the records which are of most interest to them, thus undermining our understanding of the relationship of the remnants to other now discarded records. This then erodes the surviving records' status as historical evidence and thereby, indeed, their usefulness as vestiges of memory.

One of Cook's major criticisms of the traditional approaches – and of Schellenberg's approach in particular -- is its focus on managing custody of the physical record. According to Cook, this focus fosters poor alliances for archivists within the corporate structure. By concentrating on the physical record – just the end product of important functions and transactions – the archivist builds relationships with the "custodians" of records such as records managers and clerical staff. The threat inherent in such associations for archivists is that they then are tarred with the same brush – "perceived as administrative helpmates who solve space, resource, and information management problems for these 'custodial' staff at the bottom of the corporate ladder. From this perspective, archivists are too closely tied to the records management community."[19] Archivists, instead, should be closely associating their work with the senior management of their institution – or those "who, in carrying out the business of the organization, collectively articulate its corporate mind."[20] Only through such associations will an archives survive and succeed.

The archivist must understand the corporate "mind" for another reason related to appraisal. Cook argues that in the first instance archivists should appraise the "mind" or functions behind the creation of the records, rather than the records themselves. He refers to the latter approach as the "taxonomic" approach to appraisal. Its central flaw is that there are "altogether too many records 'at the bottom' for the archivists to appraise."[21] The focus on the record as it arrives at the archivist's doorstep through the custodial mechanisms directed by others typically means that the archivist appraises these records "in isolation, series by series, medium by medium, usually as these records have been made available to archivists at the end of their period of active administrative use."[22] Thus, as administrative helpmate, the archivist works at the bottom of the administrative hierarchy of the institution and appraises only those records sent to the archives by more senior officers of the institution when the records' operational value ends.

Rather, the archivist should be an active participant in the documentation process. If nothing else can convince archivists of the necessity to attempt to do so, the development of complex electronic communication and information systems require the archivist to become actively involved in the recordkeeping processes. Cook says that mainly, although not exclusively because of this development,

> Archivists have therefore changed over the past century from being passive keepers of an entire documentary residue left by creators to becoming active shapers of the archival heritage. They have evolved from being, allegedly, impartial custodians of

> inherited records to becoming intervening agents who set record-keeping standards and, most pointedly, who select for archival preservation only a tiny portion of the entire universe of recorded information. Archivists have become in this way very active builders of their own "houses of memory." [23]

Cook urges archivists to "ensure that records are initially created according to acceptable standards for evidence and, going further, to ensure that all important acts and ideas are adequately documented by such reliable evidence."[24] Such an approach will ensure that the institution produces and retains the most accurate record possible and that this record will fulfill the institution's need for accountability and historical evidence. However, Cook emphasizes, the record – regardless of its evidentiary quality – should not be the main focus during the institutional appraisal process.

How, then, does Cook propose that we choose that comparatively small archival portion of the totality of records? Cook's archivist must shift her focus "from the actual record to the conceptual context of its creation, from the physical artifact to the intellectual purpose behind it, from matter to mind." Cook goes on to say that "while good archivists have always considered context more important than content, they have traditionally used context to explain or situate the physical record. It is now time to focus more directly on context, or on a conceptual version of provenance."[25] Cook's approach to appraisal – often referred to as "functional appraisal" or "macro-appraisal" – which was implemented at the National Archives of Canada in

1991 – uses such a methodology for the appraisal of the records of the Canadian federal government.

Cook's approach assigns archival value to institutional records through an assessment of the relative importance of the institutional functions that generated them. Records should not be appraised using an external standard of use or value which has no real relationship to the contextual meaning behind the record's creation. This approach maintains that archival value will be found in records that best reflect the institutional functional context in which they were created and that these records will be identified through an appraisal of the functions that created them. Cook's archivist must have detailed knowledge of the history of the institution, its internal organizational structures and decision-making processes, its record creation and record keeping systems and procedures, and "the breadth and diversity" of its official functions and responsibilities – both now and over time. This knowledge must be acquired through intensive research and must be accompanied by thorough documentation to ensure that the archivist is making informed decisions and that she is accountable for those decisions.

By performing such detailed research, the archivist is seeking to understand "why records were created rather than what they contain, how they were created and used by their original users rather than how they might be used in the future."[26] The central question to be asked becomes "what should be documented?" before one can begin to ask the more traditional question of "what should be kept?" And, thus, the archivist must reorient her focus away from the individual records and toward the administrative structures and functions of the creating institution. In Cook's model, "structure (the records creator)" takes predominance over "function as the first focus of archival appraisal, but ... such structures are the manifestation (or reflection) of societal functions."[27] However, the first task assigned to the archivist is to determine which structures – departments and agencies – and which functions – programs and activities – are the most important. This process is done in a "planned, logical manner, creators must be ranked and then approached in priority order, rather than all at once, and their internal programmes must be assessed comprehensively, not in small administrative fragments."[28] But, according to Cook, structures and functions are not the whole picture. There is also a third piece of the appraisal puzzle that must be fit into the appraisal process once the analysis of the structures and functions is complete.

Since its establishment, the National Archives of Canada has adhered to the "total archives" tradition which "involves the integration of the official role of archives as guardians of their sponsors' continuing corporate requirements for recorded evidence of their transactions and the cultural role of archives as preservers of societal memory and historical identity."[29] This dual focus necessitates, in the words of Ian Wilson, National Archivist of

Canada, a need to preserve the "records of governance rather than those of government. 'Governance' includes cognizance of the interaction of citizens with the state, the impact of the state on society, and the functions and activities of society itself, as much as it does the governing structures and their inward-facing bureaucrats."[30] Cook writes that because "archives are now of the people, for the people, even by the people," the archival community must account for the "changing expectations by citizens of what archives should be and how the past should be conceived and protected and made available."[31] This means that when doing appraisal the archivist must not only examine the internal functions and structures of the institution being appraised, but also the

> clients, customers, or citizens upon whom both function and structure impinge, and who in turn influence both, directly or indirectly, explicitly or implicitly. This interaction occurs through various processes, a by-product of which is the creation of information and records. Archival appraisal theory explores the nature of these agents and acts, and the interconnections or interrelationships between them, and assigns greater importance, or "value," to certain factors compared to others.[32]

The resulting records become the final evidence and reflection of all these transactions within the wider society. Indeed "it is at these points of sharpest interaction of the structure, function, and client that the best documentary evidence will be found"[33] and that "nowhere is this more relevant than at the level of the case file"[34] - the "lifeblood of genealogical research."[35] The individual interactions with clients, customers, and citizens are critical to the documentation of society reflected by the structure and function of government. Cook argues that

> The approach of integrating function with structure has been identified in Germany as focusing on the "image" of society – that is to say, not the objective reality of society per se, which can never be known absolutely, but rather on the mechanisms or loci in society where the citizen interacts with the state to produce the sharpest and clearest insights into societal dynamics and issues .... If not day-to-day or at any one moment, the departments and agencies of government will over time reflect the "image" of society, that is, they will reflect the public hopes, aspirations, activities, and frustrations articulated by its citizens, and the reflection will be most evident where the citizen-state interaction is most vigorous. The structures of the state thus reflect the collective functions of society.[36]

As the "mirror reflections" of society, public archives, as Cook says, must not only be *of* the people by preserving records related to the governance of that society, but be *for* the people by providing access to those records. These principles are paramount to this discussion of appraisal; they provide the framework from which public archivists construct their very *raison d'être* and from which all their other archival activities must stem. The very basis for each component of the macro-appraisal approach is contingent on those assumptions; while the research of structure and function are not entirely dependent, the insistence that the interaction of citizen and state provides the best documentary evidence is wholly conditional upon this understanding of the role of the public archives within society as a whole.

Only when the most critical records have been identified based on the criteria set down by this macro-appraisal process should the archivist progress to the micro-appraisal of physical records. Criteria determined by Cook to be appropriate to micro-appraisal include: "age, time span, authenticity, completeness, legibility, and extent ... data readability, fragility of originals, the possibility and expense of media conversion, space availability, and storage, conservation, and processing costs ... [as well as] various statutory and privacy restrictions [which] might preclude appraisal or acquisition."[37] Catherine Bailey, an archivist in the National Archives of Canada's Government Archives and Records Disposition Division, sees Cook's inclusion of micro-appraisal as a "key strength to the macro-appraisal method ... as a means of confirming, rejecting, or refining a macro-appraisal decision." She continues by asserting that the macro-appraisal method "will only be successful if it can be integrated with the appropriate use of micro-level appraisal of records."[38] Bailey agrees with Cook's view that basing appraisal on researchers' needs or informational value reduces the occasions when archivists appraise in the "grey zone" – or when the archivist is left "to rely upon his or her knowledge of the potential secondary use of records for their informational value." Instead, she writes, "the greatest overall strengths of the model stem from its requirement for a planned, rational, and logical approach to appraisal, an approach which is supported by detailed functional-structural research at almost every step." This in-depth research allows the archivist "to determine well in advance where the records of potentially high value should be found, and subsequent micro-appraisal confirms or rejects that initial hypothesis."[39] The result of the complete process is the acquisition of a better historical record by the National Archives of Canada.

Brian Beaven, another archivist in the Government Archives and Records Disposition Division at the National Archives of Canada, examined Cook's theory using his own and others' practical experience with it as a basis for assessment. He writes that "given observation, experience, and program results, two things are obvious: first, that the macro-appraisal approach at the National Archives has been a success, and second, that what has made the approach work has *not* been theoretical purity."[40] In fact, according to Beaven, it is the theory's very flexibility that allows its practitioners at the National Archives "to construct a standard open to diverse applications and criteria of value."[41] However, regardless of the approach taken or the specific values applied to the records creators being appraised the goal of those archivists practicing the macro-appraisal approach ought to be consistent with the theory's ultimate objective. He writes that "more sophisticated and theoretically consistent applications of macro-appraisal are, of course, not solely interested in assigning relative value to organizations: they also seek to identify those functions that most express societal values within the functional / organizational spaces being investigated."[42] Beaven does, however, pose an important dilemma. He writes:

> Yet there is widespread lack of certainty as to whether the method also applies to personal papers and records of private institutions – even among its most partisan theoreticians. And there is an embarrassing lack of acknowledgment that something that purports to be a theory of appraisal cannot be a theory if it does not apply to private records creators.[43]

Strangely, though, after never mentioning the private sector again in his 1999 article, Beaven purports that

> Rightly understood, macro-appraisal is the best vehicle we have to execute acquisition strategy and archival appraisal ... whether their focus is on government, corporate, institutional, or personal records. Properly applied, macro-appraisal offers a broad platform that will enhance work, communication, and understanding within our profession and outside our institutions with clients, donors, partners, and other intellectual disciplines.[44]

Beaven's pronouncement may indeed be accurate, however his analysis is based purely on the application of the macro-appraisal approach at a public archival institution. It is the belief of this corporate archivist that the theory – and the premises that support it – need to be analyzed more carefully to ensure that the macro-appraisal approach is suitable to the needs and purpose of archivists in the corporate sector.

Without such an examination, Beaven's statement remains pure speculation and provides the question to be answered by this thesis. Is the macro-appraisal theory proposed by Terry Cook and employed by the National Archives of Canada applicable to a private sector corporate archives? The question remains whether it is the role of the corporate archivist to document the larger society of which her institution plays a contributing factor. Or, whether the interaction of client with institution is as relevant to the history of the private sector as to the public sector. Or, whether the corporation has any obligation to society to collect and make available its archival records. In essence, the question to be asked is whether during appraisal the corporate archivist is accountable to the public at all, or whether she is, indeed, accountable only to the archives' sponsoring body.

ENDNOTES

[1] Sir Hilary Jenkinson, "The English Archivist: A New Profession," in Roger H. Ellis and Peter Walne (eds.) *Selected Writings of Sir Hilary Jenkinson*. Gloucester, 1980: 238 as quoted in Richard Stapleton, "Jenkinson and Schellenberg: A Comparison," *Archivaria* 17, Winter 1983-1984: 77.
[2] Jenkinson in ibid: 81.
[3] Ibid: 77.
[4] Jenkinson as quoted in Terry Cook, "What is Past is Prologue: A History of Archival Ideas since 1898, and the Future Paradigm Shift," *Archivaria* 43, Spring 1997: 23
[5] Terry Cook, "'Problematizing' Appraisal and Archival 'Value'", paper given at the Association of Canadian Archivists' Institute "Calling the Shot: Archival Appraisal in Theory and Practice," London, Ontario, 6-8 June 1999: 7.
[6] Jenkinson quoted in Stapleton: 81.
[7] Ibid.
[8] Margaret Cross Norton quoted in Cook, "What is Past is Prologue": 26.
[9] Ibid: 27.
[10] Ibid.
[11] Schellenberg quoted in Cook, "'What is Past is Prologue'": 27.
[12] Schellenberg quoted in Stapleton: 81.
[13] Cook, "'What is Past is Prologue'": 27.
[14] Theodore R. Schellenberg, *The Management of Archives*. New York: Columbia University Press, 1965: 72-73.
[15] Terry Cook, "Mind Over Matter: Towards a New Theory of Archival Appraisal," in Barbara L. Craig (ed.) *The Archival Imagination: Essays in Honour of Hugh A. Taylor*. Ottawa: Association of Canadian Archivists, 1992: 39.
[16] Cook, "'Problematizing' Appraisal and Archival 'Value'": 9.
[17] Gerald Ham quoted in Terry Cook, "Mind Over Matter: Towards a New Theory of Archival Appraisal": 41.
[18] Cook, "'Problematizing' Appraisal and Archival 'Value'": 9.
[19] Ibid: 42. The relationship between archivists and records managers will be dealt with in greater detail in chapters two, four, and five of this thesis.
[20] Cook, "Mind Over Matter": 42.
[21] Ibid.
[22] Ibid: 41.
[23] Cook, "What is Past is Prologue": 46.
[24] Ibid: 44.
[25] Cook, "Mind Over Matter": 38.
[26] Ibid: 47.
[27] Ibid: 50.
[28] Cook, "Mind Over Matter": 53.

[29] Cook, "What is Past is Prologue": 34.
[30] Ibid.
[31] Ibid: 44.
[32] Cook, "Mind Over Matter": 40.
[33] Ibid: 50.
[34] Terry Cook, "'Many are called, but few are chosen': Appraisal Guidelines for Sampling and Selecting Case Files," *Archivaria* 32, Summer 1991: 28. Cook also writes that "retention of case files by archivists may also be essential to protect the legal rights of citizens." Ibid: 25. These issues will be picked up again for discussion in chapter two.
[35] Ibid: 26.
[36] Ibid: 49-50.
[37] Ibid: 58.
[38] Catherine Bailey, "From the Top Down: The Practice of Macro-Appraisal," *Archivaria* 43, Spring 1997: 114, 116.
[39] Ibid.
[40] Brian Beaven, "Macro-Appraisal: From Theory to Practice," *Archivaria* 48, Fall 1999: 160.
[41] Ibid: 161.
[42] Ibid: 162.
[43] Ibid: 159.
[44] Ibid: 179.

CHAPTER TWO

Corporate Archives: More Than "gloomy spider-infested repositories."[1]

The archival community in North America and indeed around the world is just beginning to grapple with the contentious issue of corporate archives. On the whole, corporate archives have not developed as fully as those repositories in the public sector and much of the early archival literature on business archives reflects this lack of development. Publications have usually explained and lamented this problem while extolling the great historical research value of business records. More recently, however, the literature on business archives has taken a different turn. Business archivists and students of business archives have begun to argue that the only way business archives will become more relevant is if such archives focus more on serving internal corporate needs rather than the needs of external historical researchers. The literature on business archives has begun to reflect this shift in focus. Recent articles discuss how business archives can pursue this new role and how business archivists can solve specific problems they face in performing archival functions such as appraisal.

This chapter offers a general overview of the history of business archives in North America. It summarizes some of the key early writings on business archives which stressed the historical research *raison d'être* they shared with public archives. The chapter also examines more recent literature which begins to discuss the changing purpose and specific issues facing those in the business archives sector. It concludes with a comparative examination of appraisal theory from the corporate sector and Terry Cook's macro-appraisal approach.

The origins of modern business history in the United States can be traced to the founding of the Business Historical Society at the Harvard Business School in 1925 by a group of American economic historians "determined to make the study of business history a respectable scholarly pursuit."[2] The society's purpose was to "preserve business records and promote the writing and understanding of business history."[3] In 1927, the Baker Library was erected to house these records. However, the society's pursuits were often hindered by "proprietary concerns" of businesses or simply by the abundance or paucity of available corporate records.[4] In 1937, Ralph M. Hower, a historian, wrote *The Preservation of Business Records*, a pamphlet recommending that "businesses establish their own archives and allow historians to examine the historical records in order to accurately describe the companies' contributions to their respective industries and to American society."[5] This was followed in 1938 by the argument of Oliver W. Holmes, the first chairman of the Society of American Archivists' Business Archives Committee:

> The historian who seeks to interpret our contemporary life without taking into account the shaping forces of modern business will but touch the fringe of his subject. For more than a generation people have spoken of two capitals, Washington

> and Wall Street. The relations between these giant concentrations of power are of immense significance to the people. We are careful to preserve the records of one capital but have sadly neglected the records of the other.[6]

According to American business archivist Elizabeth Adkins, since both pleas "offered little in the way of direct benefit to those companies which might be inclined to preserve their records; the benefits of following [their] advice fell almost entirely to historians."[7] Businesses were unlikely to go to the expense of creating an archives simply for the benefit of the historical community.

David R. Smith observed that "one basic problem was that neither librarians, nor scholars, nor businessmen had decided where business records should be preserved."[8] Christopher Hives says that as early as the late 1930s, the collection of the archival records of business in libraries such as the Baker Library was proving to be impractical "given the ever-increasing volume of material. In addition, companies were becoming concerned about physical removal of records from their premises because they required the records for operational purposes or feared the records might be used against them in some way."[9] In light of these concerns, businesses willing to establish archives began to do so on their own. In 1943, the Firestone Tire & Rubber Company became the first company to establish a professionally managed in-house corporate archives in the United States. Although the in-house "corporate archives movement" appeared quite promising in the 1940s and 1950s and again in the 1970s, growth in the number of such archives over the past half-century has been sporadic. Many corporate archives seem to have emerged during times of economic prosperity or as a corporation approached a significant anniversary. By 1980, such formal corporate archives in the United States numbered only 200. Hives noted in the late 1980s that the "potential of archival programmes in the corporate sector remains largely unrealized."[10] By 1997 the numbers had risen to only 258.[11] The individual membership of the Society of American Archivists' (SAA) Business Archives Section – which has been active under different guises since 1938 – now numbers just over 300 according to the association's 2000-2001 *Directory of Individual & Institutional Members.*[12]

Although these numbers also include the archives of Canadian corporations, the corporate archival community remains more firmly established in the United States than in Canada. As mentioned, the American Business Archives Section has been operational for 70 years. Its mission, as formally adopted in 1984, is to "promote the interests of business archivists and others concerned with the preservation and use of business records, and to encourage the establishment and growth of business archives in both profit-making and non-profit organizations in the United States and Canada."[13] Literature related to business archives – "predominantly pragmatic, many falling into the how-to-do-it category"[14] – has appeared regularly, but not in great volume since Oliver W. Holmes' article in 1938. For example, in the past twenty years, two issues of *The American Archivist* have been devoted to discussion of corporate archives.[15] In the past ten years, two volumes of articles written mainly by the US corporate archival community have been published – *Corporate Archives and History: Making the Past Work* (1993) and *The Records of American Business* (1997). The latter was the ultimate result of the Records of American Business Project (RAB) undertaken in 1992.

The Canadian experience has been less well documented. Although undeniably one of the most valuable and extensive archives in the world today, it is debatable whether the Hudson's Bay Company can be identified as the first strictly corporate archives documenting Canada's business history. Its records document much more than just the internal workings of a profit-driven corporation since the company also owned and ruled on behalf of the British Crown much of what is now Canada for almost two centuries. The company's archives was not initially even stored or administered in Canada but was held in London, England until its transfer to the Provincial Archives of Manitoba in 1974. The archives is now owned by the Government of Manitoba and so has become "public" to some degree. Despite these qualifications, however, the provincial archives sustains a flourishing archival program for the company that continues to preserve the modern business records produced by the corporation today.

According to Christopher Hives, the late 1960s and early 1970s brought tremendous change in the corporate archives sector in Canada.

During this time, writes Gord Rabchuk, Corporate Archivist and Assistant Corporate Secretary at the Royal Bank of Canada, "remote and sleepy basement archives were revitalized as the academically trained displaced career clerical employees from archives management. The impetus behind the development of corporate archives programmes was the promise of untapped research potential, and newly ordained corporate archivists were called upon to meld company archives with mainstream corporate activities."[16] Canadian archivist Brian Spiers' examination of private Canadian archives in 1992 claimed, however, that "business archives are more noted for their absence in Canada."[17] Despite any growth in numbers in the 1970s, corporate archives are still scarce in this country. Hives attributes this dearth to a number of factors: the relative size of corporations as compared to the United States; the lack of substantial resources; the level of foreign ownership of Canadian corporations; and, the low interest in business history – as opposed to political, constitutional, social, labour, and fur-trade history – among Canadian historians.

Although Hives would not agree, many – including Canadian archivist Hugh Taylor in 1976 and historian Robert McDonald in 1994 – have argued that it is the responsibility of the public archives community to preserve the records of Canadian business. Taylor wrote in 1976 that "a systematic acquisition program for business archives has long been delayed, mainly for want of space. Even if such a program was mounted, most archives would have to place their acquisitions in limbo for some time, but at least the records would be saved."[18] This approach from the public archives would not have convinced many corporations to transfer their valuable operational records to their custody. Writing almost twenty years later, McDonald asserts that "as an historian [he sees] records in cultural terms .... The idea of private organizations and individuals managing private records for public use seems questionable."[19] Canadian public archives, including university archives, hold only a small portion of the archival records of large Canadian businesses. Most of their holdings of business archives are still very small amounts of the records of dissolved businesses or of whatever business related material may have come to an archives in the personal manuscripts of leading business figures. Although there may well be a role for public sector archives to acquire the records of small businesses (which do not have the ability to establish their own archives), the public archives are not able to provide the major and sustained archival program needed by large businesses.[20]

According to the *Association of Canadian Archivists (ACA) Membership Directory, 1999-2000*, there are now eighteen archives in the corporate sector – the majority of which are representatives of the insurance and financial industries.[21] The *Association for Manitoba Archives (AMA) 2000 Membership Directory* lists only two members working in corporate archives – The Great-West Life Assurance Company and James Richardson International Limited – both in the financial industry. It would be unwise, however, to use these statistics to determine accurately the numbers or identities of all operational corporate archives – or the individuals working in them – since many programs are staffed on a contract basis or have no official status within the company. These statistics do, however, indicate that in-house Canadian corporate archives still remain in infancy.

Although the Business Archives Council of Canada was established in 1968 "to encourage the preservation of business records and to promote the study of business history," it was disbanded after only five years due to its failure "to expand its membership or to attract significant sponsorship."[22] Unlike its US counterpart, the Association of Canadian Archivists (ACA) has not since developed a Special Interest Group for business archivists. It is also important to note that the corporate archival community – at least those archivists working outside of southern Ontario – is not an interactive network of professionals striving to further the ACA membership's understanding of the corporate archival experience. Despite the fact that the majority of corporate archives professionals are working in related industries and therefore, presumably, would profit from a special interest section or at least from a casual association, corporate archivists remain not only isolated from many of the concerns of the ACA's public archives community but also from one another.

In comparison to the growing literature in the United States, Canada's discourse by, for, and about corporate archival programs has been deafeningly silent, except for valuable general articles by Christopher Hives and Grant Mitchell. One might suggest that the publication of the above-mentioned Rabchuk article on the Royal Bank of Canada in the Society of American Archivists' *The American Archivist* rather than in *Archivaria* – Canada's own professional journal – reveals much about the perceived primary audience for such writing. An Internet search of Canadian insurance companies revealed that only two web sites – Manulife Financial and London Life Insurance Company – made any significant mention of the history of their companies – neither one referenced its corporate archives as the source of its information. And, apart from articles by Chris Norman[23] discussing the development of the archival programmes at Ontario Hydro and Labatt Brewing Company, and recent master's theses related to the development of the Hudson's Bay Company Archives, most notably that of Deidre Simmons, very little illustrative literature exists about the establishment and continued development of other corporate archives in Canada.[24] Hives urges that business archives literature has to do more than "belabour the obvious – [that] business archives are a good thing and we ought to encourage more businesses to establish them.... We need to determine how programmes are started, what their goals are, and what successes and failures have been encountered in the pursuit of these goals."[25] For too long, corporate archivists have allowed the public archives to speak for the totality of the Canadian archival experience.

American archival educator Richard Cox believes that this exclusion has been to the detriment of the development of corporate archival programs throughout North America. He writes:

> I am doubtful that the archival community has adequately supported the preservation of archival records in corporations, that the profession has not been very successful in convincing American capitalists of why their archival records are important to them and to society.[26]

To the larger archival community, the function of corporate archives remains, fundamentally, in question. Initially, in the United States, business archives developed due to the prodigious efforts of the business historical community. In Canada, corporations' motivation seems less clear. Unlike their American counterparts, Canadian business archives were not originally housed in libraries and historical societies but rather in in-house repositories whose openness to outside researchers is unknown. James Fogerty, head of the Acquisition and Curatorial Department at the Minnesota Historical Society – one of the largest business archives repositories in the United States – writes:

> The archives of a corporation, after all, would seem to have a vastly different mission and clientele than a repository designed to serve a wide research public. Corporate archives are creatures of their corporate masters, designed (one would assume) to serve the needs of the corporation's ... staff. The needs of outside users, including business historians, would be irrelevant, since the archives exists only to serve the corporation and not the public.[27]

Using 'business history' as the validation for corporations to preserve their records may indeed have been counterproductive. Corporate archivists, according to Gord Rabchuk, "have unwittingly participated in the planning of our own demise with our scholarly approach to selling archives."[28] Hives writes, "the early proponents of business archives might have enjoyed greater success if they had emphasized the administrative function of archival programmes within the corporation."[29] This statement has two very strong messages: the focus on external users of a corporation's records may have actually prevented many corporations from establishing an archives; and that only by providing a valuable service to the archives' sponsoring body – the corporation – will the archival program become viable.

The first question to be addressed here will be: What are the responsibilities of the corporate archivist to external researchers? Undeniably, the corporate sector is one of the most powerful influences on North American society. The records that document the structures and functions of these corporate institutions contain evidence that affects all of our lives in some way. However, these institutions – although dependent upon the public for their livelihood – are not elected by the people and, therefore, are not directly accountable to them. Unlike governments, corporations are not required to retain any records beyond the relatively brief periods authorized by federal and provincial law. The retention of most operational records is not even governed by legislation and so their disposal is at the discretion of the corporation itself. Yet, historically, the reticence of business to open its records to the public, according to Hives, has led to "mutual distrust" between business and historical researchers.[30] The response of corporations to this challenge has been varied and seems to depend on a corporation's specific corporate culture and, perhaps most strongly, by the industry to which it belongs.

The Directory of Business Archives on the SAA's web site provides a listing of corporate archives, a description of the size and dates of their holdings, and their conditions of access. Eleven financial institutions provided information for the directory and supplied a fairly narrow range of responses regarding "conditions of access." Only one responded that their collection was entirely "restricted" to outside researchers. All other responses were similar in significance. One focused on policy: "Except as prohibited by general corporate policy, materials are available to outside researchers." Others focused on the credentials of the researcher: "Open to serious researchers" and "Historical records open to the qualified public by appointment." The focus of others fell on the nature of the research inquiry: "Written application to archivist stating nature of research project." All demanded the approval of the archivist and many also demanded the approval of another corporate entity: "Restricted: Outside requests subject to approval of corporate archivist and management" and "Access conditional upon approval by the Archivist and the Vice President of Public Relations."

The "Privacy Guidelines" of Great-West Life and London Life are intended to ensure that the corporations comply with their desire to operate up to the "highest standards of integrity. One way [they] live up to this commitment is by ensuring the privacy and confidentiality of personal information [they] receive from policyholders, clients, Great-West agents and London Life field members, staff and the community at large."[31] Personal information – identified as "any information relating to an identified or identifiable individual" – must be collected, used and disclosed within very strict parameters. All requests for disclosure of personal information are administered by the companies' Personal Information Officer who reports at "least annually to the Conduct Review Committee of [the] Board of Directors on all complaints related to these Privacy Guidelines."[32] With respect to the use of archival materials for research purposes, interpretation of the Privacy Guidelines demands that all research inquiries are referred to the Great-West Life Corporate Law Department for review. According to the Privacy Guidelines, external researchers cannot have access to personal information contained in records such as photographs and company publications without the consent of the person to whom the information refers. In fact, according to the present guidelines, the restrictions are not even extinguished after the person's death or a specified time thereafter. No one else ever has the right to provide consent for that person – in perpetuity. Additionally, all other external research inquiries – focused on the business of the two corporations

– are examined on a case-by-case basis and can proceed only with the permission of the Law Department.

A recent discussion on Busarch – the business archives electronic mailing list – entitled "When to open corporate records to the public" netted the following response: "Access to outside researchers will be cleared on a case by case basis by the Corporate Archivist, with the assistance of the Vice President, Communications and / or the Corporate Law Department as necessary."[33] Of course, access restrictions are not meant strictly for external researchers. Many corporations also restrict access to users within the corporations as well. One company's conditions of access for "company associates" specify that records are only "open in accordance with corporate policy on the confidentiality of information."[34] Great-West Life's and London Life's Corporate Archives are permitted to use certain personal information on employees in the archival promotional displays housed on the executive floor of the corporate head office. Internal researchers have the same permissions depending on both the "public" nature of the information and on whether at the time the information was collected it was made evident to the individuals that the purpose of collection was promotional – and thus archival – in nature.

Access to internal information is obviously not an issue that corporations have disregarded. Rather, these responses have been carefully considered and crafted to ensure, in most cases, a balance that provides access under acceptable conditions. In the same discussion, on Busarch, American corporate archivist Bruce Bruemmer writes that "general guidelines here are pretty meaningless – the time [restriction] depends on the content of your archives and, in fact, the industry you're in."[35] Indeed, a business may receive external demands for records which it has not anticipated and cannot simply dismiss, regardless of it formal access policies. IBM corporate archivist Paul Lasewicz, for example, recounts an activist's demand that Aetna Insurance make reparation to Black Americans "based on its participation in the US slave economy. The upshot of [which] is that a company (and its records) [were] held publicly accountable for legally conducting business activities from nearly 150 years ago. The implications of that for history-driven corporate and business archives are immense."[36] Few corporations – unless required by law – would open themselves to such scrutiny. Without getting too deeply into the ethical nature of this issue, the archivist may find herself torn between her ethical obligation "to represent the interests of our employing institutions" and the "imperatives of 'higher law.'"[37] While remaining an employee of the corporation, however, the archivist is bound by that corporation's policies on access and privacy.

The majority of business archival literature in the past has been written about the role played by the archives in the corporate structure. Corporate archivists "must," according to Gord Rabchuk, "revamp their image within the business community by becoming more proactive in their attempts to understand and anticipate the real information requirements of their client base."[38] This is a crucial factor in order that corporate archivists avoid "professional annihilation" in a profit-driven corporate environment.[39] Philip Mooney, Corporate Archivist at the Coca-Cola Company, debunks widespread myths about a corporation's use of its records. In response to the idea that "companies understand and appreciate the role of history within the corporation," Mooney asserts instead that "archives must contribute to the bottom line in a direct or indirect fashion" in order to survive.[40] Leon Shkolnik, Reference Librarian at D'Youville College, agrees and writes:

> The archivist must work to overcome the popular misconception that he is merely the corporate historian. Such a role holds little prestige in the corporate community. Archives must be established as a recognized business activity serving the needs of modern corporations.[41]

Glenda Acland writes that "archival piety and the cultural or heritage type approaches have little lasting impact on senior executives."[42] Richard Cox supports these statements by asserting that "judging by the writings of records managers and information resource managers, institutions are less interested in preserving their recorded documentation, and more likely to define the length of time they maintain records through legal and fiscal obligations."[43] He writes that "inside the walls of the typical business, archivists and records managers must learn that their role is to serve business interests first and foremost." He qualifies that statement, though, by adding: "this is not to argue that archivists and their colleagues must jettison broader social objectives."[44] None of these archivists support the divorce between archives and history. Indeed, the historical or permanent record remains the archivist's sphere of influence. However, all would presumably agree that corporate archivists must not continue to associate themselves strictly with the passive preservation of corporate memory for its own sake.

Business is in the business of business – not history – and the corporate archivist, according to Mooney, must find ways to ensure that the archives contributes to the profitability of the corporation – either through, for example, promotional or marketing use or through protection of the corporation in the twenty-first century's litigious climate. Hives writes that

> Such a transition involves the adoption of an interactive approach rather than a passive collection of historical documentation often evident in the past. This requires that the archivist consider ways in which archival resources might be made more relevant to current operations and adopt a broader notion of the potential applications of the archival programme.[45]

Mooney also questions the myth that "many corporate archives are developed to be helpful in providing perspective to the conduct of the daily affairs of business." The implication of this is that executives and senior management actually use historical records to develop contemporary policies and procedures. Mooney asserts that "by its very nature [the archives] stands as a repository of 'past information,' data that is irrelevant to the realities of a competitive marketplace."[46] Business is less interested in its past than its present and with future, and in how it can change and reinvent itself to stay viable.

Both Mooney and Shkolnik agree that the most effective contemporary use for archival records is through promotions, advertising, displays, merchandizing, and public relations. Marcy Goldstein, American business archives educator, also sees the archivist as a vital part of "an information and communications system that encompasses the management of both current and historical records in paper and electronic forms...[T]he Corporate Archives is the repository of the corporate memory, preserving documents that are needed for administrative, legal, and fiscal purposes."[47] In addition to the marketing purposes advocated by Mooney, Goldstein adds that the corporate archives should also be considered a resource for strategic planning, research, education, development, and litigation support. Regardless of purpose, use of the records by the corporation is of central importance to the archivist's function. Use, however, depends on the central responsibility of the archivist – appraisal.

Appraisal in the corporate sector has traditionally been performed on records received by the archives in three different ways: direct transfer of aged material through unsolicited donations, record surveys, and record schedules. Bruemmer asserts that since "the best historical records do not necessarily survive over the most historically worthless," there is no reason to believe that all old records transferred to the archives because it is "the place to send old records" are necessarily worth keeping.[48] As in Jenkinson's model, unsolicited donation places the onus on the donor to determine what should and should not be transferred to the archives for appraisal by the archivist, who thus takes on, according to Australian archivist Glenda Acland, the role of "undertaker."[49] Australian archival educator Livia Iacovino writes that if the archives is only perceived as a place that houses historical records and company museum pieces, and is also "totally divorced from records management [it] will have no say in what [it] receive[s]."[50] According to Michael Nash, curator at the Hagley Museum, this approach has resulted in archives which are narrowly focused on the records of top management – based on the assumption that important information is only found at the "tip of the iceberg" of the organization.[51] Alternatively, it is equally likely that the records acquired by the archives in this manner would be old and marginal remnants of the records for which the department no longer has any use, but does not want to be responsible for destroying.

The survey of a corporation's records, usually long after their creation, according to Bruemmer, characterizes appraisal as the choice between various kinds of "accidents of evidence" which have survived and the archivist happens to find. This tempts the archivist to equate "available" with "important."[52] Unless the archivist becomes more familiar with the context of the records' creation, the selection of records for archival retention is often performed based on what is available. An archivist's expectation that records will continue to be acquired through unsolicited transfer and through record surveys is also becoming increasingly unrealistic as modes of communication become ever more electronic. The archivist must take her place at the creation of the record to ensure the preservation of computerized historical documentation. Such media cannot be expected to survive otherwise to find its way to the archives via the traditional means of unplanned transfers and belated record salvaging surveys.

While the focus of the archivist remains those records intended for permanent preservation, her focus, in many cases, is shifting from a purely historical orientation to one that emphasizes the corporation's accountability in relation to legal, fiscal, administrative, and ethical matters throughout the record continuum. The Australian record-keeping model defines the responsibilities of the archivist within the records continuum as follows:

> Records continuum approaches are based on establishing an integrated regime of management processes for the whole of the records' existence .... The primary aim of these processes is to provide the intellectual controls that enable reliable, authentic, meaningful, and accessible records to be carried forward through time within and beyond organizational boundaries for as long as they are needed for the multiple purposes they serve .... Recordkeeping professionals (records managers and archivists) are responsible for managing these processes to achieve these goals.[53]

According to the Australian proponents of the records continuum, "the management of current records is simply the first stage in archival methodology."[54] In the Australian model, archival theory and methodology provides the framework upon which the management of the entire record continuum is constructed. Cook applauds the Australian model and declares that records must have "integrity, completeness, accuracy, and reliability" if they are to "serve as evidence of actions for anyone: creators, sponsors, citizens, or later archival researchers. Such evidentiary qualities of archival documents form, in short, a basis for the institution's internal accountability." Without such accountability, Cook says, the "information will be meaningless, for current and archival users alike."[55] Cook does, however, remain concerned that "with its heavy focus on institutional and official records ... the accountability approach also carries with it ... a danger of rendering into two camps the administrative and cultural roles of archivists, and thus of devaluing archives' role as a bastion of national culture and societal memory in favour of narrower, strictly legal accountabilities."[56] The tension is not unlike the traditional split between the role of records management and archives within a corporate structure.

The traditional North American life cycle model, in comparison, identifies two general distinct phases in a record's life. The first phase, traditionally administered by the records manager, covers the creation, classification, maintenance, use and disposition of the records. The second phase, administered by the archivist, includes selection (appraisal), description, preservation, and reference. Canadian archivist Jay Atherton considers this approach to a record's life cycle to be an "inadequate" methodology for the management of records.[57] He proposes a "simpler, more unified model ... reflecting a pattern of a continuum, rather than a cycle." According to Atherton's model, the first two stages – creation and classification – would not change from the traditional model. Scheduling and, presumably, appraisal would become a third stage. Overseeing the record's continuing maintenance and use becomes the final stage. Each stage is related to the others and archivists and records managers are involved to varying degrees in the management of all records at all times along the continuum of their existence. According to Atherton, "the function that ties the process together is that of service – to the creators of the records and all other users."[58]

The growing variety of possible corporate uses of archival records and the increasingly electronic communications environment have emphasized the corporate archivist's need to be involved in the management of the records at all stages of the records continuum (starting at the point of the records' creation) to ensure that records intended for permanent retention are properly created and maintained throughout the whole continuum. As the archivist's role continues to move away from the passive preservation of historical records to encompass all of the aforementioned responsibilities, her role intersects more and more with that of the records manager – traditionally the person responsible for the administration of most of the corporation's operational records.

Many archivists now advocate a closer relationship between archivists and records managers – especially in the realm of records classification and scheduling – to ensure that the corporation's records are properly managed from creation to their ultimate disposition. As Hives writes: "there is but one resource to manage" and the artificial distinction drawn between the archivist and records manager "has tended to disguise the fact that effective disposition of records transcends the boundaries between current, semi-current, and archival records."[59] In fact, although reviewing available record schedules and identifying those with archival value is the best of the three traditional methods of appraisal identified by Bruemmer, he warns that unless the archivist is involved in the process of drawing up the schedules, "many important groups of records may never find their way into even an excellent records management system."[60] Both the theoretical conception of corporate archives and the methodology dependent upon that construct demand a better approach to appraisal of corporate records than the life cycle in order to obtain a better record of the corporation's structures, functions, and transactions over time.

Cox partially attributes the lack of success of the management of corporate archival programs to "the severance of corporate records management and archives administration."[61] Gordon Dodds, Provincial Archivist of Manitoba, has also argued against an archivist taking a "terminal position in the total process" as opposed to becoming a "thoroughgoing records administrator":

> I am therefore at odds with arguments that draw lines between archivists and records managers, whether in terms of *fait*

> *accompli* or preference or pragmatism, for in truth they are one .... Rather would I urge archivists, through a faith in the current position of on-the-job initiatives, to confront more keenly the objectives of archival operations, establish a code of principles and accordingly equip themselves with the tools and know-how to meet, and where desirable be, their own records managers.[62]

In his discussion of the shift toward a records continuum approach to the management of records, Atherton agrees with Dodds and considers the combination of archives and records management functions in the private sector "eminently sensible."[63] Atherton encourages the development of a "symbiotic' relationship between archivist and records manager" rather than a fusion of the two professions, asserting that "the intellectual training and historical perspective of the archivist will enrich the practical, immediate concerns of the records manager." The records manager's intimate knowledge of the organization as well as his focus on efficient service would assist the archivist and as "a team within the records management-archive continuum, they will ensure that their ultimate goals – administrative and cultural – are achieved."[64] Iacovino warns that "a fine balance between records management and archival considerations of appraisal is ... necessary ... if administrative values alone are not to dominate."[65] One must always ensure that archival concerns are not subsumed by some of the more practical concerns of records management. Dan Zelenyj, Corporate Archivist for the City of Vaughan, argues more strongly for "a single, truly integrated approach" ensuring "the emergence of a new profession combining the total functions of the records manager and the archivist." [66] Not surprisingly, there are dissenters, mainly within public sector archives.

Those who exclusively value archivists' connection with historical scholarship, such as George Bolotenko of the National Archives of Canada, fear that archivists "may become mindless grinders of corn, blind processors of information as a commodity, unless ... we realize that 'the primary purpose of archives is cultural.'"[67] Those who oppose the connection between, and more vehemently the amalgamation of, the two roles often use the following quotation by Gerald F. Brown, Records Manager at Union Pacific Railway, who wrote:

> While [the methods of archivist and records manager] are alike in many ways, they serve different purposes .... The Archivist serves the needs of the scholar, the historian, and posterity, whereas the Records Manager serves the needs of a business which is usually profit motivated and which is interested only in information that contributes to or protects that profit or the goals of the organization. To put it another way, the Records Manager is basically a business administrator and the Archivist is basically a historian.[68]

Based on these distinctions drawn between archivists and records managers, the question must be raised whether some in the wider archival community even consider the work done by a corporate archivist to be archival.

The corporate archivist, by necessity, must be concerned first and foremost with the "goals of the organization" she serves. While she has not completely severed herself from the acquisition of records that serve a purely historical research purpose, aligning herself too closely with it ensures her isolation from the functional operations of the corporation. This narrow focus would probably mean her professional demise in the corporation. In addition to her commitment to the preservation of the historical record and her utilization of that record for promotional purposes, such as displays, articles, and public relations, the corporate archivist, like any archivist, must make important connections with the creators of records, and ensure that those records which are created are authentic, integral, and reliable as evidence.

Cox asserts that the archivist's value lies in the "assurance of accountability, corporate memory, and evidence. To accomplish this, we must be able to influence the design of recordkeeping systems to support these purposes, as well as to transform or refine our traditional functions."[69] The Australian model of the records continuum will contribute significantly to the implementation of such an approach. Close working relationships with the Information Technology division will ensure that the archivist is involved in the creation of records. The integration of archival and records management functions will also ensure that the archivist is not relegated to the periphery of information management within the corporate sphere. The corporate archives will then be seen as a source of credible and valuable recorded information. Only then, will the corporate archives become a successful operation within the corporate structure.

Unlike the National Archives of Canada and other public archives in Canada, corporate archives are not governed by the demands of the "total archives" tradition. Thus, they are not mandated to acquire records that sustain societal memory and the historical identity of the nation, province, city or town in which they operate. The purpose of a public sector archivist encompasses all of societal memory in its most general sense in that her very responsibility is to the government body that employs her and to the citizens to whom that government is accountable. The corporate archivist is required to preserve the 'societal' memory and historical identity of the corporation and the employees who embody that society's citizenry. It might be argued that a corporation should also view its clients or customers in the same manner that government considers its citizens. Or, that the corporate archives has the same responsibilities to preserve the memory of the interaction between the two in the same way that the government preserves the records of governance. However, while the corporation often needs to keep, for example, a case file for a certain length of time to protect its legal, financial, and administrative interests, preserving it once its legal obligation has ended may actually put the corporation at greater risk than destroying it. Once its operational use is complete, a corporation would likely have no further use for the record and would unlikely refer to it again. Nor would they condone the retention or use of that record for historical purposes. As in the Aetna Insurance incident mentioned earlier, the corporation might never feel secure with the prospect of opening those records up for public scrutiny. As well, the information contained in those case files would, undoubtedly, be subject to severe access restrictions.

Some might argue that such decisions made by a corporate archivist – in essence working on behalf of the corporation's interests as opposed to the preservation of society's memory – might actually characterize her as more of a records manager than an archivist. But, is it the corporate archivist's duty to argue for the preservation of historically significant records to placate societal obligation? In most cases, she would have no final mandate, as the Canadian public sector does, to decide what records can and cannot be destroyed. This decision is likely to be made in conjunction with the business owner and / or the legal counsel. Even if the corporate archivist did have such authority, should she attempt to envisage a future in which the corporation may be more desirous of a more open archival policy? And appraise accordingly? Or, cannot a corporation reflect its own vestige of societal memory without collecting individual files of citizen interaction? Other areas of interaction – including corporate sponsorship, community relations, employee involvement in society – might in actual fact provide a better record than an individual's case file.

The corporation's role in the society in which it operates is crucial to an understanding of that corporation. However, the preservation of the corporation's legal, fiscal, administrative, and historical records for the use of the corporation – not external researchers – remains the corporate archivist's primary role. "Research values" are, according to Iacovino, "an outgrowth of the former."[70] In comparison, according to Cook, the public archives of

Canada are "of the people, for the people, and by the people" thereby "changing expectations of citizens of what archives should be and how the past should be conceived and protected and made available."[71] Corporate archives have no such external social mission. Unlike governments, a corporation has no obligation to the public to open its records for research purposes. Although corporate archives are not completely restricted from use, research inquiries must usually be assessed on a case-by-case basis. The corporate archivist must always work in adherence to the corporation's privacy policies to ensure that she protect that corporation and its clients from risk. An emphasis on providing external access to the archival records of the corporation would put the archival program in jeopardy by undermining corporate support for it. It would also ensure that records sent to the archives would undoubtedly be restricted to ephemera rather than integral business records.

Without conscientious concern for the interests of the corporation and management of the corporation's records, appraisal of archival records (an archivist's key corporate role) will suffer. David Bearman writes that "the archivist conducting appraisal must do everything necessary in order to determine the desired ends of appraisal, consider the universe of documentation, and reflect on the users' and creators' interests in the appraisal decision."[72] As previously discussed, until quite recently the "archival profession has stressed the acquisition or collection of business records for historical research purposes rather than the nurturing of institutional archives in American corporations for administrative and other purposes more immediately relevant to the businesses."[73] Some archivists still appraise records based on "recent trends in business history."[74] Many others would argue that "without use, the expense of keeping the records cannot be justified either within or outside of the corporation."[75] However, most of the corporate archivists writing on appraisal in *The Records of American Business* argue for a shift towards an approach informed by corporate functional analysis – of which Terry Cook's macro-appraisal approach is considered the "Canadian cousin."[76]

Bruce Bruemmer states that

> An analysis of the basic functions of an institution defines the information necessary to document each function. By using functional analysis as a planning and analytical technique, an archivist can decide which functions are most important to document and how they should be documented. The selection of records, which is the last part of this process, is informed by this analysis.[77]

Bruemmer's approach is based on the view that corporations are "'system[s] of cooperative activities' ... organized around common function" whereas structure is "often a simplistic model of individual relationships. Modern businesses may still produce organization charts using the military or line model, but no one believes that the charts come close to describing the communication and relationships of managers and employees in a modern corporation."[78]

Christopher Baer, assistant curator at the Hagley Museum and Library, expands the focus on function and structure to include "strategy" and "detail" to "provide the basis by which the archivist can come to understand the activities of business and thus the content, meaning, and significance of business records."[79] Baer's definition of "strategy" is "largely a practical affair, not a philosophical exercise." It "makes manifest the thought processes of business managers .... and cause[s] certain business functions to be emphasized over others."[80] Baer's "strategy" is certainly reminiscent of Cook's definition of "mind." Baer's criterion of "detail" should actually be defined as the determination of the "level of detail" required to identify the most valuable strategies, structures, and functions identified by the archivist. Baer agrees with Bruemmer that structure is problematic and that "functions [must] both precede and interpenetrate structure" to provide a more clear picture of the context in which records are created.[81] The appraisal ideas espoused by these leading representatives of the corporate archival community complement and indeed openly endorse Terry Cook's function-based macro-appraisal approach.

All agree that detailed research into the structures and functions of the institution is essential to the understanding of the "mind" or "strategy" behind the creation of records. Although each person's emphasis may either swing toward structure or function, both are considered important to the equation.

All recognize the importance of contextual knowledge of a record's creation to the understanding of the record's relevance within the institution. All see appraisal as a proactive rather than reactive process. None dispute the brilliance of Cook's insistence that "mind" must proceed "matter" in the appraisal of records. However, none make reference to the third factor – "citizen-state" interaction – that informs Cook's approach at the National Archives of Canada. These theorists do not regard the interaction between the institution and society to be essential to the appraisal of business records.

Instead, these theorists focus exclusively on understanding the internal structure and functions of the corporation in order to appraise records for their value to the corporation. This is not that surprising considering the points made throughout this chapter about the roles and responsibilities of the corporate archivist in comparison to the public sector archivist. In fact, Cook even writes that if "archivists were only documenting the programme per se" and were not mandated to act as a reflection of society as a whole, "then acquiring ... regulations, procedures, manuals, and so on in conjunction with related policy files and major subject files would be a sound appraisal decision."[82] The third factor in Cook's approach is not relevant to the appraisal of business records since the corporate sector is not responsible to society in the same ways as a public archives. Corporate archives, rather, are of the corporation, for the corporation, and by the corporation.

The question, then, becomes whether this "modified macro-appraisal" is a practical approach to the appraisal of corporate records. The following three chapters, using The Great-West Life Assurance Company and its subsidiary – London Life Insurance Company – will serve as a case study. The history of the two corporations offered in chapter three will not only provide general background on the companies, but will also begin to examine their structure and functions. The history of the companies' archives and records management programs provided in chapter four will set out to convey the corporate culture in which the author is working, outline particular challenges already experienced by the archives and records management personnel, and outline the program's present status in the corporation. This historical framework outlines the environment in which appraisal policy and strategy must be developed and actual appraisal carried out. It is thus essential context for understanding the formation of the appraisal program proposed in the closing chapter. The concluding chapter will then look to the future by exploring the practical implementation and anticipated success of a modified macro-appraisal approach at both corporations.

ENDNOTES

[1] George David Smith, "Dusting Off the Cobwebs: Turning the Business Archives into a Managerial Tool," *The American Archivist* 45 (3), Summer 1982: 287.
[2] Elizabeth W. Adkins, "The Development of Business Archives in the United States: An Overview and Personal Perspective," *The American Archivist* 60 (1), Winter 1997: 9.
[3] Michael Nash, "Business History and Archival Practice: Shifts in Sources and Paradigms," in James M. O'Toole, (ed.), *The Records of American Business.* Chicago: Society of American Archivists, 1997: 13.
[4] Adkins: 9.
[5] Ibid: 10.
[6] David R. Smith, "An Historical Look at Business Archives," in Arnita A. Jones and Philip L. Cantelon, (eds.), *Corporate Archives and History: Making the Past Work.* Malabar, Florida: Krieger Publishing Company, 1993: 127.
[7] Adkins: 10.
[8] David. R. Smith: 128.
[9] Christopher Hives, "History, Business Records, and Corporate Archives in North America," *Archivaria* 22, Summer 1986: 42.
[10] Ibid: 40.
[11] Adkins: 13.
[12] The SAA's Business Archives Section evolved from the Business Archives Committee (1938) which was disbanded in 1964 and reinstated in 1969 with the publication of the *Directory of Business Archives.* This directory is now linked to the SAA's web site.
[13] See the SAA web site – www.archivists.org for more information on the Business Archives Section.
[14] Karen Benedict, "Business Archives Literature," *The American Archivist* 45 (3), Summer 1982: 312.
[15] *The American Archivist* 45 (3), Summer 1982 and *The American Archivist* 60 (1), Winter 1997.
[16] Gord Rabchuk, "'Life After the 'Big Bang': Business Archives in an Era of Disorder," *The American Archivist* 60 (1), Winter 1997: 35.
[17] Brian Spiers as quoted in Barbara L. Craig, "Canadian Archives: Where We Come From and Some Things We Need for the Next Part of the Journey," *Archivaria* 38, Fall 1994: 176.
[18] Hugh Taylor, "Canadian Archives: Patterns from a Federal Perspective," *Archivaria* 1 (2), Summer 1976: 16.
[19] Robert A. J. McDonald, "Acquiring and Preserving Private Records: Cultural versus Administrative Perspectives," *Archivaria* 38, Winter 1994: 162-3.
[20] Grant Mitchell, "Canadian Archives and the Corporate Memory," *Archivaria* 28, Summer 1989: 48-67.

[21] Institutions include: CIBC, Insurance Corporation of BC, London Life Insurance Company, Canadian Pacific, Carr McLean Ltd., Bell Canada, Manulife, Canadian Airlines, Hudson's Bay Company, Canadian Opera Company, Bank of Canada, Metaphrase Inc., Great-West Life Assurance, Scotiabank, Hiram Walker & Sons, Royal Bank of Canada Corp., Sun Life of Canada Corporation, Deloitte & Touche. Two Canadian corporations that are not members of the ACA but are members of the SAA include: Woodbridge Company and Canadian Tire Corporation Ltd.
[22] Hives: 50.
[23] Ibid: 56. Hives makes reference to Chris Norman's article "Business Archives and Business History," *History and Social Science Teacher*, December 1983: 93. Hives calls it "the best Canadian study to date." Once again, however, it was not published in *Archivaria* and did not, therefore, become part of the broader archival community's discourse.
[24] Deidre Simmons, "'Custodians of a Great Inheritance': An Account of the Making of the Hudson's Bay Company Archives," (MA thesis, Department of History, Archival Studies, University of Manitoba, 1994. Simmons published an abridged version of her thesis entitled "The Archives of the Hudson's Bay Company," *Archivaria* 42, Fall 1996: 68-78.
[25] Hives: 56.
[26] Richard Cox, "Blown to Bits: Electronic Records, Archivy, and the Corporation," in O'Toole (ed.), *The Records of American Business*: 231.
[27] James E. Fogerty, "Facing Reality: Oral History, Corporate Culture, and the Documentation of Business," in O' Toole (ed.), *The Records of American Business*: 255.
[28] Gord Rabchuk quoted by James E. Fogerty: 255.
[29] Hives: 46.
[30] Ibid: 41.
[31] Great-West and London Life, *Human Resource Policies and Guidelines*, March 1999: 8.
[32] Ibid.
[33] "RE: When to open corporate records to the public," e-mail from Susan Maclin to Martha McLeod, 12 October 2000.
[34] Adkins: 29.
[35] "RE: When to open corporate records to the public," Busarch posting by Bruce Bruemmer, 5 October 5 2000.
[36] "Re: When to open corporate archives to the public," Busarch posting by Paul Lasewicz, 5 October 2000.
[37] Ibid.
[38] Gord Rabchuk: 34.
[39] Ibid: 35.
[40] Philip Mooney, "Archival Mythology and Corporate Reality: A Potential Powder Keg," in O'Toole (ed.), *The Records of American Business*: 58-59.

[41] Leon Shkolnik, "The Role of the Archive in the Corporate Structure," *Records Management Quarterly*, 24 (4), October 1990: 21.
[42] Glenda Acland, "Keeper, Undertaker, or Auditor," *Archives and Manuscripts* 19 (1), May 1991: 10.
[43] Richard Cox, "Documentation Strategy and Archival Appraisal Principles: A Different Perspective," *Archivaria* 38, Fall 1994: 16.
[44] Richard Cox, "Blown to Bits: Electronic Records, Archivy, and the Corporation": 242.
[45] Hives: 50.
[46] Mooney: 58-59.
[47] Marcy G. Goldstein, "The Evolving Role of In-House Business Archives: From Tradition to Flexibility," in O'Toole (ed.), *The Records of American Business*: 41.
[48] Bruce Bruemmer, "Avoiding Accidents of Evidence: Functional Analysis in the Appraisal of Business Records," in ibid: 138.
[49] Acland: 10.
[50] Livia Iacovina, "The Development of the Principles of Appraisal in the Public Sector and their Application to Business Records, Part II," *Archives and Manuscripts* 18 (1), May 1990: 21.
[51] Michael Nash, "Business History and Archival Practice: Shifts in Sources and Paradigms," in O' Toole (ed.), *The Records of American Business*: 16.
[52] Bruemmer: 137.
[53] Sue McKemmish, Glenda Acland, Nigel Ward, and Barbara Reed, "Describing Records in Context in the Continuum: The Australian Recordkeeping Metadata Schema," *Archivaria* 48, Fall 1999: 8.
[54] Acland: 11.
[55] Cook, "What is Past is Prologue": 39-40.
[56] Ibid: 40.
[57] Jay Atherton, "From Life Cycle to Continuum: Some Thoughts on the Records Management – Archives Relationship," *Archivaria* 21, Winter 1985-1986: 44.
[58] Atherton: 48.
[59] Hives: 55.
[60] Bruemmer: 139.
[61] Cox, "Blown to Bits: Electronic Records, Archivy, and the Corporation": 232.
[62] Gordon Dodds, "Back to Square One: Records Management Revisited," *Archivaria* 1 (2), Summer 1976: 91.
[63] Atherton: 46.
[64] Ibid: 51.
[65] Iacovino: 33.
[66] Dan Zelenyj, "Archivy Ad Portas: The Archives-Records Management Paradigm Revisited in the Electronic Information Age," *Archivaria* 47, Spring 1999: 67.

[67] George Bolotenko, "Instant Professionalism: To the Shiny New Men of the Future," *Archivaria* 20, Summer 1985: 156.
[68] G.F. Brown quoted in ibid: 153.
[69] Cox, "Blown to Bits: Electronic Records, Archivy, and the Corporation": 243.
[70] Iacovino: 22.
[71] Cook, "What is Past is Prologue": 44.
[72] David Bearman quoted in Cox, "Documentation Strategy and Archival Appraisal Principles: A Different Perspective: 20.
[73] Cox, "Blown to Bits: Electronic Records, Archivy, and the Corporation": 232.
[74] Nash: 35.
[75] Gord Rabchuk quoted in Fogerty: 255-256.
[76] Mark A. Greene and Todd J. Daniels-Howell, "Documentation with an Attitude: A Pragmatist's Guide to the Selection and Acquisition of Modern Business Records," in O'Toole (ed.), *The Records of American Business*: 168.
[77] Bruemmer: 140.
[78] Ibid: 141.
[79] Christopher T. Baer, "Strategy, Structure, Detail, Function: Four Parameters for the Appraisal of Business Records," in O'Toole (ed.), *The Records of American Business*: 77.
[80] Ibid: 80, 83.
[81] Ibid: 106.
[82] Cook, "Mind Over Matter": 55.

CHAPTER THREE

Corporate Histories of The Great-West Life Assurance and London Life Insurance Companies

According to Alan Artibise, early Winnipeg can be characterized as "a settlement founded by a group of crass, hard-nosed Upper Canadians who, in a few short years, swept aside the efforts and hopes of several generations of Red River residents and replaced them with visions of creating a thriving prairie metropolis."[1] Originally established as the Hudson's Bay Company fur-trading post of Upper Fort Garry at the junction of the Red and Assiniboine rivers as early as 1812, Winnipeg was incorporated in 1873. The province of Manitoba entered Confederation in 1870 and Winnipeg's early growth was dependent upon the construction of the transcontinental railway and the federal government's granting of free homesteads in 1872. The city experienced a boom from the 1870s to 1883 with the population grew from 3,700 to over 20,000. However, whereas in 1882 Winnipeg was quickly emerging as the regional financial centre of the Northwest, by 1883 the boom was over and it had simply become too risky a place for eastern banking houses to do business. Local businessmen took advantage of this eastern reticence.

By 1890, the city of Winnipeg was home to a number of life insurance companies including Manufacturers, Sun Life, North American, Equitable, Lancashire Life, and Confederation Life. In 1868, the Dominion Government had passed legislation which required foreign life insurance companies to keep sufficient assets in the country to cover their liabilities. This legislation can now be seen as the impetus needed by the Canadian insurance industry to come into its own. While some Canadian firms had already been established, notably the Canadian Life Insurance Company of Ontario (1847) and Sun Mutual Life Insurance Company of Montreal (1865), many new companies soon emerged including Ontario Mutual (1871), Confederation Life (1874), London Life (1874), and North American Life (1887).

Despite the number of small insurance companies established in Winnipeg at this time, however, there were no companies of national stature with a head office west of Ontario. Jeffry Hall Brock, a native of Guelph, Ontario who had moved to Winnipeg in the 1870s to partner with George Frederick Carruthers in the fledgling Carruthers and Brock Insurance Agency, decided to establish such a company and, in doing so, received the support of prestigious members of the Winnipeg Board of Trade.

The Great-West Life Assurance Company was incorporated by an Act of Parliament on 28 August 1891. The act authorized the company to "effect contracts of insurance throughout Canada and elsewhere," invest its funds in "debentures, bonds, stock or other securities of Canada or of any province thereof," sell mortgages and other loans, and "generally carry on the business of life insurance in all its branches."[2] Chapter three will focus on the history of Great-West Life as well as a general outline of the company's organizational structure from its incorporation in 1891 to the present. While factual information regarding the time of certain events has not been difficult to ascertain, due to the scarcity of archival records and the restrictions on use and disclosure of existing materials the organizational structure of the company is clearer at certain periods throughout the company's history than others. These issues will be discussed in more detail in subsequent chapters of this thesis. The history of London Life will be much briefer as it is the intention of the author to use Great-West Life as the main example in this study. However, a short historical overview of London Life from its founding in 1874 until its integration with Great-West Life in 1997 will also be included here.

On 15 January 1892, the provisional directors of the company – including members of many prominent Winnipeg families, such as Alexander Macdonald, J. H. Ashdown, and Robert T. Riley – met for the first time in Winnipeg, Manitoba. Between January and June of that year they met monthly to establish Great-West Life's by-laws. The Canadian Government's Office of the Superintendent of Insurance granted Great-West Life its official licence on 22 July 1892 ensuring that – one year after its original incorporation – The Great-West Life Assurance Company was "fully authorized to conduct its business." At this same time, the board appointed an Executive Committee, as well as a Finance Committee and an

Applications Committee to be responsible for these two important functions of the company's operation. A Medical Board comprising Dr. H.H. Chown and Dr. R.J. Blanchard was also appointed at this meeting to oversee an assembly of "prominent physicians ... who gave a certain portion of each day to the examination of applications and acted in an advisory capacity on the applications of doctors, made laboratory analyses and performed sundry other duties."[3]

Jeffry Hall Brock, the company's founder, accepted the position of General Manager and Arbuckle Jardine was the company's first Secretary and Office Manager. Brock promoted the Company very aggressively within the community, however, it is widely accepted that it was Jardine, a close associate of Mr. Brock, who managed the company's internal organization. The remaining full-time staff positions included one clerk and a superintendent of agents and prospective agencies. The first Agency Office was established at 450 Main Street – also the company's "head office." It provided only enough space for a table and seat for one canvasser. The company's fireproof vault was located across the street at 455 Main Street. The first manual issued by the company in 1892 listed only six types of insurance plans.

But, from these rather meager beginnings, the company began to grow quite rapidly. By the first annual meeting on 24 August 1893, the company inhabited its second office space at 457 Main Street. Its first branch office opened in Toronto in 1893. By 1894, Great-West Life had already participated in the reinsurance of the business of The Dominion Safety Fund Association of St. John, New Brunswick. Through the assumption of this business, the company opened a branch office in St. John and also acquired an established network of agents in New Brunswick, Nova Scotia, and Prince Edward Island. Within two years time – with the opening of a branch office in Montreal in 1896 – agents of Great-West Life were selling insurance in every province in the Dominion.

During the 1890s, the insurance industry began to move away from the decentralized agency system – wherein independent agents sold their services to Great-West Life – to a branch office system in which insurance contracts were made directly with Great-West Life rather than with the independent agent. Salaried managers, who reported directly to head office, ran the branch offices, which were also staffed by cashiers and clerks responsible for collections and all routine matters. Provincial Boards of Directors – made up of prominent citizens from the local communities – administered many of these branch offices. These boards, organized between 1892 and 1896 in British Columbia, Ontario, New Brunswick, Nova Scotia, Prince Edward Island, and Quebec, were given the responsibility of approving agents' applications, appointing medical examiners, and reviewing special risks. Their recommendations were submitted to head office for approval or rejection. All major decisions, however, continued to be made centrally in Winnipeg. Within 20 years, the company had opened branch offices in Calgary (1902), Vancouver (1903), and Halifax (1905). In 1906, Great-West Life entered the American insurance market by opening an office in Grand Forks, North Dakota. Later branch offices included: Ottawa (1907), Manitoba (1911), and Regina, Saskatoon, Brandon, Winnipeg, and Thunder Bay (1913). Agents also became like employees of a company that provided them with bulletins, mailing lists, sales awards, and promotional items.

In 1906, head office began circulating a newsletter to the branch managers on a monthly basis to "encourage a friendly interchange of views among the different offices of the company." By 1908, it was decided to extend this service by issuing a monthly bulletin to the company's 587 active agents. This marked the beginning of the company's first in-house publication. It not only spread "news of the company, but also sales ideas and techniques to stimulate and encourage the far-flung field force." In the fall of 1909, this growth in cohesiveness continued to develop with the formation of an association among the agents from the Winnipeg Branch Office. The association, aimed to help them become acquainted, to exchange ideas and to become "better life insurance men," held regular meetings and invited managers from other branch offices to speak. This was the beginning of what was called "The Hundred Thousand Club", and is now the corporation's "President's Club."[4]

After many years of focusing on the development of a national sales force, Jeffry Hall Brock turned his attention to the establishment of a strong head office support network for the rapidly increasing numbers of branch managers, agents, policyholders, and mortgagees. From the original four employees in 1892, the company's head office staff had grown to 29 by 1902. These included the General Manager, Secretary and Office Manager, three accountants, four collection agency clerks, four stenographers, the policy writer, auditor, superintendent of agencies, investment inspector, and two juniors or apprentices – boys responsible for outgoing and inter-departmental mail delivery.

Many moves were required to accommodate the company's growth. However, the company did not stray far from the established financial district of downtown Winnipeg. The company moved its head office to 363 Main Street (1899), to the southwest corner of Portage and Main (1901), to the southeast corner of the same intersection (1905), and to the Keewayden Building in 1909. However, after 20 years of rented accommodation, the company's 108 employees moved into their own first head office building at the corner of Rorie Avenue and Lombard Street on 16 June 1911.

In 1910, preceding the move to its new headquarters, the company hired Henry White Herrman – a "Consulting Office Specialist" from New

Jersey – to provide an in-depth study of its organization. A number of detailed reports were created that outlined many suggestions for improvement with regard to the company's organizational structure, its processes, and, to some extent, its records. While these reports provide more information on Herrman's recommended changes than on the actual functions of the company, they do provide us with a glimpse of the growing company. Most illuminating is Herrman's suggestion that

> one method which would go far to improve these conditions [lack of team work] would be to create more well defined Departments, more definitely departmentalize the work, put these divisions under more definite and responsible chief clerkships.[5]

The number of "departments" mentioned by Herrman – including Secretary, Medical, Accounting, Agency, Mortgage Loan (Investment), Policy Underwriting, Policy Writing, Renewals, Policy Issue, Actuarial, Inspections, Indexing, Record-Making Change and Exit, Mail Reinstatements, Registration, Premium Collection, Credit, Advertising, Supply, Purchasing, Shipping, and Printing – seems staggering considering the relatively small number of staff employed by the company and does indicate an apparent fragmentation of functionality.

From the selling and administration of the policies to the investment of the company's funds, Herrman made many recommendations that help to illustrate to some degree the existing organizational structure of the company. As discussed previously, the network of branch offices and company agents was becoming increasingly developed. However, Herrman wrote that the Agency Department – responsible for the publication of "The Bulletin", liaising between agents and head office, sales promotion, and inspection work – was "to all intent and purpose, more in name than in fact."[6] Seemingly, head office had more work to do in coordinating the agency force throughout the country. Herrman also indicated the need for the development of a strong policy department – consisting of policy underwriting, policy writing, renewals, policy issue, indexing, change and exit, mail reinstatements, and registration – under a single department head.

Although the Policy Division was too fragmented by the overly specific allocation of duties, Herrman recommended that the Investment Department – currently interwoven with the Accounting Department – should undertake a "plan of Departmentalizing as will permit drawing the lines more closely, specializing the work more."[7] According to Herrman, the Accounting Department – headed by William McQuaker – should have been doing more the work of the Comptroller, acting in an advisory capacity to the chief clerks of each division and to the branch offices. The Investment Department would then only be responsible for the administration of the company's mortgage investments – more specifically the handling of loan applications, supervision of inspectors, appraisers, and solicitors. In his discussion of the Investment Department, Herrman stated:

> Then too I conceive that the time may come at no distant date when you may have more Real Estate interests than you now

> have – that you may ultimately have more Debenture investments or Stocks and Bonds. When that time comes ... the lines which I am advocating in this Report would make your whole Investment Department easily covering in one Division, Real Estate, Bonds and Mortgage Loans.[8]

Although in the early years, the company's funds were invested principally in western farm mortgages, Herrman's prediction of continued diversification would take only a few years to come to fruition. At the outbreak of World War I, substantial investments were made in Canadian Government Bonds and in the decades following the war, this trend continued with further investments in various government bonds and public utility issues, both in Canada and the US. The company moved away from investment in farm mortgages and towards urban investments – first only in Western Canada and then spreading into the more lucrative East. Stocks, however, still represented only a small percentage of the company's portfolio for many years to come.[9]

The company's founder, Jeffry Hall Brock, died in 1915 after a number of years of poor health and the company elected to appoint its full-time actuary, Colin Campbell Ferguson, to replace him as General Manager and Actuary. One of the most significant developments of his time in office was the introduction of group insurance. Group Insurance, defined as "insurance without medical examination of a large body of individuals against premature death, for the benefit of the individual's dependents," was first introduced into Canada in 1919 and the first Great-West Life group policy was written in the same year. The growth of Group Insurance was, however, a slow process. It was not until the 1930s that the company focused its attention on developing this aspect of the business – culminating in the establishment of a specific Group Department in 1936.

The 1920s evidenced a period of dramatic growth and change for the company. Four additional storeys were added to the existing head office building in 1923 and the adjoining building was purchased in 1928 to accommodate the expanded staff – 500 more than had moved in to the original building only 17 years previously. In 1926, after more than 30 years as President of the Board, Alexander Macdonald retired and was succeeded by George W. Allan. The following year, the company's Secretary Arbuckle Jardine also retired. The company was beginning to lose many of its founding members and with the changes in personnel came the continuing growth and diversification of the company's structure and functions.

The company's lack of dependence on stocks helped it to succeed beyond the stock market crash of 1929. However, the Depression that followed put a serious strain on the company whose farm mortgage income, according to Senior Vice-President George Aitken, "dried up ... almost entirely."[10] C.C. Ferguson's conservative approach to entering the US market, poor growth in group insurance sales also contributed to a decreased share of the insurance market – especially in populated Eastern Canada.

The recruitment of Henry "Harry" W. Manning as Assistant General Manager and General Superintendent of Agencies in 1931 may have been responsible for turning around the company's declining sales. Manning moved quickly into the American market and focused on rebuilding the company's market share in Group Insurance – doubling it within a decade. In 1932, the company participated in the reinsurance of the Columbia Life Assurance Co. of Vancouver. By 1936, the company's field-force totaled 13,000 working out of 35 branch offices. Head office and branch office staff numbered 700.

Throughout the 1930s as well, the company continued to shift its mortgage investments from the western farm mortgages to the urban market. However, the overall trend of the company tended toward investment in bonds and debentures. Looking at the distribution of Great-West Life assets through the 1930s, bonds evidenced a 20% increase between 1933 and 1938 whereas overall mortgage investments dropped 12%. This trend would not begin to reverse until after World War II. Despite the desperate times, the company continued to change both its outward and inward focus.

According to the Management Committee Minutes from the spring of 1932, "the direction, discipline and general control of employees shall be under the officer of the company who supervises either wholly or in major part the functions performed by the employees." Paragraph 10 of the same book, however, states that "the Management Committee will consider establishment of: (a) work-planning functions applicable to the company generally and designed to promote efficiency and co-ordination, by investigation, observation and recommendation."[11] It was under such an effort that the company again acquired the services of a consultant to review the organization and functions of the company – much as H.W. Herrman had done two decades earlier.

In 1933, H.E. Niles and his wife M.C.H. Niles of Baltimore, Maryland produced several reports outlining the findings of their study. Fortunately, as well, some of the officers' reactions to the reports also survive to provide an idea of how the company responded to the numerous suggestions made by the Niles. The General Report, written 15 June 1933 provides us with an examination of the company's structure – calling the structure a "line" or "military" type of organization. The General Manager supervised the Company Secretary as well as three Assistant General Managers – each of whom was assisted by department heads who in turn supervised a particular collection of people performing a specific task and so on down the hierarchy.

The Niles commented that "there has been comparatively little development of staff functions or permeating functions."[12] The Niles' concern was that "young men working in the different departments now have not the same breadth of experience as they would have had twenty years ago," and that "work is so subdivided both as between clerks and between departments, that over thirty persons give individual attention to issuing an agent's contract and setting up related records."[13] From the sounds of it, much of the internal fragmentation discussed in the Herrman reports still remained 20 years later.

The Secretary, Eustace Brock, and three Assistant General Managers, A.J. D. Morgan, F.D. MacCharles, and Henry W. Manning, reported to the General Manager, whose main areas of responsibility were Finance, Actuarial, and Agency Sales respectively. The main areas of A.J.D. Morgan's responsibilities were varied and extensive including: treasury, accounting, planning, policy loans, commissions, policy division, mail and records, addressograph, photostat, personnel, collections, purchasing, supplies, cafeteria, building superintendence, printing, internal audit, conservation, and investment – including mortgages, bonds, stocks. F. D. MacCharles' functions included actuarial responsibilities - determining rates, competition of reserves, apportionment of dividends, changes of policies, business trend research and analysis – as well as those related to claims, underwriting, policy issue and reinstatements. H.W. Manning, Assistant General Manager, Sales, was in charge of the agencies including the supervision of the Inspector of Agencies, Field Supervisors, publicity and promotion, and training and development of field staff. Like A.J.D. Morgan, the Secretary, Eustace Brock, was responsible for many varied responsibilities. These included transcribing, advertising, translation, library, clubs and contests, central secretarial, correspondence, staff education, and policyholder complaints. The Secretary also had some external functions including providing advice on legal matters, passing on legal aspects of company forms and insurance department rulings, and representing the company during any court proceedings.

The Niles made many substantial recommendations that aimed to sharpen the focus of the responsibilities of the Secretary and Assistant General Managers in four main functional areas: accounting, actuarial, agency, and secretarial. In a letter to F.D. MacCharles on 10 July 1933, Eustace Brock suggested that

> Probably the term "division" would be appropriate for the four chief classifications ... that is, Agency Division, Actuarial Division, Accounting Division, Secretarial Division. The chief divisions within those classifications might be called departments and sub-divisions of those departments called sections.[14]

Functions were amalgamated – eliminating duplication among managers – and some were transferred from one division to another to better unite related functions. The Assistant General Manager, Accounting Division was made responsible for the departments of the Treasurer, General Accountant, and Internal Auditor as well as the miscellaneous service departments such as photostat, addressograph, purchasing, and supply. The actuarial, research, policy and claims, medical referee, and underwriting departments were all under the responsibility of F.D. MacCharles, Assistant General Manager of the Actuarial Division. The Agency and Secretarial Divisions remained virtually unchanged except for the creation of a new centralized Conservation Department under the Secretary's control. The new department, which took over much of the work done in the Collections, Renewal, and Reinstatement departments, was intended to ensure that dwindling business remained in force.

Colin C. Ferguson presided over Great-West Life for another 5 years before his death in 1938. At this time, he was replaced by Manning as General Manager, Sales and by Franklin D. MacCharles as General Manager, Actuary. This arrangement lasted until 1942 when Manning was singled out as the company's leader and elected a member to the Board of Directors. One year later, he was elected to the newly created position of Vice-President and Managing Director. Manning was the first company officer to be appointed to the Board of Directors since the company's founder, Jeffry Hall Brock. Many other changes to the Board of Directors occurred in the 1940s. George W. Allan retired as President in 1940 and was replaced by Melbourne F. Christie. In 1943, Christie was appointed the board's first Chairman and was succeeded as President by W.P. Riley. Christie was killed by a streetcar outside the offices of the Great-West Life in 1944. The same year, Robert T. Riley, who had been a director since 1892 also passed away.

But, the company experienced more than just loss in the 1940s. This decade also welcomed much growth. The company participated in the reinsurance of the business of the Western Empire Life Assurance Company in 1940, that of the Universal Life Assurance and Annuity Company in 1942, and the exclusive business of the Mutual Home Security Association in 1943. Great-West Life continued to diversify and expand its products and was the first Canadian company to enter into Individual Accident and Health Insurance business in 1941. However, one of the most significant developments of the 1940s was the expansion of the Group Insurance business. In May 1940, it was announced that Group Life and Group Pension business in force had reached fifty million. Within only four years, the Company announced that Group Life and Group Pension business had more than doubled.

Following the decision to emphasize the urban mortgage market in 1944, the investment operation was re-organized. The growth in city mortgages and corporate securities came at the continued expense of policy loans and farm mortgages. In 1946, Great-West Life greatly expanded its mortgage lending business by establishing new loan offices in Toronto, Montreal, Vancouver, Calgary, Edmonton, and Winnipeg. It also launched three new housing projects in Vancouver, Regina, and Winnipeg. Changes in the Insurance Act of 1948 permitted Life Insurance companies for the first time to purchase such real estate as office buildings and shopping centres. The purchase of apartments became legal a few years later.

By the mid-1940s it was evident that the company needed more space in which to operate. In 1946, it purchased the Union Bank building on the corner of Main Street and Lombard Avenue resulting in the company's headquarters now occupying the entire block of Lombard between Rorie and Main Streets. This, however, was just a temporary solution. Purchase of land west of the Provincial Legislature had begun prior to World War II. It was not, however, until 1949 that the company was able to take advantage of the reduction of restrictions on real estate purchase and began aggressively purchasing property in the plans of building a new head office complex.

By 1954, staff levels increased to 1275. An in-house Legal Department was created at this time with the mandate of advising on company expansion. David E. Kilgour, who had joined the company in 1933 as a clerk and had quickly climbed the corporate ladder from Inspector of Agencies (1935), Corporate Secretary (1943), Superintendent of Agencies (1946), Assistant General Manager and Director of Agencies (1950), succeeded Manning as General Manager in 1955. Two years later, on 27 March 1957, he celebrated a ground-breaking ceremony for the 60 Osborne Street headquarters. Joseph Harris was serving his term as President of the Board of Directors and Henry E. Sellers was Chairman.

By the time the new building had been constructed and the staff had moved in on 8 June 1959, Great-West Life's Managing Director David E. Kilgour had been elected President and Joseph Harris had replaced Sellers as Chairman of the Board. The year of the move into the new building also marked the installation of an IBM 650, an electric data processing machine that used punch cards. This computer was the first of its type in Western Canada. Later, in 1961 an IBM 7070/1401, using magnetic tape to store information, was purchased and became operative in 1964 at which time a data processing department was established at head office. This was followed soon after by the installation of the IBM System / 360, Model 50 in 1967. The company was moving at a fast pace into a modern era.

In 1962, the company decided to undertake a corporate identification program resulting in the adoption of a new corporate logo – the Great-West Life "key" and colour – known throughout the company as "Great-West Life green." Until this time, the company had used different logos and trademark themes to represent itself in the marketplace. However, none of the previous logos had represented the company in such a uniform and identifiable way. The "key", which uses the initials G-W to create a symbol that simultaneously identifies innovation and security and has become synonymous with the company ever since its adoption in the early 1960s. In 1964, a special Act of

Parliament formally recognized the use of "La Great-West Compagnie d'assurance vie" as the official French name for the company.

McKinsey and Co., Inc., a management consultant organization from Chicago, Illinois, prepared a report in late 1967 "to suggest," according to the Company Secretary Rod Hunter, "greater departures from existing organizational paths."[15] Within four months, the consultants had interviewed 172 management and sales personnel in head office, agency and group offices throughout the company as well as many carefully selected non Great-West personnel. According to Great-West Life's organizational chart of 1967, the company's president was responsible for the direct supervision of six main areas of responsibility headed by a vice-president or director. The Director of Group Sales and Administration was responsible for the direction of group sales offices, product development, rates, underwriting, contract changes, records, claims, and premiums. The Vice-President and Director of Agencies administered agency branch offices, product development, premium collection, training, conservation, recruiting, sales promotion, and personnel. The Vice-President and Comptroller's responsibilities included: general ledger and expense accounting, banking, disbursements, individual insurance premium billing, policy records, internal audit, building maintenance, printing and purchasing. The Vice- President and Actuary oversaw the production of annual reports, design of new products, product modifications, individual insurance rates and underwriting, reinsurance, policy issue, changes and records, and accident and health claims. The Vice-President and Treasurer was in charge of the company's investment strategy and planning, analysis of investment opportunities, private placement, securities, cash management, and investment income. The Vice-President and Secretary was responsible for the management of personnel, corporate relations, legal counsel, administrative services, public relations and advertising, and individual life claims.

It is evident now that many of these divisions must have developed according to the personality and / or historical functions of the individuals responsible for them. While some roles, like that of the Vice-President and Treasurer focused on a fairly defined function, many of the vice presidents' responsibilities seem strangely unrelated, i.e., personnel and individual life claims. In addition to the lack of clear functional divisions within the company structure, the McKinsey report – entitled "Reviving the Innovative Spirit" sensed "'an inhibitive management climate,' a lack of delegation, stewardship and accountability; insufficient strategic planning; and declining creativity."[16] They therefore recommended some drastic changes to the organizational structure of the company as well as some changes in the empowerment of its management.

Significant changes included combining the selling functions of both group and individual life under a new centralized marketing division responsible for common head office sales management, regional sales managers, parallel product development, marketing, advertising, sales, and promotion. Some administrative functions were transferred from the Actuary's Division to an administrative division – such as building maintenance, cafeteria, records, and purchasing – under the control of the Vice-President and Secretary. A small corporate planning office was established to develop guidelines and to research long-term trends and overall growth strategy. The company also changed its naming convention for officer titling to reflect more closely American corporate terms such as vice-presidents, directors, managers, and associate managers.

Investors Syndicate Inc. started in Canada in 1927 as a branch sales operation of the American-owned Investors Diversified Services Inc. of Minneapolis. In 1940, several of the Canadian branch offices combined into an independent Canadian company specializing as a mutual fund investment firm. In 1968, Power Corporation's Chairman Paul Desmarais acquired controlling interest in Investors and thus began his search for an insurance company to be "the pre-eminent link in his expanding consortium of financial services."[17] By March of 1969, Investors issued a press release announcing that it had purchased 194,000 common shares of Great-West Life.[18] On 1 May 1969, Power Corporation – through Investors – became the major shareholder of Great-West Life. As Richard Bennett pointed out, "the takeover represented a massive repatriation of ownership (since most

American shareholders sold out)" as well as "an equally large concentration of multiple and divergent ownership into fewer and more powerful owners and – in the case of Power Corporation – absolute control."[19] However, although Peter Curry served as Chairman of the Board of Directors of Investors and Great-West, the two corporations remained virtually autonomous companies whose internal operations and decision-making remained virtually unchanged for over two decades.

David Kilgour resigned in 1971 soon after the Power Corporation takeover and was replaced as President by James Burns – formerly Supervisor of Field Training (1955), Manager of Field Training, Assistant - Associate - and ultimately Superintendent of Agencies (1965), Regional Director of Marketing (1968), Director of Marketing (1969), and Executive Vice-President (1970). In 1973, his title of "President" would be expanded to also include the title of Chief Executive Officer. Jim Burns – a man of great vision – was discontented with the existing structure and functions of Great-West Life. His goal was to "drive hard to organize ourselves corporately and individually for the tremendous opportunities of the future. No longer can ... our Company afford the luxury of a multiplicity of loosely related actions. We must become more cohesive and more directional in all our operations .... Through planning we can organize and activate all the resources of the company toward common goals."[20] Burns created a number of planning committees, including the Operating Committee and the Orientation 2000

Committee, and began to study the organization of the company to provide more efficient service to clients while also making the company more internally accountable. In addition to creating a new policyholder service division, Burns began to restructure the company along purely functional lines to a structure based on the lines of business operations. Many of the recommendations made by the McKinsey report in 1967 had proposed converging related functions such as marketing and distribution. Bennett writes that according to Burns, the group and individual lines of business were "becoming so different in product design, customer potential and marketing strategies that continued amalgamation made little sense ... Burns wanted each line of business to be independent and accountable for its own performance."[21] By 1976, the Company's corporate departments were divided into five basic functional areas: Corporate Finance and Control, Corporate Development, Corporate Planning, Personnel, and Legal and Secretary's. Lines of business were also divided into five basic operations: Group Operations, Individual Operations, Investments, Marketing Canada, and Marketing United States.

The split between Marketing Canada and Marketing United States was illustrative of the growth in significance of the United States' business to the company's fortunes. The first American office had opened in Fargo, North Dakota in 1906. In 1920, Great-West Life acquired the licence to sell insurance through branch offices in Michigan and Minnesota. The company was subsequently licensed in Illinois (1923); Washington (1931); Indiana (1940); Ohio and Missouri (1941); Kansas (1942); California (1943); New Jersey (1946); Delaware, Iowa, and Kentucky (1948); Texas (1950), Florida (1951); Oregon (1952); District of Columbia (1955); Pennsylvania (1956); Ohio, Arizona, Colorado, Maryland, Virginia (1957); Connecticut (1958); and South Dakota (1964). By 1973, the company decided to open a separate marketing office in Denver under the leadership of Kevin Kavanagh as Vice-President, United States Operations. Kavanagh had joined the company in 1953 as a Group Sales representative and quickly advanced in the Group Division to become Group Superintendent in 1966. In April 1969, he was appointed Director of Marketing Services and Director of Marketing, United States (1971). He served in Denver as Vice-President, United States Operations from 1973 until 1976 when he returned to Winnipeg to become Vice-President, Group Operations, Senior Vice-President, Group Operations in 1978, and later the same year as President and Chief Executive Officer – thereby succeeding Jim Burns whom Paul Desmarais had asked to succeed Peter Curry as President of Power Corporation in 1978 while still maintaining his role of Chairman on the Great-West Life Board of Directors.

Many significant events occurred in the 1980s during the leadership of Kevin Kavanagh – including the construction of the new head office building and the completion of the transfer of US business to Denver and the ultimate creation of Great-West Life & Annuity in 1991. External to Great-West Life per se was the creation of Power Financial Corporation in 1984 and Great-West Lifeco Inc. in 1986 as holding companies for Power Corporation and Great-West Life Assurance Company respectively.

In 1979, Kavanagh announced that Great-West would construct a new complex on the corner of Broadway Avenue and Osborne Street – immediately north of the existing head office building. The ground breaking ceremony was held on 20 November 1980, the corner stone was laid on 26 October 1982, and the building – including the centre complex joining the two structures through an underground building which contains the cafeteria, conference centres, lounges, and meeting rooms – opened on 25 May 1983. The head office complex was still charged with the administration of many of the US functions, however, and the separation of Great-West Life into two virtually independent and autonomous units would continue to characterize the company throughout the remainder of the 1980s.

Prior to 1978, Winnipeg corporate staff had operated three lines of business – Individual Life Insurance, Group Life and Health Insurance, and Annuities. Within three years most of that business had been divided and was being administered in two separate headquarters. In late 1979, the Great-West offices in Denver, including the Marketing Division, Premium Collection Centre, the Denver Regional Group Benefit Payment Office and Denver Branch Office, amalgamated and moved into the new Great-West US headquarters in downtown Denver. Over the next 12 years the company completed the extremely complex and expensive transfer of its US operating units to Denver.

Kavanagh designated Orest Dackow – with the assistance of Don Elliot, Alan Carmichael, and Alan MacLennan – to direct the American operations. Dackow had worked with the company since 1958 and in 1979 was serving as Senior Vice-President, US Operations.[22] The transferred business had begun with Group Pension (1980), Group Life and Health (1981), and Individual Life and Computer Services (1982). The US Investment Operations were transferred in 1990 followed by the corporate functions of Corporate Resources, Legal, and Corporate Finance and Control in 1991. Twin towers were constructed to accommodate the growing staff and to serve as the company's headquarters in Englewood, Colorado. The Corporate Management Committee of the Board of Directors was responsible for reviewing all matters related to the regionalization of the US business and for the subsequent corporate reorganization.

In 1986, Great-West Lifeco, Inc. was incorporated to act as a holding company for the securities of Great-West Life that it acquired from The Investors Group. Lifeco is a member of Power Financial Corporation, which was set up in 1984 to act as a holding company for Power Corporation. As previously mentioned, after his resignation as President and Chief Executive

Officer of Great-West Life in 1978, Jim Burns began serving as the President of Power Corporation. In 1984, he was also appointed to the position of President and Chief Executive Officer of Power Financial. In 1986, he assumed the roles of Deputy Chairman of Power Corporation, Chairman and Chief Executive Officer of Power Financial Corporation, and Chairman of Great-West Lifeco. In 1990, Kevin Kavanagh resigned as President of Great-West Life to assume the presidency of Great-West Lifeco.

When Kavanagh stepped down in 1990, Orest Dackow was appointed as President of Great-West Life. John Green, Senior Vice-President of Group Operations (1982), Executive Vice-President and Chief Operating Officer (1984), was appointed President and Chief Executive Officer over Canadian Operations. Bill T. McCallum, who had begun working for the company in 1962 in the Actuarial department at Winnipeg headquarters, was appointed President and Chief Executive Officer, United States Operations. Upon the final transfer of US business to Denver in 1992, Great-West Life & Annuity Insurance Company was created as a separate and distinct company, all American employees of Great-West Life became employees of Great-West Life & Annuity, and McCallum was appointed as its President & Chief Executive Officer.[23]

The completed division of the two companies – one hundred years after Great-West Life was first licensed to sell insurance – resulted in a significant restructuring of the company's board committees as well as its operational units. The Investment Committee – responsible for the review of all investment of funds, for the company's adherence to its investment and lending policies, standards, and procedures and for the handling and safeguarding of assets – was split into the Canadian Investment & Credit and the United States Investment & Credit Committees. The Executive Committee also split into two distinct entities each still exercising its own mandate to "supervise the management of the business and affairs of the [company's] operations ... [and] to appoint senior officers, review their performance and determine their compensation."[24] The Audit Committees continued to review all annual financial statements, annual information forms, annual reports, and any other such public disclosure documents or reports filed by the company to regulatory authorities. The newly created Conduct Review Committees – derived from the now defunct Policy and Review Committee, monitored corporate policies and procedures, "including procedures with respect to conflict of interest and privacy," as well as transactions with "related parties."[25]

In 1992, the company also underwent a massive organizational analysis and restructuring known as the Second Century Initiative. An analysis of policies, procedures, costs, and personnel was completed within each department and division – including: Group Operations, Individual Operations, Retirement & Investment Services, Investment, Corporate

Systems, Corporate Services, Corporate Finance and Control, and Legal, Secretary's, Executive and Medical. The objective of the study was to ultimately streamline the company's "development, maintenance and operating processes."[26] The analysis resulted in the elimination of over 200 jobs – mainly in the Information Systems, Corporate Finance, and Corporate Resources areas. It also resulted in many positive changes to the company's organizational structure.

Advertising & Sales Promotion and Corporate Communications integrated to create the Communication Services department – responsible for providing sales promotion, marketing, advertising support as well as for developing and producing communications materials for staff, agents, clients, and the media. It also was made responsible for the maintenance of corporate identity and graphic standards. A new department – Community Relations – was also established at this time to manage all aspects of corporate donations, and sponsorships. Perhaps most significant was the 1993 decision to

> improve and standardize our long range information systems and technology planning, our business case and project planning methodologies, and our project and technology life cycle management processes. To insure that the development and introduction of these new processes proceed in a timely, consistent, and co-ordinated manner, and to facilitate the redeployment and sharing of scarce resources, all Information Systems reporting relationships will be consolidated within a new Information Systems Division.[27]

Prior to this decision the Information Systems personnel had reported to the division for whose systems and development they were responsible. This decision, for the first time, consolidated all information systems personnel under centralized leadership. Individual Operations was also modified to accommodate continued growth and diversity of products. The division was split into two areas: Individual Operations, which was responsible for product development, marketing, underwriting, client service, claims and financial management, and Individual Distribution which was responsible primarily for product sales. Modifications made within the archives and records management functions will be discussed in the following chapter.

John Green, President and Chief Executive Officer since 1990, resigned in 1992 and was succeeded by Raymond McFeetors – the corporation's current President and CEO. Like all the chief officers before him, McFeetors had been a long-serving employee of Great-West Life before his appointment. McFeetors joined the company as a trainee in 1968 and has worked his way up through the ranks of the Investment Division since 1973. In the 1980s, McFeetors was appointed to four different roles: Investment Officer, Private Placements (1980), Director, Private Placement Investments (1981), Vice-President, Bond & Private Placement Investments (1984) and Senior Vice-President, Fixed Income Investments (1986). In 1991, he was appointed Senior Vice-President and Chief Investment Officer before becoming President & Chief Executive Officer of Great-West Life in 1992. One of McFeetors' most significant achievements to date has been the acquisition of the London Insurance Group in November 1997.

Great-West's purchase of London Insurance Group allowed the company to gain controlling interest in the London Life Insurance Company – a company founded in 1974 in London, Ontario by a group of five prominent businessmen. London Life's original charter, which was obtained by the Province of Ontario and given Royal Assent on March 24, 1874, named Edward Harris, William Woodruff MD, John Walker, Joseph Jeffery, and James Magee as the company's Provisional Directors. According to the company charter, the company was "authorized to carry on the business of life insurance and accident insurance under a board of directors...[and] to insure against fire."[28]

London Life's first meeting of the shareholders was held in April 1874 at which time Joseph Jeffery was also elected President of a 15-member Board of Directors. The company's by-laws for the regulation of the company were also passed at this meeting which allowed the directors to "delegate any of their powers to committees...as they see fit." The board immediately established a committee – initially called the "Committee" but later referred to as the "Executive Committee" consisting of the President, Vice-President, and one Director. The Executive Committee met frequently and maintained very close supervision over all operations of the company. According to the first company history published in 1965, "the Committee had its hand on every transaction" and with the exception of 20 years during which it was disbanded, actively oversaw all the company's affairs.[29] The Executive Committee was abandoned temporarily in 1887 and in its place, the Loaning Committee was established to deal specifically with the investments of the company – confined to the purchase of stocks of loan and investment companies in the early years. The Loaning Committee continued to function for twenty years, and the Executive Committee was again reconstituted in 1907. As the company grew, various functions were delegated to company officers, but the governing body was still required to provide formal approval of all policies and operations.

The company's first Manager and Secretary, George Case, resigned in May 1875 and was replaced by William Mardon. From 1874 to 1883, there were never more than two full-time home office employees at any one time - including the Manager and Secretary, City Canvasser and Office Clerk, Assistant Secretary, Accountant, and Superintendent of Agencies – but not including travelling and local agents. Actuarial work – including the development of premium rates, policy values, and reserves – was performed by a consulting actuary out of Boston.

J.G. Richter was hired by London Life in 1882 as a traveling agent for the company and in 1883, Joseph Jeffery offered him the position of Manager. Richter accepted on three conditions: the impairment of capital must be remedied, the accident business must be abandoned, and the company must obtain a Dominion charter. In 1885, a Dominion Charter was signed allowing the company to operate outside of Ontario. It was through this Dominion Charter that the name of the company changed from The London Life Insurance Company to London Life Insurance Company.

For the first few years of the company's existence, only non-participating life insurance and accident insurance were issued. Participating insurance was introduced in 1883 and accident insurance was discontinued after 1884. In addition to "Ordinary" insurance, weekly-premium "Industrial" insurance policies intended for less prosperous members of the community were introduced in 1887. An Accident and Sickness Branch was not established until 1927.

As the company diversified, its head office staff began to expand to include a Secretary, Accountant, Policy Writer, and Superintendent of Ordinary Agencies. Critical functions were more closely managed. In the early years of the company, auditing of Company affairs had been done by two shareholders, but after the end of the first decade was hired out to specific firms. Legal work, originally conducted by external firms, was now performed by Dr. A.O. Jeffery and his brother J. Edgar Jeffery's firm – appointed as the company's solicitors in 1893. In 1894, E. E. Reid was hired to provide actuarial assistance to Richter. Full-time sales representatives were also hired in the larger cities. Branch offices were established in Winnipeg (1895) and Halifax (1898) and by 1902, the company was operating in Ontario, Manitoba, New Brunswick, and Nova Scotia. Greater expansion would prove somewhat elusive - branches were not established in other parts of the Dominion until 1924 (Montreal), 1937 (Vancouver) and after World War II (Edmonton, Calgary, Regina, Saskatoon, and Victoria).

Mr. Jeffery's eldest son, Dr. A.O. Jeffery, joined the board in 1890 and was elected Vice-President. When Joseph Jeffery died in 1894, John McClary took over as President for the next 25 years. In the period starting in 1903, there was a further shift in responsibilities for conducting the business of the company from the board to head office management. This time coincides with the appointment of E. E. Reid, married to the daughter of the company's founder Joseph Jeffery, to the position of Assistant General Manager and Actuary. In this role, he took over supervision of insurance operations. Within two years, he was given full authority over the management of the field forces in addition to his role as Actuary. While devoting much of his own time to investment matters, J. G. Richter gradually transferred all management responsibilities to E.E. Reid until 1920 when the formal appointment to the position of General Manager was made.[30] J.G.

Richter, his former manager, was appointed to the position of Vice-President of the Board of Directors in the same year.

Although the head office management was acquiring new powers, the Executive Committee remained in place to exercise all the powers of the Board between meetings of the Board of Directors. In 1920, they also assumed the work of the Loaning Committee – "to deal with investment operations of the company for which they held full responsibility. For many years, the investment function was virtually separated from the operations function, and was very closely controlled and monitored by the Executive Committee."[31] While slightly less invasive to the company's daily operations, London Life's Board of Directors, presided over by A.O. Jeffery since the death of John McClary, met on a monthly basis to formally ratify formal resolutions of the Executive Committee. They also continued to approve the issue of new business and the payment of larger claims, the appointment of all new staff and agents, and any transfers or promotions that were proposed.

By the 1920s, the home office staff numbered over 130. An effective head office support team of clerical staff had been hired to reduce the clerical responsibilities of the sales people. A training program was established in the 1930s for the sales staff who could now become more focused on the business of selling insurance. While E. E. Reid, as General Manager, was present at board meetings, he was not officially a member of the Board of

Directors. He decided to establish formal meetings to discuss administrative matters. The resulting "Cabinet", whose members included the company's department heads, ultimately became the "Management Committee" consisting of the General Manager, Assistant General Manager and Executive Secretary, Assistant General Manager and Actuary, and the Assistant General Manager and Superintendent of Agencies.

It was not until the 1940s that the structure of London Life's Board of Directors began to change. In 1948, the role of chairman of the board – first held by J.E. Jeffery – was introduced to the Board of Directors. It was not until the Managing Director, R.H. Reid, also assumed the role of Executive Vice-President in 1953 that more of a formal role on the Board of Directors was created for the person directing the day-to-day activities of the company. However, only in 1958 did this person assume the role of President. It was also at this time that the term "Vice-President" was starting to be used to denote officers "serving as the President's deputy in charge of a particular function." [32] In the 1970s, the Management Committee membership was increased to include senior executives from all the major lines of business and corporate functions - now including Secretarial, Investments, and Group Insurance.

In 1974, Captain Joseph Jeffery served as the company's Chairman. A.H. Jeffery replaced R.H. Reid – whose mother had been a Jeffery and whose father had served as the company's General Manager before him – as the company's President in 1971. Reid continued to serve as the company's board's vice-chairman. London Life celebrated its 100^{th} anniversary with two members of the Jeffery family and a Reid still at its helm. During the first one hundred years in business, London Life remained a family firm – Jefferys had served as Directors, Vice-Presidents, Presidents and Chairmen of the Board of Directors since the company's founding in 1874. And, while a Jeffery never served as the company's General Manager, the Reids, who had managed the day-to-day operations of the company since 1903, became part of the Jeffery family by marriage.[33] It was not until 1948 that Directors were chosen from outside of the City of London. However, in the 1970s, there arose some concern that the Jeffery family might lose control of the company.

In 1974, CEMP Investments Limited, a holding company for the Montreal Bronfman family, acquired 5900 shares of London Life. CEMP then made a private offer to Canadian Pacific Limited Pension Fund thereby increasing their shares to 35,000 and later to 38,000 shares in 1976. However, J.H. Moore, Chairman and Chief Executive Officer of Branscan Limited, was appointed to London Life's Board of Directors in 1976 and the threat of takeover took an interesting turn. The Jefferys' holding company, Thames Valley Investments, Brascan Limited, and The Toronto Dominion Bank combined their stock holdings and together formed the Lonvest

Corporation – a holding company now firmly in control of London Life. Captain Joe Jeffery's words, made at a press conference on May 27, 1977, truly epitomize the early character of the London Life Insurance Company:

> My brother Alec and I and the Directors of the London Life have been concerned that the control of the London Life Insurance Company should not fall into hands that might in any way upset or harm the company from the standpoint of either the employees, the policyholders or the shareholders who have been so loyal to the company .... We were particularly pleased that Mr. Moore should suggest this as we consider him one of the London Life family as his grandfather [sic – actually great uncle] John McClary was one of the first Presidents of the London Life who actually held that position longer than any other president to date .... It is my brother's and my considered opinion that this action taken by us will insure that the London Life will remain in London, that the management will be in friendly hands and in our opinion the employees, policyholders and shareholders will have the same security and good management as they have had heretofore. [34]

Loyal to their employees, to their customers, and to their family, the Jefferys' hold on their company was beginning to slip away. In 1977, Moore expressed his desire to initiate an independent study to evaluate London Life's position in the insurance industry and to assess its present policies and operations. The Jeffery family was reluctant. As discussed previously, London Life had remained relatively insular to this point and was resistant to change and modernization. However the study proceeded under the leadership of Earl H. Orser, a Brascan consultant, who commissioned consultants from accounting, actuarial, financial reporting, organization and human resources, systems, and taxation prepared various consulting reports.

The work was completed by May 1978 and the recommendations were wide spread. Earl Orser was named Chief Operating Officer and Executive Vice-President for a period of three years. He was to direct the creation of a modern organizational structure with a professional financial officer. The Management Committee – created by E. E. Reid in the 1920s – was disbanded and replaced by the Operating Committee whose purpose was to "advise the Executive Vice-President, to develop strategic direction and policies of Company operating plans and budgets for approval and to executive approved plans and monitor results."[35] The Executive Committee, who had until this time been responsible for all investment decisions, was supplanted by a newly created Investment Committee responsible for the "investment principles" and by a strengthened Investment Division responsible for the details of individual investment transactions. For the first time in the history of London Life, the investment function of the company was more integrated with its other business operations.

In addition to the Executive and Investment Committees, the Audit Committee and the Management Resources and Compensation Committee – later to be renamed the Human Resources Committee – were formed the following year. To bring together the experience and skills needed to assure both continuity and control change, an organization called Office of the Chairman, consisting of Joseph Jeffery, A.H. Jeffery, and Earl Orser, was formed to liaise between the management and the Board of Directors.

However, the board continued to move away from the day-to-day operations of the company as more and more of its authority was transferred to the company's management. With these changes came the diminished influence of the Jeffery family over the future of London Life.

Two new functions were created under the Corporate Secretary – Corporate Affairs, created to better manage the company's public image, and a Corporate Legal Department, developed by Bill Nursey and A. M. Jeffery – two senior members of the Jeffery's firm contracted in 1893 to advise the company on legal matters. The importance of marketing led the company to hire a Vice-President of Market Development. The integration of sales within the company's operations, under the leadership of a Senior Vice-President, was accompanied by the creation of a strong cohesive field force under the direction of a network of Area Directors, administrative officers of the company, working in locations across Canada for each of the District, General, and Group Sales organizations.

Orser was appointed President in 1980 and was also named Chief Executive Officer in 1981. He retained this title until his retirement in 1989 at which time he was replaced by G.R. Cunningham. However, Orser remained active as the Chairman of the Board until 1994. The last members of the Jeffery family on the Board of Directors were Captain Joe Jeffery – who had served as Chairman since 1958 and retired as Honorary Chairman in 1982 –

and A.H. Jeffery – Deputy Chairman of the Board (1980), Chairman (1982), and Honorary Chairman (1983). The 1980s summoned a period of continuous change to the London Life Insurance Company.

In 1982, Lonvest, the holding company created in 1977, became a wholly-owned subsidiary of Trilon Capital Corporation – itself a wholly-owned subsidiary of Brascan. Brascan's transferred its shares in London Life to Trilon who now controlled over 80% of London Life shares. Trilon's continued diversification into other areas of financial services prompted the transfer of its London Life shares to Lonvest – the insurance arm of Trilon. In 1990, the name Lonvest was changed to London Insurance Group Inc. to make it more identifiable with the company it represented. London Insurance Group is the holding company for London Guarantee Insurance Company and for London Life Insurance Company.

In 1989, London Life formed the London Reinsurance Group Inc. – headquartered in London to provide life, property and casualty, accident and health, and annuity reinsurance products to other providers of insurance world-wide. It consists of four subsidiaries: London Life International Reinsurance Corporation and London Life and Casualty Reinsurance Corporation based in the United States; London Life Reinsurance Corporation intended for the United States and Latin American markets; and London Life and General Reinsurance Co. Ltd. Intended for the British, European, and Asian markets. In 1993, London Life International Corporation, another subsidiary of London Life Insurance Company, launched its retail insurance operations in Asia with the establishment of Shin Fu. In 1996, London Insurance Group acquired the Canadian operations of the Prudential Insurance Company of America. A company that 50 years ago had not had any directors from outside London, Ontario, and that 20 years ago had for the first time been taken out of the hands of the founding family, London Life had become a player in the international financial scene. One year later, it was acquired by The Great-West Life Assurance Company.

In November 1997, Ray McFeetors succeeded Frederic Tomczyk as President & CEO of London Life Insurance Company.[36] However, rather than a straightforward takeover of London Life, Great-West decided to retain London Life and Great-West Life's separate public identities while closely integrating the company's internal operations. Each company became responsible for specific functions of the corporation's business. The decisions on the "location of the business units and functions [were] based on the respective market positions and business structures of Great-West and London Life."[37] London Life became responsible for Individual Insurance, Individual Investment products, and Retirement and Investment Services. Great-West Life's functions included Group Insurance Operations, and Individual Disability Insurance Operations, as well as the Investment Division. Great-West Life also became the corporate headquarters of the two companies – responsible for Human Resources, Finance, Legal, Communications, Corporate Services, and Information Services. Although areas of London Life also performed many of these functions, the functional leadership of these remains at Great-West.

While the companies maintain separate boards – with separate board meetings and minutes – the members of the two boards are the same – with James Burns serving as their Chairman and Ray McFeetors as their President. However, Great-West Life's board committees total seven – including Canadian and US Executive, Canadian and US Investment and Credit, Conduct Review, Audit, and Corporate Management – taking into account the business of Great-West Life & Annuity – while London Life's board committees total four: Executive, Investment, Conduct Review, and Audit.

The companies have been involved with the integration process for over two years and have now virtually completed the process. However, change within the financial services sector is only just beginning. The corporation as it stands when this thesis was written should be seen as only a moment in time. The Information Systems Division has already integrated with that of London Life and Investors Group. More syntheses with Investors Group are already under discussion. Only a few months ago, Great-West Life reinsured the small-group business of Maritime Insurance Company and signed an agreement with Mutual Life Insurance Company stipulating that Great-West, London Life, and Mutual Life would begin selling each other's products. Both companies continue to diversify and the acquisition of new companies always remains imminent.

ENDNOTES

[1] Alan Artibise quoted in Christopher Dafoe. *Winnipeg: Heart of the Continent.* Winnipeg: Great Plains Publications, 1998: 50.
[2] An Act to Incorporate The Great-West Life Assurance Company, 54 and 55 VIC., Cap 115 Dom. Great-West Life Corporate Archives Collection.
[3] Henry White Herrman, "Medical Underwriting, Inspections, Policy Writing, Indexing, Registrations, Changes, Exits, Reinstatements" written to Arbuckle Jardine, 25 August 1910: 37. Great-West Life Corporate Archives Collection.
[4] Great-West Life. *Historical Review of The Great-West Life Assurance Company*: 27-28. Great-West Life Corporate Archives Collection.
[5] Henry White Herrman, "Preliminary Report" written to Arbuckle Jardine, 10 June 1910: 2. Great-West Life Corporate Archives Collection.
[6] H.W. Herrman, "Agency Department" written to Arbuckle Jardine, 25 August 1910: 211. Great-West Life Corporate Archives Collection.
[7] H.W. Herrman, "Investment Division" written to Arbuckle Jardine, 3 August 1910: 129. Great-West Life Corporate Archives Collection.
[8] Ibid: 133.
[9] Richard E. Bennett. *"A House of Quality It Has Ever Been": A History of the Great-West Life Assurance Company.* Winnipeg: Great-West Life, 1992: 39. The resistance to investing in stocks continued into the thirties and forties. In 1933, stocks made up only 0.4% of the investment portfolio. In 1945, the percentage had only risen to 1.8%.
[10] Ibid: 79
[11] Great-West Life Management Committee Minutes, April 1932. Great-West Life Corporate Archives Collection.
[12] The term "permeating functions" appears to relate to the lack of coordination and crossover among related functions.
[13] H.E. Niles and M.C.H. Niles, "General Report" 15 June 1933.
[14] Correspondence discussing the Herrman analysis is filed with the consultant's report. Great-West Life Corporate Archives Collection.
[15] Bennett: 152.
[16] Ibid: 152
[17] Ibid: 161.
[18] Ibid: 163.
[19] Ibid: 164.
[20] Jim Burns, "Progress Through Planning" unpublished speech, 22 February 1971. Great-West Life Corporate Archives Collection.
[21] Bennett: 175.
[22] Dackow served as Assistant Actuary (1968), Director, Corporate Planning (1970), Director, Group Products (1972) and of Group Insurance (1975). In September 1976, Dackow was named Vice-President, Individual Operations and in 1978 was promoted to Senior Vice-President, Individual Operations and later that year as Senior Vice-President, US Operations. In 1984, he was

appointed Executive Vice-President, US Operations and in 1985 became the Chief Operating Officer of US Operations.
[23] While Great-West Life & Annuity continues to administer all the individual life business that was transferred from Winnipeg, it continues to specialize in employee benefits for small to mid-size corporations and in meeting the retirement income needs of employees in the public / non-profit sector. In December of 2000, control of Great-West Life & Annuity was transferred from The Great-West Life Assurance Company to Great-West Lifeco Inc.
[24] Ibid: 73.
[25] Ibid.
[26] "Information Systems consolidation", Announcement no. 38, 16 November 1992. Great-West Life Corporate Archives Collection.
[27] Ibid.
[28] J.A. Campbell. *The Story of the London Life Insurance Company*, volume 1. London, Ontario: London Life Insurance Company, 1965: 3.
[29] Ibid: 8.
[30] The title of "General Manager" would change to "Managing Director" in 1928.
[31] L. Blake Fewster, *London Life: A Look Back*. London, Ontario: London Life Insurance Company, 1998: 27.
[32] Ibid: 36.
[33] Additional information on the Jeffery and Reid family members includes: A.O. Jeffery (died 1928). J.E. Jeffery (elected to board 1918; named Second Vice-President 1928; First Vice-President 1932; President 1932; Chairman 1948). Captain Joe Jeffery (elected to board 1941; appointed Vice-President 1948; President 1953; Chairman 1958). A.H. Jeffery (elected to board 1946; First Vice-President 1958; President). R.H. Reid (Managing Director 1941; Vice-President and Managing Director 1947; Executive Vice-President and Managing Director 1953; Vice-Chairman 1971).
[34] Ibid: 44-45.
[35] Ibid: 53.
[36] Tomczyk had served as London Life's President & CEO since January 1997.
[37] "Great-West and London Life: Two Strong Companies moving forward together", Staff Announcement, 17 November 1997. Great-West Life Corporate Archives Collection.

CHAPTER FOUR

The Development of the Archives and Records Management Programs at The Great-West Life Assurance and London Life Insurance Companies

> There are portions of various records "floating" about the office. The practice is vicious – absolutely wrong ... they must be safe-guarded. Responsibility must be centralized – files must be definitely in [the] charge of certain clerks.[1]

This is the first reference in the company's existing records to the early record-keeping practices of The Great-West Life Assurance Company. After a comprehensive study of the company's structure and procedures, it was the conclusion of Henry White Herrman, Consultant Office Specialist in 1910, that the company's fast growth and increased business presented it with "increasing handicaps" in relation to its "records, manner of filing, routine of work etc."[2] Many, if not all of these tasks, he concluded, comprised "detail which women can do just as well as men." Indeed, he reasoned that "all file work is woman's work – that card writing ... policy writing ... all renewal work and posting of premium payments .... And of course that practically all typewriting, copying & stenography is women's work."[3] It was Herrman's belief that "the proper handling and smooth working of the files of any and all Departments of an Insurance office means REAL ECONOMY because it expedites the work, saves extra clerks, saves the time of Department Heads."[4] While quite basic, the beginnings of records management were being introduced to the staff at the company.

Herrman focused his attention almost exclusively on the design of forms and form letters which he asserted "will expedite the work [and] prove more economical" than the current practice of personalized correspondence with customers and other staff.[5] However, he also discussed some existing record-keeping systems of which, according to Herrman, the company currently had only "the bones." He recommended the keeping of "departmental files of Correspondence" as opposed to a "general correspondence file" since there was "no general alphabetical or numerical or geographical scheme [which] will apply with equal facility or results to each of the units."[6]

These are virtually the only recommendations that Herrman made with reference to the management of the company's records. However, interestingly, he also briefly made the first reference in the company's existing records to the appraisal or scheduling of its records. In regard to his recommendation that correspondence be filed as per each individual department's criteria, he stressed that

> this plan does not in any sense make null or void the general principle of distinguishing between mail matter of temporary or permanent value; I always make a strong recommendation on this score – that those handling correspondence – those dictating – those who are best able to decide upon the value of the letters passing thro [sic] their hands, be directed to follow some simple method of differentiating between what is merely of transient or follow-up or transmittal value – and that which should be filed away with a view to being kept during a reasonable period; my own suggestion being the uniform use throughout divisions of some such simple scheme as this – letters or mail matter of no further use be so indicated by

> slashing a large X across the face of the letter. The file clerk seeing this X slashed across the face ... would not file such, but throw it into a box or drawer set apart for such matter and let it accumulate for the current month, then bundle it up and once a month throw into the waste bag the bundle of the 3rd month previous.[7]

And so, we are witness to perhaps the first proposal the company received with regard to the management of its records – indicating that some correspondence should be 'scheduled' as permanent, other correspondence to be kept for a 'reasonable period', while transient correspondence should be kept for 'three months' and then destroyed. Herrman's recommendation was certainly Jenkinsonian in nature providing that the creators of records – the dictators – should be responsible for the decision as to whether the piece of correspondence is transient or otherwise. File clerks were not to be held responsible for that decision but were accountable only for the proper disposition of the records in question. It is unclear whether or not the company adopted any of Herrman's proposals regarding the keeping of its records since it is not until twenty years later that we learn more about the company's practices of classification, scheduling, and appraisal.

H.E. Niles and M.C.H. Niles' recommendations regarding the maintenance of the company's records were much more exhaustive than those of H.W. White in 1910. The probable explanation for this is that the company had grown and diversified so dramatically by 1933 that the subject had become more critical to the day-to-day functioning of the company. Some practices recommended by the Niles included the classification of management material to ease the filing of records, the centralisation of related records, and a periodic "desk cleaning" procedure in which

> all employees are requested to remove everything from their desks and table drawers, placing it on top of the desks. The supervisors, after reviewing the accumulation, give instructions regarding what should be returned to the drawers and what should be disposed of in other ways. We recommend that this practice be followed.[8]

Eustace Brock, the Company's Secretary, agreed that desk cleaning seemed "a very good idea [that] will be adopted throughout the Secretary's Division without delay."[9] The routine practice of 'desk cleaning' appears to be a rudimentary form of records scheduling and appraisal by which supervisors determined the disposition of accumulated records within the department.

In addition, the Niles reported that the company's Filing Department also participated in scheduling and appraisal practices – now seemingly more structured than those carried out at the time of the 1910 consultancy or concurrently within other departments. It appears as though the company did attempt to adopt a slight modification of Herrman's recommendation – replacing the large 'x' on transitory correspondence with a circle to denote that it could be sorted into a pile for earlier destruction. However, Niles wrote that the system was completely unsatisfactory mostly due to the fact that there was a "lack of understanding in the company as to the operation of the present filing system." Apparently, although some individuals throughout the company continued to use the circle on pieces of correspondence, the Niles were told by the personnel in the file room that the mark was meaningless to them. It also became apparent that a senior file clerk was responsible for selecting permanent material as she sorted the material, and that she knew partly from the letter's writer whether the material was to be kept on a permanent basis.[10] The Niles determined that correspondence be kept for three years and stated that

> the present system of having Miss Beamish [senior file clerk] responsible for determining what should go in the permanent file and what should go in the temporary file is very unsatisfactory, both from the point of view of the time which it takes to be sure that the person in the File Room properly classifies the letter, and, more important, from the difficulty of a person without broader experience determining what is truly of permanent value. We saw very little of what was selected for permanent file, but we believe that some material is being kept there because it is addressed to Mr. C. C. Ferguson although it is not of importance.[11]

The Niles' Report suggested the selection of a supervisor of the filing department – a person with extensive knowledge of the company's records – to be accountable for the maintenance and storage of correspondence, application, and other files and for the review of all correspondence to determine if it is properly marked for temporary or permanent file. In addition, he would be responsible for reviewing all old correspondence to ensure that "nothing of permanent value is being thrown out with the old temporary material." They also recommended the adoption of a "comprehensive schedule for the destruction of old material" which was already being considered by the company. Niles' schedule was to be maintained and reviewed periodically to ensure that it was up-to-date and

> In order to insure that records are destroyed according to schedule, the copy of the schedule should be stamped off in the

> Filing Department with the date when such a class of material is destroyed. It often saves time to know definitely what has been destroyed so that it will not be searched for. On particular classes of material, such as old cancelled loan agreements, a sworn statement that cancelled loan agreements from such a date to such a date were destroyed should be prepared. In such a later dispute, this statement can be adduced to show that the company is not suppressing evidence.[12]

The intent of records scheduling was now to involve not only the expedition of work and the saving of time and space, but also some recognition that the company's records had legal value and that the retention or destruction of records was an important decision that required some measure of accountability and documentation. Unfortunately, no records survive to indicate whether or not the company decided to adopt the Niles' recommendations. Strangely, this is where the discussion of records ends as well.

It is not until 1955 that we have any mention of the management of records again. Now, however, the existing records begin to focus more on the protection of the company's history rather than on any assurance of accountability. In a memo addressed to the company secretary R.O.A. Hunter in 1955, the company librarian Miss M. Martin wrote that "from time to time, I have mentioned to you our lack of a programme for centralization of historical material and valuable documents."[13] Two years later, she wrote to Robert K. Siddall, Secretarial Assistant, that her concerns about archival records related to "the lack of 'personal' material, which would add the 'light touch' for readableness to the story which may be written" and to her concern "that no record is being kept of expansion, new developments, etc. which make up day-to-day activity but which in a few years are 'history'."[14]

The Corporate Archives archival records from the 1960s reveal a lively exchange of correspondence among the Librarian, Miss M. Martin, Assistant Secretary, R.K. Siddall, and Secretary, R.O.A. Hunter. The company was nearing its 75th anniversary and in November 1961, R.O.A. Hunter, Secretary, formally proposed the publication of a company history to the company management. His proposal expressed a keen understanding of the importance of the historical record – indicating that the "present day management has a responsibility and an obligation to future managements" to ensure that "not only should past data be collected and placed in orderly fashion, but [that] procedures should also be established which will ensure the retention of pertinent information from now on."[15] R.K. Siddall also outlined the need for the collection of historical materials – including a statistical record of the company and human-interest stories regarding the "working conditions, work procedures, staff activities, etc." – in order that such a publication could be developed. Siddall wrote that "the statistical record would have to come … from our own records [and that] the compilation of it would involve a full and detailed review of existing records." The development of the human-interest records would come from "different forms of contact with retired and long service members of staff."[16]

According to a 1963 article highlighting "Operation Archives" written in *The Link* – the company's staff publication – the company already had "most of the cold, statistical information that tells the Company's story over the years. What is lacking in part are the warm, human reminders of our corporate past."[17] The Public Relations Officer, William (Bill) Neville, solicited materials such as "photos, the memorabilia of sales material, souvenirs, letters, documents, anecdotes and eye-witness accounts of events that shaped the destiny of the Company; gave it its unique character; gave it the impetus to grow rapidly where some similar ventures were slow to grow; made it what it is today."[18] Although the history of Great-West Life was so intimately tied with the history of Winnipeg, the anticipated collection of materials and the resulting history, was intended neither to make reference to external factors nor to provide any historical interpretation of the company's place within them.

Management agreed that the company should "develop a company history principally for internal use and produced by company personnel."[19] According to a memo written by R.O.A. Hunter in 1965, he met with the Management Committee and related that "after much discussion it was decided that the "emphasis should be on the factual side, as gained from the formal records of the company" but that the President, David Kilgour, "still expressed reservations as to the desirability of actually attempting to publish and give wide distribution to such a history."[20] The history was written and resides in the company archives. However, it was not published at this time. Nor do we see the development of a formal archives program at this point.

In a memo from Siddall to Martin, he wrote that "a box of old files" was found while a department was "clearing out some material". These records were not identified but were "placed in the archives section of Company Records."[21] These additional records were added to the already existent pieces of the Historical Exhibit – put up for the opening of the new building in 1956, "packaged into sections, and put in Company Records."[22] After the completion of the company history, the exchange of proposals ends.

It was not until the mid-1970s that there is any further mention of the company archives in the surviving records. These records reveal a company that has apparently abandoned the formal care of its historical records. In response to an inquiry from Louise E. Sweet, Professor and Head of Anthropology at the University of Manitoba in regard to the compilation of "a directory of archival resources in Manitoba for research scholars and students", E.A. Allden, Assistant Company Secretary wrote:

> we have come to the conclusion that since all the information is related solely to Great-West Life it does not appear to be appropriate or of any particular interest to research students. Moreover, we found that our records are not well enough documented at this stage to present you with a complete and proper listing at least not without a great amount of work.[23]

In response to a survey from Paul Craven and Tom Traves, of the York University "Business History Project" which inquired whether the company maintained an "archives or library of business records pertaining to its own or predecessor's operations", Mary Keelan, Company Librarian replied "not as such." To the question "are these holdings open for use by accredited researchers?" she answered "no". And to the question "does this company employ an archivist or librarian to maintain this archives?" she again answered "no".[24] However, the late 1970s would be another period of increased interest in the development of an archives program at Great-West Life.

In 1978, Mary Keelan discussed with the historian at Hudson's Bay House the requirements for "sorting and cataloguing material that we have designated as 'archives.' The suggestion made "was that all material should be sorted chronologically and each item numbered – there would be several major sections and there would then be breakdowns within each section as we saw fit."[25] According to an inventory of historical materials sent down to Mr. A.E. Moon, Supervisor of Company Records, for storage in Archives in 1967, the records of the Public Relations Department – previously stored in the Supply Department – had already been broken down into such sections including titles such as "beginnings", "milestones", "general", and "old documents". The evidence that exists during this period reveals that the Company Librarian, Mary Keelan, the Manager of Communications Control, Michael Perring, and the Vice-President and Secretary, R.K. Siddall, were doing their very best to gain the advice of the archival community on setting up a formal archives program.

In a letter to the Provincial Archivist of Manitoba, Mary Keelan expressed the "need for a formal archives program at Great-West Life ... Our thought was that we might begin by making an inventory of material we now have in our Company Records under the heading of "archives" and hopefully proceed from there when that has been completed."[26] They requested the help of the Provincial Archivist in providing the company with names of students for summer employment to do the initial inventory of existing materials as well as an archives consultant to "undertake setting up our program." Hartwell Bowsfield, former Provincial Archivist of Manitoba, who was teaching Archival Studies and History at York University at the time, met with Keelan and Perring in the spring of 1978. Perring summarized the definition of archival records to incorporate both "show and tell" records and records with "significant research potential". According to these definitions, Great-West Life's historical collection held in Company Records "was described as being archival by Professor Bowsfield. In other words, we have been retaining archival material." The resulting conclusion based on this knowledge was somewhat encouraging:

> True, extensive archives can only be run by archivists since archivism is a science. In addition, few companies have true archives and some have turned their archival program over to government. The combination of our Company Records system (adjusted to archival needs) and a primarily visual archives center associated with the Library offers Great-West Life an

> economical, practical method of maintaining what is important from the past in both the historical and research senses.[27]

It is not clear from the word 'combination' whether Perring anticipated actually amalgamating the materials held by Company Records and the Library or whether he considered the "show and tell" records of the Library and the "research" records held in Company Records as parallel collections. However, Phase I of the plan consisted of inventorying and classifying the existing archival records presently located in three separate locations: Rupertsland Square, 60 Osborne Street, and Border Street – the off-site storage centre for the company's semi-active records.

Phase I of the project was launched 1 June 1978 when Ruth Gordon, a Canadian Studies student from Edinburgh University, was hired. Using a 'Field Announcement', Mary Keelan publicised the collection and cataloguing of historical material and photographs and requested that "if you have any photographs or Company material which you believe might be of historical interest, please send them to the Company Library at Head Office."[28] The initial phase of the inventory was completed 31 August 1978. A report on the project's progress indicates that 30 feet of records were sorted "in chronological order, arranging it under various general headings, filing it in folders in drawers and making up a catalogue list of all of the material."[29] The resulting inventory divides the historical material, not by related series or by provenance, but by date. Items were physically separated and arranged by decade of creation.

Somewhat more encouraging were the plans for Phase II of the project which included the "establishment of a one site physical location for the archival / history material storage / work area with adequate security" – a "resource centre to be associated with the Company Library."[30] As of 1 June 1978, wrote J.C. Simons, Consultant, Space Planning & Design, "it has been agreed that the Company will establish an area to be formally designated as the Company archives. The establishment of permanent space will likely occur during the latter half of September of this year."[31] The permanent space was destined for Rupertsland Square – one of the many locations which housed head office departments due to lack of space at 60 Osborne. In September 1979, Kevin Kavanagh, President and Chief Executive Officer, announced the construction of 100 Osborne Street. The entire head office staff would once again be united within one complex. The office space at Rupertsland Square would be abandoned in the "Move All Seven Hundred Home" (MASH) project anticipated for the opening of 100 Osborne Street. A permanent archives storage and resource centre is not mentioned again in the corporate archives' historical files.

In the late 1970s, the company had established a Records Retention Committee at Great-West Life. The committee was made up of persons from Office Services, Company Records, Audit, Legal, Controller's, and Computer departments who were without experience or training in records management. It had no corporate guidelines and was "a job that has been tacked on to the members' existing responsibilities and therefore has a low priority and only receives attention if and when time permits."[32] Ken Cade, Manager, Office Services and the Chairman of the Records Committee saw the necessity for a more formalised program.

In 1984, Cade recommended to management that a Records Management Program be established "with representation from all divisions to investigate, analyse, and recommend solutions to management." This program would include not only records retention and disposition scheduling, but vital records and archives management and control as well. The criteria by which records should be appraised included: administrative, legal, fiscal, and historical / research value.[33] Within a few months, ever the champion of archives, R.K. Siddall, presented the major initiatives for the Office Services Division including the introduction of a records management program. According to Siddall, records management was to be defined as "the scientific management of information contained in records from creation through processing and use to active and inactive maintenance until disposition or archival retention."[34] Six months later, Cade redefined slightly the committee's mission in a memo.

According to Cade, its mission was to provide "a central service through which the retention periods of all Company records are correlated and finalised." It was intending to be responsible for ratifying any amendments and additions to "maintain uniformity in the treatment of records" using three very sound criteria: "a) guidelines and requirements of Government and other regulatory bodies; b) past experience as the use made of stored records; and c) consideration as to whether the record was available in some other form."[35] Within six months of the initial proposal, historical value appears to have disappeared as a criteria for appraisal. The first phase of the records management program involved creating detailed departmental record series listings, reviewing all record series whose retentions are "more than 7 years and not permanent", "less than 7 years," "permanent," then which are stored on "microfilm," and then in "active departments."[36] The program focused its attention on the records already in storage rather than on the creation of those record series in their originating departments.

It is important to remember at this point that although all three departments reported up through the Secretary's Division, the records management function was neither a part of Company Records nor the Corporate Library where the archival records were housed. The Company Records Department continued to play a purely custodial role at this time. The Library served a research and reference function within the company. However, then University of Manitoba Archivist Richard E. Bennett, who contacted the company to propose that he put their "records in order" and "publish a worthy history," identified the Corporate Library as a place for "published works such as resource books and periodicals, not records" which had "not systematically participated in any archival concerns."[37] The company hired him in 1988 to complete a two-day pilot study.

Based on his initial pilot, Bennett defined a number of serious concerns that he outlined in a report to Siddall and Dean Murdoch, Vice-President of Corporate Communications and Services. He wrote that

> 1) corporate records of true historical value probably exist in every department and often in the most unexpected places, 2) that no clear guidance has been provided regarding the administration and archival appraisal of such records, 3) that there is lacking any indexing systems to such materials, 4) that there are serious gaps or omissions in the historical records, and 5) not the least important, most staff members we met are keenly interested in the professional historical preservation of truly valuable materials.[38]

Not surprising, considering the existing conditions with regard to the lack of attention being paid to archival issues,

> there are "cubby-holes" of files – in closets, photocopy centres, storage rooms. No one person knows what is all there. No centralised indexing exists, and the Library staff only take[s] what is haphazardly given them. As a corollary to this, what some people are keeping or hording [sic] away ... have no value whatsoever, and a major cleaning out of such files is desirable and would free up valuable storage space. There is confusion as to what constitutes historical value in a record or file series.[39]

On the basis of Bennett's initial survey, the company decided to hire him for a further six weeks to complete a review of the archival records currently in storage in the Company Library and in Company Records, and to "put them into [a] chronological historical file."[40] Bennett undertook an inventory of all records held by the Library and by the Company Records departments and discovered that the archival collection that had resulted from "Operation Archives" was largely a collection of ephemeral materials that possessed great value for display or promotional purposes. Unfortunately, the "cold, statistical information," referred to by Bill Neville in his call for archival materials in 1967, was not actually an integral part of the Archives' collection.[41] This kind of record had later been scheduled by the Records Management Committee as a "permanent" record and became part of the Company Records inventory. More disturbing was the realisation that, while a vestige of the historical records – dating back to the company's inception – still remained, the vast majority of archival records had already been destroyed.

In October 1988, Dean Murdoch prompted the development of an "Archive Committee." He wrote to the committee members' leaders to announce that "the most efficient method of retrieving historical materials on an initial, as well as long-term basis, [was] to invite ... [these] 'archival representatives' to a 30-minute briefing session."[42] Rather than a comprehensive study of the company's records that might have ensured the appraisal of large complete record series, the company believed that this instructional meeting would provide the representatives with "clear and precise examples of what constitutes archival material." Murdoch promised that all "questions will be answered ... and we will ask your delegates to 'scout' your area for archival materials and report back to us in two or three weeks." Until then the records management function had only been responsible for creating schedules for records that were stored and maintained by Company Records. This left a large number of records – including the Board of Directors Minute Books – un-inventoried and without an applicable records retention schedule. These were not specifically "operating records" with specific legal and financial retention requirements. In these cases, the originating department, individual, or committee was responsible for determining the historical value of the records they created. These records were retained within the creating department, stored in the company's security vault, or in some rare cases, sent to archives for permanent retention. The onus would now be on the "Archive Committee" to identify this material and transfer it to the archives for permanent.

At the end of the second phase of his study, Bennett estimated the total linear feet of archival materials identified in his review of the Library, Company Records, and, presumably, the work of the 'Archive Committee.' According to his calculations, there were 48 linear feet of indexed and catalogued material in the 'archives', i.e., the sixth floor and third floor storage sites, an additional 16 linear feet of indexed material in the Library, and 141 linear feet stored in the Company Records warehouse and scheduled as "permanent" by the Records Management Committee. There was also 64 linear feet of materials judged to be archival – but not indexed and catalogued – in storage on the sixth floor and in Company Records.

Bennett's recommendations were quite comprehensive. They dealt with accessioning, arrangement and description, conservation, security, access, and salary, and addressed, briefly, the relationship of the Corporate Archivist to the Library, Company Records, and Records Management functions. In his report, Bennett recommended that the company needed to develop a corporate archives that would report directly to the Vice-President, Corporate Communications. The corporate archivist would be "responsible for and be authorized to collect, transfer, maintain, describe, preserve, and make judiciously accessible those company records of archival value." He recommended that some improvements needed to be made in the Company Records department and that a careful evaluation of the Library was required. He asked that the company consider the consolidation of the Library, Audio-visual, Archives and Records Management departments under the position of Corporate Information Manager who would report to the Vice-President of Communication Services. Company Records was excluded from this proposed amalgamation.

No records already held by the Company Records department were to be destroyed without the prior consultation with the Corporate Archivist, and an Archives Advisory Committee. This committee, intended to advise on policies, procedures, goals and operations, was to consist of the Corporate Archivist (chair), the Vice-President of Corporate Communications, a Legal department representative, an outside professional archivist, and one or two other corporate officials. Seemingly, his only concession to a role for the company archivist in appraisal was in regard to existing records held at the Company Records' warehouse. The archivist needed to approve the destruction of these records and also identify the records with archival value. According to Bennett's recommendations, the archivist would provide employees of the company with a "list of guidelines" by which business owners of records were to continue to 'appraise' all other record series not intended for storage at the Company Records warehouse.

Bennett developed a mainframe computer cataloguing and retrieval system that identified those with archival value regardless of where they were housed. These records were classified into the following six categories: archival documents – correspondence, minutes, reports, and studies; significant imprints – promotional booklets, pamphlets, and rate manuals; artifacts – banners, posters, calendars, and trophies; oral history – taped interviews and transcripts; artwork – paintings and portraits; and photographs.

Some of the permanent records in the custody of Company Records were designated as archival and were transferred to the archives for safe-keeping. The above were filed in acid-free file folders and boxes to retard their deterioration. The records were entered into the computer catalogue and retrieval system and, with the completion of *"A House of Quality It Has*

Ever Been": History of The Great-West Life Assurance Company, Bennett's association with the archives ceased. The responsibility for administering his proposed policies fell under the direction of the Corporate Librarian. According to a report of the following year, it was "difficult to locate information in the archives, as they [were] not catalogued properly [and were not] expected to be used for other purposes in the near future."[43]

The Records Management and Company Records departments continued unaffected by Bennett's recommendations. More and more, however, the retention scheduling decision was governed by fiscal factors. The implementation of an annual storage fee for cartons stored by Company Records, encouraged many user departments to review their records retention. Ken Cade verified that the company retains information for two basic reasons: to satisfy business needs and to comply with legislation.[44] Cost outweighed historical value in the majority of records retention decisions and the protection of archival records suffered as a result.

In 1992, the company began the Second Century Initiative (SCI) discussed in the previous chapter. In the ensuing reports, the roles of Company Records and Micrographics were codified to include the provision of "storage management for all of its customers" including "storage, retrieval, and filing of active ... and inactive files."[45] Records Management's mission was "to respond to user needs to improve the access and storage of paper records and the management of their forms and supply inventory ... to be active in the retention of information to ensure compliance with business needs, government legislation, and the timely destruction of information no longer needed."[46] The report emphasized the need for more aggressive elimination of paper records and a more pro-active approach to retention management. Records Management and Company Records, which both lost personnel during SCI, were finally brought together under the same sub-division. However, the departments continued to function independently.

The Corporate Library was not so lucky; its functions and services were reduced, resources were decentralized, and the staff was laid off. A recommendation was made that the "Records Management area should catalogue the Archives and move them to less expensive space. There is no cost for this service."[47] However, ultimately the remaining library resources – including the archives – were placed under the authority of the Associate Manager of Training, Education & Employment Equity. The Archives remained solely as a storage provider and reference service for permanent records. Bennett's recommendation that a professional corporate archival program be developed did not materialize. Regrettably, the ongoing responsibility for appraisal still rested with the Records Manager who continued to schedule records as permanent solely on the advice of the creating department, and the Legal and Internal Audit departments.

It was not until July 1993 that the company hired a part-time temporary employee to arrange and describe the unprocessed records in the archives. After familiarizing himself with the policies, procedures and the computer system developed by Bennett, David Horky, a graduate student in the Archival Studies program at the University of Manitoba, became aware that serious limitations remained which inhibited the development of a successful archives operation. According to Horky, the mainframe computer system devised by Bennett was problematic because it was "geared toward describing and locating discrete individual items such as company reports and brochures rather than archival groupings such as correspondence files or office records."[48] Consequently, Horky devised a record series register that maintained information on the groupings of archival records which the company created in filing systems or record series and on contextual information about them such as their office or department of origin, the relationship of the record series to the function or activity (work) of the creating office or department, and the records' original order or arrangement. This preserved the connection between the various discrete elements of a record series or grouping and the connection between these groups of records and the knowledge of the context of their creation essential to understand and use them.

Apart from the active appraisal decisions related to the permanent records from the Company Records warehouse, the archives continued to acquire records in a passive manner. Departments often sent their unwanted or outdated records to the archives indicating that the archivist had the authority to appraise them. However, this authority held little meaning since the owners had placed no real value on the records they had transferred. The archivist was not authorized to strategically and systematically identify and transfer specific records to the archives for permanent retention. It was felt that the departments had more knowledge than the archivist about the appraisal of records.

In 1994, the Records Manager retired from Great-West Life and the Records Management program at Great-West Life was virtually disbanded. Only the scheduling responsibility remained and it now became the responsibility of the Records Analyst – a clerk who was transferred to the Company Records Department. There was no integration of, or even communication between, the Company Records and Archives departments. In January 1995, Great-West Life hired another student in the Archival Studies program at the University of Manitoba. The author, Martha McLeod, was hired as a “casual” employee to work the equivalent of three days per week. Although no formal job description was ever written up for this position at the time, the duties of the “Student Archivist” consisted of acquisition, appraisal, arrangement and description of archival records, mounting three or four archival displays per year, and performing reference enquiries for Great-West Life employees and, to a smaller degree, for the public.

In reality, most of the archivist's time was spent arranging and describing the previously accessioned records, as well as appraising them for actual archival value. Because of the methods previously used for arrangement and description, there was no sense of what actually constituted a series of records. The archivist's appraisal responsibilities in the first few years related almost exclusively to the records previously accessioned into the archives collection. Multiple copies were removed, and non-archival material was destroyed. New records received by the archives, however, were almost always sent unsolicited and often unidentified, thus making it next to impossible to make an educated appraisal.

The situation remained virtually unchanged until 1997 when Great-West Life purchased the London Life Insurance Company. As discussed in the previous chapter, London Life was essentially a family-run company for the first century of its history and the company's 'culture' was intimately influenced by this close-knit family feel. This sense of family and the company's adherence to one head office location since the 1920s – within one city block of the original head office location – created a much different, and more complete, archival collection than the one retained by Great-West.

The first reference to the historical records indicates that Orville Eadie, an Assistant Personnel Executive, was credited with amassing materials of historical importance in 1947. It seems, however, that there was actually a formal archives established in the company by the 1960s under the control of Merle Law. In 1964, she too put out a plea to company employees through the staff publication *This is the Life* – announcing that "All sleuth-minded staff members – and former staff members – are invited to join in the hunt" for "old photographs ... certificates, advertisements, tributes, directories, newspaper clippings, calendars, record books, pins, speeches, booklets, or anything else from London Life's past."[49] The records were used by James A. Campbell, Chief Actuary from 1950 to 1960, while writing his two-volume history of the London Life which spans the period from 1874 to 1964.

When Law retired in 1969, "leaving a well indexed collection of historical documentation", the archival records were transferred to the custody of the Secretary's Department under the charge of Joyce DeVecchi.[50] In the 1970s, in preparation for the company's centennial "Road Show" parties, Mary O'Meara, a member of London Life's Underwriting department, was asked to "go through the files" of the Publication Department to compile a "record of historical details."[51] She reviewed the company's Board Minutes, company publications held in the archives, and interviewed staff. She also solicited the help of the field offices to document their early history. In the same year, an Archives Committee was established to "review the historical documents and items now possessed by the company and to come up with recommendations for Senior Management regarding the establishment of a more permanent and ongoing Archives Unit."[52] Committee chairman, S.P. Geddes informed all administrative units of their proposal and announced that

> although there is no intention at this point of suggesting changes to your rules regarding retention of documents, we would request that papers, letters, documents, etc., which might be of value to future historians be held until we are better able to define the types we wish to retain permanently.[53]

The appraisal of records – not just ephemera – would, according to this plan, be performed not by the creators but by those associated with the archives. The plan also implied access rights to "future historians". As a result of their report, Ralph Mainprize, former supervisor of Policy Records, was assigned the task of managing the Archives. He attended a two-day archives course offered by the National Archives of Canada; Mainprize later declared his approach was based on what he had learned about "acquiring and assessing acquisitions [of records] as to their archival legitimacy from knowledge gained at the National Archive; information received through the Association of Canadian Archivists and the Toronto Area Group of Archivists, and from my own experiences with our Company over many years."[54] In 1976, the first listing of the Archives appeared in the Office Directory. In 1979, the Archives was transferred from the Secretary's Department to the Purchasing Department – an area also responsible for acquiring furniture and stationery, and later for forms management and travel reservations. When the furniture acquisition function moved from Purchasing to the Properties Department in 1982, the Archives function was also transferred. However, it was transferred back to Purchasing the following year.

In the same year, the company acquired the services of Anneliese Arenburg Consultants Ltd. to perform a file inventory and record centre space analysis. A records management function was developed under the auspices of the Operations Improvement Area. The anticipated program, primarily under the charge of Paul Hiuser and by 1983 of Larry Barrett as Records Analyst, was to be centrally administered and controlled and to be responsible for "controlling / storing records, documents, reports, correspondence, forms, directories, procedures, references and all other categories of information through their entire life span – from cradle to grave – including filing, retrieval and retention periods."[55] Records Management performed retention scheduling in accordance with representatives from Legal, Audit, and Corporate Secretary's departments. The Archives was entirely excluded.

In 1984, Arenburg completed a review of the London Life Archives program. According to her final report, "official sanction of [Ralph Mainprize's] task is essential in obtaining compliance with required acquisition and accession policies." While Mainprize had maintained an accession log for all materials received by the Archives and an index card system indicating the records' acquisition date, subject, era, description, and location, "no formal definition of the objectives and scope of London Life's archival program and no formal policies or procedures to support such a system" were in existence.

She recommended at this time, that the records retention policy should be reviewed in order to identify archival records prior to destruction and to "incorporate this archival status into the schedule" at a later time. [56] Four days prior to the completion of this report, the Records Management team informed the archivist of 'permanent' records held in storage at the warehouse:

> Annual Statements and Security Registers have been found during the Records Centre project. At least one copy of these records must be kept for every year that London Life has been incorporated. Customarily the Corporate Secretary, Securities Department and Archives share this responsibility. The present environmental conditions eliminate the possibility of storage at the warehouse. Therefore I am entrusting these records to the care of the archives .... I will advise you upon the disclosure of any additional records of a similar nature. Thank you for your cooperation in this matter.[57]

By October 1984, Mainprize extolled the progress made in the Archives by announcing that he had also received "quite a few donations of good legitimate archival material from Head Office and Regional Office staff, Retirees and Policyowners."[58] It is relevant at this point to relate his eloquent plea for the preservation of these records in its entirety. He wrote:

> It saddens me to learn that there is no provision in the works to carry on archival activities after I have retired. There is a veritable wealth of powerful historical material at hand. There will be much more in the future. The documentation of the historical growth of our Company is simply tremendous .... We are inheritors of knowledge, skills, ideas and ideals, of enduring things that we should not willingly give up, but which we are apt to forget because we take them for granted. A knowledge of the past is of value not only to scholars and historians who may study and interpret London Life's history, but also to those who seek a broader understanding than a knowledge of current events can provide. Historians may be called upon to use knowledge of the past in providing information on which others

> can make plans for the future. Where you are going very often depends where you have been. Litigation has been a powerful argument for keeping good historical records. Company anniversaries are bound to send people scurrying to the archives to find out what it used to be like.[59]

In 1986 Ralph Mainprize retired. The archives function was transferred to the Purchasing Department but Arenburg's recommendations concerning the formal definition of the archival program at London Life had not been adhered to. According to the Office Directory of 1986, Barrett and Linda Logan were now responsible for the Archives, Record Centre, and Forms and Records Management functions. Larry Barrett, head of Records Management, proposed that the scope, objectives, policies, and procedures of the archival program needed to be formalized. He also acknowledged that the present Records Management staff should acquire at least a minimum of archival training and that the archival function needed to be maintained on a permanent basis. The main duties he identified to be performed by the archivist could be encompassed by description, reference, displays, and appraisal, i.e., the identification of "archival value of manuscript, artifacts, photographs, tape recordings etc."[60] Ron Matthews, a Purchasing employee, took over the maintenance of the Archives on a part time basis until his retirement in 1990.

The Archives collection was physically moved a number of times during the late 1980s making any inventory access systems "unusable."[61] At this time, Richard Bennett, on a trip to London while working on the archival collection of Great-West Life, visited the company and wrote the following report to Dean Murdoch:

> They are in desperate straits with blurred reporting structures between Records Manager and the Archivist. The Library was dismantled some time ago but pressure is now felt to re-establish it on a more professional footing. Their Archivist [Ron Matthews] is really in charge of personnel moving and retires later this year. He reports to the Records Manager who in turn reports to the head of Purchasing who knows little, if anything about archival work .... There is a sense that under the new "imported" management of London Life that the company has lost its traditional presence as a community citizen in London, Ontario. The quest for profitability has, to some extent, cost community presence and respect.[62]

In 1990, though, the company's president, G.R. Cunningham provided support to hire a consultant to advise on the "state of the archives". As a result of this report, Cunningham assured the allocation of 1000 square feet of storage space to the archival collection. Mary Charles was hired by that consultant in April 1991 and by London Life in January 1992 as a part-time Archives Consultant to help formalize the company's archival program. Charles reported to the company's Records Management department that in turn reported to the Corporate Administrative Services division (1992) and later to Facilities (1993-1994). However, London Life disbanded the Records Management function in 1995 once the scheduling of the company's records along functional lines was "complete."[63]

However, the Archives and Corporate Records departments were left intact. From this point forward, Charles' reporting relationship changed a number of times. She reported directly to Facilities (1995), to Corporate

Affairs (1996) and to Corporate Communications (1997). The Corporate Records department – housing both active and inactive files – continued to report to the Facilities Manager until the Great-West Life takeover. There was little communication between the two departments. Once the Records Management function was disbanded, no one continued to monitor the retention and disposition of records. The Records Management team had set up the Records Retention Manual for the company's records and had scheduled some records as archival. However, the London Life Archives continued to approach appraisal much the same way as at Great-West Life. Theoretically, the London Life Archivist was to review all records scheduled for destruction but this was rarely an opportunity she was provided. She did actively pursue some records; however, she acquired the majority of records in a passive manner.

Great-West Life's purchase of London Life brought about a great number of changes within both organizations. Integration – a complicated process that took over two years to complete – was comprehensive. Every area, including the Archives, was required to assess current processes. In December 1997, McLeod expressed dissatisfaction with the current reporting relationships of both archives writing that neither Training & Education or Corporate Communications were "appropriate considering the archives' function" and that "establishing closer ties to Company Records would establish better control over the disposition of historical records."[64] The author went on to say that although she realized that neither company was in the "'business of archives', both organizations, their policyholders, staff, agents, and the communities they serve will ultimately benefit from a conscientious safekeeping of their history."[65] In April 1998, Great-West Life's "Student Archivist" was hired as a permanent part-time employee and the job's title was changed to Archivist. She was made responsible for both the companies' archives and began supervising the London Life Archives Consultant.

As a result of Integration, the Office of the Superintendent of Financial Institutions (OSFI) required that both records departments carry out comprehensive record surveys in order to identify the specific records series owned by each company. The author recommended that both archivists "participate in the records inventory process and that until a comprehensive records schedule can be completed, they should also have the opportunity to review the lists of all records presently scheduled for destruction to ensure that no archival materials are lost."[66] At this time, the Archivist began to survey the records held at Company Records and determined that there was still a significant number of records with archival value held in storage there. Unfortunately, some records had already been destroyed while others were scheduled for eventual destruction. Certain records were selected for archival review from those scheduled for destruction. After appraising these records, the Archivist accessioned a small percentage of them into the archives – after acquiring the authorization of the owner departments to do so.

The Archivist also began lobbying again for the transfer of the archival function to the Controller's Division under the leadership of Darlene Hunt, Manager of Purchasing and Office Services including Company Records, Forms and Print Management, and Supply. Although an administrative area isn't the most suitable reporting relationship for the Archives, the Archivist suggested that this transfer would allow the Archives to "ensure a more integrated approach to the company's records. The Archives is a critical participant at both the beginning and the end of the "life-cycle of records."[67] In particular, in order for the Archives to move beyond the collection of ephemera, the merger with the records scheduling operation within the Company Records department was imperative.

In January 1999, the position of Corporate Archivist became a full-time appointment and Hunt now had responsibility for both Archives, Great-West's Company Records department and for London Life's Corporate Records department. The Archives and Company Records personnel began to work very closely to integrate Great-West Life and London Life's record-keeping policies and procedures. For the first time since Richard Bennett had originally surveyed the records, the Archivist was able to obtain access to and to appraise the records in the custody of Company Records. Unfortunately, this did not result in any overall improvement in the Archivist's authority to perform appraisals. There was no permanent change to the legal retention schedules for these record series at this time. Only an asterisked note was added to the inventory sheets that the Archivist should continue to review these specific record series prior to their destruction. The Records Analyst, a record clerk, in conjunction with the business owner of the record, and representatives from Legal and Audit, were still responsible for the on-going appraisal process through the scheduling of records. There continued to be internal resistance to the inclusion of the Archivist in the scheduling (appraisal) process. As well, records still in the custody of the creating departments continued to be virtually off-limits to both the Archivist and the Company Records personnel.

However, this is beginning to change. In July 1999, the Supervisor of the Company Records left Great-West Life and the Corporate Archivist assumed leadership of this area in addition to existing responsibilities. When the Records Analyst also left the company, the Corporate Archivist took on the analyst's record scheduling duties as well. For the first time in the corporations' histories, an archivist was responsible for the scheduling and appraisal of all records stored at the archives repositories, company records warehouses, head office departments, and branch offices across the country. Record scheduling (appraisal) continues to be done in conjunction with a department liaison, and representatives from the Legal and Audit departments. The process is not currently as effective or as comprehensive as it should be but plans are in place to modify the current methods.

In December 1999, the Corporate Archivist proposed a re-organization of the Archives and Company Records departments to accommodate their increased responsibilities. One month later, Curt Campbell, a graduate student in the University of Manitoba's Archival Studies program, was hired as the Great-West Life Archives Specialist. And, in March 2000 Mary Charles – long-time Archives Consultant – was hired as the Archives Specialist at London Life. The proposed changes to the organizational structure were implemented in the summer of 2000. The ensuing chapter will examine the structure and functions of the corporation's Archives & Records Management program and reveal ways in which appraisal will be implemented using a modified macro-appraisal approach.

ENDNOTES

[1] Henry White Herrman, "Preliminary Report" to Arbuckle Jardine, 10 June 1910: 5
[2] Ibid: 4.
[3] Henry White Herrman, "Report on Medical Underwriting, Inspections, Policy Writing, Indexing, Registration Changes, Exits, Reinstatements" to Arbuckle Jardine, 11 July 1910: 19. Herrman's reasoning for this was that "women are contented to do certain forms of routine work day in and day out, month in and month out and year in and year out, which neither bright boys nor bright men are contented to do."
[4] Ibid: 59.
[5] Ibid: 39.
[6] Ibid: 56-57.
[7] Ibid.
[8] H.E. Niles and M.C.H. Niles. "Miscellaneous Suggestions (continued)," 21 June 1933: 35.
[9] Written to F.D. MacCharles, 10 July 1933. Correspondence related to the Niles' report is filed with the consultant's report.
[10] Niles: 35.
[11] Niles: 40.
[12] Niles: 42.
[13] "Archival Material" memo from Miss M. Martin to R.O.A. Hunter, 4/2/55. Corporate Archives Correspondence Records, Great-West Life Corporate Archives Collection.
[14] Memo from Miss M. Martin to R.K. Siddall, 8/3/57. Corporate Archives Correspondence Records, Great-West Life Corporate Archives Collection.
[15] Memo from R.O.A. Hunter to Management Committee, n.d. Corporate Archives Correspondence Records, Great-West Life Corporate Archives Collection.
[16] Ibid.
[17] *The Link*, Volume 8, Number 7, November 1963. Great-West Life Corporate Archives Collection.
[18] *Ibid*.
[19] Memo from R.K. Siddall to R.O.A. Hunter, 18 December 1961. Corporate Archives Correspondence Records, Great-West Life Corporate Archives Collection.
[20] "Company History" memo to file from R.O.A. Hunter, 28 July 1965. Corporate Archives Correspondence Records, Great-West Life Corporate Archives Collection.
[21] Memo from R.K. Siddall to Miss M. Martin, 23 November 1962. GWL Corporate Archives Correspondence Records.

[22] Memo from Public Relations to Miss M. Martin, 1960. GWL Corporate Archives Correspondence Records. The remainder of the Public Relations Department's Archives were stored in the Supply Department at this time.
[23] Letter from E.A. Allden to Louise E. Sweet, 12 February 1974.
[24] Correspondence from Mary Keelan to Paul Craven and Tom Traves, 1976. GWL Corporate Archives Correspondence Records.
[25] "Archives" memo to file from Mary Keelan, 11 April 1978 with regard to her meeting with Bob Oleson, historian at Hudson's Bay House. GWL Corporate Archives Correspondence Records.
[26] Letter from Mary Keelan to John A. Bovey, 12 May 1978. GWL Corporate Archives Correspondence Records.
[27] "Corporate Archives and History – Position and Recommendation" memo from Michael Perring to R.K. Siddall, 26 May 1978. GWL Corporate Archives Correspondence Records.
[28] "Archives Material," Field Announcement no. 46, 27 July 1978. GWL Corporate Archives Correspondence.
[29] "Ruth Gordon" memo from Mary Keelan to M.G. Sampson, 31 August 1978. GWL Corporate Archives Correspondence Records.
[30] Ibid.
[31] Memo from J.C. Simons to R.E. Williams, 1 June 1978. GWL Corporate Archives Correspondence Records.
[32] Memo from A.W. Stephens, Chairman, Records Retention Committee, to Darlene Conner, Head Office Services, 2 January 1980. Records Management Departmental Records, Company Records.
[33] Memo from Ken Cade to R.K. Siddall, 23 November 1984. Records Management Departmental Records, Company Records.
[34] "Secretary's Division 1985 Business Plan", R.K. Siddall, 25 January 1985. Records Management Departmental Records, Company Records.
[35] Memo from Ken Cade, Manger, Office Services to K.C. Goodwin, Director, Financial Control, 27 May 1985. Records Management Departmental Records, Company Records. It may be relevant that the first memo was addressed to the company secretary - already proven to be responsive to the development of an archives program - while the second memo was written to a member of the finance area whose professional concerns would be the fiscal advantages of good records management.
[36] Memo from Ken Cade to R.K. Siddall, 7 October 1985 and 3 October 1986. Records Management Departmental Records, Company Records. Ken Cade's title changed from Manager, Office Services on 30 September 1986 to Manager, Records Management on 3 October 1986.
[37] Letter from R.E. Bennett to Robert Siddell [sic] and Dean Murdoch, 13 April 1988. GWL Corporate Archives Correspondence Records.
[38] Letter from R.E. Bennett to R.K. Siddall and Dean Murdoch, 26 May 1988. GWL Corporate Archives Correspondence Records.
[39] Ibid.

[40] Letter from Dean Murdoch to R.E. Bennett, 24 June 1988. GWL Corporate Archives Correspondence Records.
[41] *The Link*, Volume 8, Number 7, November 1963. Publications, Great-West Life Corporate Archives.
[42] Letter from Dean Murdoch to the leaders, 27 October 1988. GWL Corporate Archives Correspondence Records.
[43] "Second Century Initiative Report on Library Services," 1992. Unprocessed Human Resources Records, Great-West Life Corporate Archives.
[44] Memo from Ken Cade to Richard Schultz, Assistant Counsel, Keith Smithson, Director, Audit, and Gerry Boss, Associate Manager, Reconciliation & Voucher Control, 19 November 1992. Records Management Departmental Records, Company Records.
[45] Second Century Initiative Report on "Company Records and Micrographics", 1992. Unprocessed Human Resources Records, Great-West Life Corporate Archives.
[46] Second Century Initiative Report on "Records Management", 1992. Unprocessed Human Resources Records, Great-West Life Corporate Archives.
[47] "Announcement" no. 46a, December 1992. Unprocessed Human Resources Records, Great-West Life Corporate Archives.
[48] David W. Horky, "The Corporate Archives of The Great-West Life Assurance Company: A Consultant's Report", 20 January 1994: 3. Unpublished report held in the Great-West Life Corporate Archives.
[49] *This is the Life*, (26 June 1964). Publications, London Life Corporate Archives.
[50] Mary Charles, "History of London Life", e-mail message to Martha McLeod, 15 September 2000: 1.
[51] L. Blake Fewster. *London Life: A Look Back.* London: London Life Insurance Company, 1998.
[52] "London Life Archives" memo from S.P. Geddes to Administrative Officers, 7 April 1975. Mary O' Meara, George Katchabaw, and Mary O' Neil were the other members. London Life Corporate Archives Records.
[53] Ibid.
[54] "Anneliese Arenburg Consultants Ltd. Proposal re London Life Archival Program" memo from Ralph Mainprize to W.H. Walsh, Manager, Administrative Services, 22 February 1984. London Life Corporate Archives Records.
[55] Records Management Status Report, London Life, 19 May 1983: 3. Corporate Archives Historical Records, London Life Corporate Archives.
[56] Anneliese Arenburg, "A Proposal for an Archives Program for London Life Insurance Company," 13 February 1984. London Life Corporate Archives Records. She indicates in her "Findings" that "Mr. Mainprize has been unofficially collecting archival material since 1976, this has been a part-time task only, and in most cases, a 'Labour of Love'."

[57] "Archives – Corporate Records" memo from Doug Parry, Records Management Consultant, to Ralph Mainprize, 9 February 1984. London Life Corporate Archives Records.
[58] "Archival Program" memo from Ralph Mainprize to J.R. Forth, 24 October 1984. Corporate Archives Historical Records, London Life Corporate Archives Records.
[59] Ibid.
[60] "Archives" memo from Larry Barrett to J. Morris, 8 January 1986. London Life Corporate Archives Records. His perception of archival appraisal seems to have 'improved' somewhat later that year when he wrote that the objective of the archivist was to "ensure records, artifacts, photographs, video / audio items of archival value are collected, researched, restored and maintained on a continuous and permanent basis to provide historical background on London Life's history, progress and growth." Memo to file, 25 September 1986.
[61] Mary Charles "e-mail": 2.
[62] "Visit to Sun Life and Toronto Dominion Bank" memo from R.E. Bennett to Dean Murdoch, 8 December 1988. GWL Corporate Archives Correspondence Records. According to Mary Charles, the Library at London Life was only a staff library consisting of novels and other pleasure reading. The Actuarial, Legal, and Investment libraries remained active until fairly recently. The "Innovation Centre" – an Information Systems Library was established in the mid-1990s and continues to operate as a learning and resource centre.
[63] The concept of the scheduling or appraisal of a corporation's records EVER being complete is quite ridiculous but unfortunately it is widely adhered to.
[64] "Archives Management: Great-West Life and London Life" report from Martha McLeod to Lorraine Cairns, 18 December 1997: 4. GWL Corporate Archives Correspondence Records.
[65] Ibid. The phrase "Great-West Life is not in the business of archives" was originally articulated by Lorraine Cairns to explain to the author why none of the rules and procedures she was trying to implement was successful. The idea is an important one that will inform much of the ensuing chapter.
[66] "Departmental Records Inventory" memo from Martha McLeod to Darlene Hunt, Nancy Stewart, Training & Education, Pat Webb and Paula Perring, Company Records, and Jim Johnston, Senior Vice-President, Corporate Resources and Val Johnston, Manager, Human Resources, 24 June 1998. GWL Corporate Archives Correspondence Records.
[67] "Archives Reporting Relationship" memo from Martha McLeod to Jim Johnston, Senior Vice-President, Corporate Resources, 15 September 1998. GWL Corporate Archives Correspondence Records.

CHAPTER FIVE

Applying Macro-Appraisal at The Great-West Life Assurance and London Life Insurance Companies

The approach to archiving that has been taken over the years at both Great-West Life and London Life clearly resembles the one advocated in the early twentieth century by British archivist Sir Hilary Jenkinson. The expected benefit of this approach has been that company employees with intimate knowledge of the records' contents would, throughout the years, presumably be able to pare the records down to their "essential core" before transferring them to archives. The result has been as Cook predicts. Very few records have been kept for the long term. The archives has traditionally been the passive receptacle for records the creators deemed archival. Those that have survived are typically meager fragments of the series from which they were separated: one letter from a series of executive correspondence; one file from another series – kept purely for the informational content it contained rather than the wider function the series of records documents or represents.

Information on these records' context of creation has been completely lost, due to both the discretionary, ad hoc means of their acquisition and the ways in which they were subsequently re-arranged when in 'archives' – especially the records maintained by the Company Library. Although permanent records housed in the Company Records department – at least those maintained in their original boxes – retain their original order, provenance information is limited to the transferring department's name and cost centre number. Individual files have been inventoried or listed, but their functional origins and purposes have not been described. Although the situation has historically been marginally better at London Life, its archives, too, has largely been considered the repository for records of sentimental value and without much business use to their creator.

It must be acknowledged, however, that following Jenkinson's theoretical proclivity, an in-house corporate archives will ultimately hold those records that corporate records' creators choose to place there. In a business setting, records' creators are often, if not exclusively, interested in retaining records for business purposes. And, often in corporations, these records are therefore not transferred to archives but retained within the Company Records department or within the creator's own department for quick and easy access. The author's requests to have records transferred to the archives have often been met with puzzled curiosity or, worse, with the response that these records are "too important to be sent to the archives." Rarely at Great-West Life has the decision to keep business records been governed by a sense of historical obligation. Records voluntarily transferred to archives have usually been ones that are perceived to be of no immediate business use. Often these records are transferred to the archives without any documentation to explain the context of their creation. However, most are usually accompanied by a note advising the archivist to "keep or throw away at your own discretion." Although the creators of the records will inevitably influence the determination of archival value, the fragmented and limited archives acquired thus far indicate that past means of acquisition are untenable.

A corporate archives, more so than a public archives, will be driven by user needs in the Jenkinsonian sense – in that the records that are retained are those for which the records' creators have use. The needs of internal users, if not Schellenberg's external users, will have great influence on archiving decisions. While a corporate archivist's primary purpose within the corporation is to collect, maintain, and provide information about the corporation for the corporation, corporate archivists still must not become Jenkinson's "passive keepers and custodians of records, but rather ... active interveners, even auditors, in the document continuum."[1] The corporate archivist's very existence depends upon the ability to identify, protect, and provide access to the records with high internal user need. Although corporate archivists must provide such service or risk the abandonment of the archival program, the needs of a given particular creator of the records within the company should not be the only factor that governs appraisal decisions. An appraisal methodology driven by the particular, varying, changing, and perhaps conflicting needs of the many corporate users of records is likely to skew the archival record, and thus not provide what the corporation itself needs overall – as full and accessible a reflection of the general functioning of the corporation as possible.

While the primary role of the corporate archives has been to serve the modest internal needs of the corporation, the records management function has been employed as the means by which the corporation ensured compliance with external legal and financial requirements for records retention. Records management has been a higher priority than archives at both Great-West Life and London Life, although not a very high company priority in general. For example, the London Life Records Management team created a company-wide retention manual organized according to the company's structure and function. Unfortunately, the records management function was disbanded soon thereafter and the manual has not been followed consistently. The Great-West Life Records Management Department has only scheduled records in the custody of Company Records. It does not have a mandate to approach departments at the point of record creation to schedule all records created by the company although this situation is beginning to improve.

Scheduling of records has been performed in strict adherence to federal and provincial legal retention requirements as well as the fiscal and operational requirements of the owner department. Corporate discretion governs retention of records for which there are no external legal requirements or internal operational need. And, although business records have been scheduled with some regularity at both companies, there has, up to this point, been no consideration of historical or cultural factors in the scheduling process. The corporation cannot continue in this manner to allow individual employees or departments to make ad hoc decisions about the retention of corporate records in isolation. It cannot be so indifferent about identifying and protecting its information assets – especially those of enduring value. Whether or not it retains a great many archival records, the company can only benefit from a more careful, considered, corporate-wide appraisal and archival program for its records. The corporate archivist is in an excellent position to direct this program as no other company official already has this distinct responsibility or general perspective on the company's records. A modified macro-appraisal approach lends itself well to this role for the archivist and this company goal, as it has been designed to achieve these purposes with government institutions, which themselves have also exhibited similar archiving problems.

The idea that records of business value to the corporation could also be archival records has not yet taken hold at Great-West Life and London Life. The supposition has been that the archivist need only interest herself in strictly obsolete historical records. Neither company has made the identification and transfer to a central company archives of essential records of general corporate value a clear goal. Neither company has considered the archives to be an integral part of the management of business records, but rather a peripheral function responsible for promotional displays, curiosity-driven research, and special interest historical articles in the company's publications. The Great-West Life and London Life archivists have not been privy to the scheduling process, and only since 1998 have they been allowed the opportunity to appraise records intended for destruction. The Great-West archivist, however, was still required to ask permission of the owner departments to view, to stop a destruction she opposed, and to transfer the salvaged records of archival value to the archives for retention. And, while these specific records were saved, the Records Analyst did not permit this revised archival appraisal decision to alter the future disposition of other records from the same series. These approaches have, to date, precluded the development of a professional corporate archival program for major corporations such as Great-West Life and London Life. The corporations' need for internal accountability among their employees, however, and their general interest in efficiency, effectiveness, and self-defense are best served by a proactive, systematic, centralized, corporate-wide strategy of appraisal and record retention.

Based upon these needs, the review of appraisal theory and corporate archival literature provided in earlier chapters, and the professional experience of working for Great-West Life Corporate Archives, it seems practical to the author to encourage the use of a modified macro-appraisal approach for both corporations. This approach employs, as the primary rationale, internal corporate accountability of the various individuals and units of the company to each other, or company "self-interest," rather than general accountability to society and / or the documentation of society's memory.

Although commitment to the proper management of their records has been inconsistent, Great-West Life and London Life has begun to show a greater interest in it, as indicated in the recent reorganization of this function discussed in the last chapter. To ensure that the macro-appraisal approach could be implemented at Great-West and London Life, the role of the archivist needed to be expanded further. This approach would require, according to Cook, "an extensively re-engineered records disposition relationship between the archives and its client agencies and a renewed commitment that the core of archivists' work is scholarly research into records, record-keeping systems, and their functional context across space and time."[2] Although the corporation's approach to macro-appraisal will be modified to focus on corporate responsibilities, the author acknowledges that there will still be a need to research in depth the companies' functions, structures, record-keeping systems, and key types of individual documents in order to implement the macro-appraisal approach.

This research cannot be done all at once, while other duties are ignored. It will have to be explained to company management and planned and performed in light of the constraints of organizational structures, resources, and prevalent corporate attitudes towards archiving and records management. The key point, however, is to acknowledge its importance and to begin the process of reorienting appraisal strategy. A new organizational structure has been in place at Great-West and London Life since the summer of 2000. The newly created structure of the Archives and Company Records departments has begun to enable the integration of archives and records management under the united leadership of the Assistant Manager, Archives & Records Management – formerly the Corporate Archivist. Although the leadership of the London Life Corporate Records Department does not fall yet within the realm of the Assistant Manager, appraisal and records retention scheduling of all records of both corporations has now become her key responsibility.

The focus of the former Corporate Archivist has changed dramatically since she acquired the responsibility of the Records Management and Company Records functions in addition to her archival role. The two archives specialists, responsible for a wide range of duties from arrangement and description to the development policy and procedural matters in conjunction with the Assistant Manager, have taken over most of the day-to-day management of the archives. The 2000 restructuring initiative has already allowed the author to move beyond the day-to-day supervision of the Company Records Department's functions – primarily by assigning that responsibility to a Coordinator of Active Records. The responsibilities of the two Coordinators of Inactive Records, focused mainly on the inventory management and disposition of the corporation's inactive records, have continued to ensure the accessibility of the records in the custody of the Record Centre. However, while the Assistant Manager has begun to research an approach to a combined appraisal and scheduling methodology to be administered at both Great-West and London Life, her energies continued to be pulled in various directions.

Corporate Archivist, Bruce Bruemmer indicates that one of the factors most "damning to functional analysis are the time and resources required to do it well .... [T]he game is one of survival, where an academic approach to documenting a company represents a luxury of time and resources."[3] While the archives specialists and records coordinators have largely been successful in managing the records under their care, the legacy of a purely custodial focus of the past has required the Assistant Manager to remain heavily involved in the development of basic procedures to ensure that the management of records is strictly controlled. American records management specialist Donald Shupsky warns that "the placement of the records management function under Administration or Administrative Services reflects a traditional view that records managers manage records centers and provide microfilm services [which] does not envision that a records manager will proactively develop, implement and manage new systems nor take an assertive or coercive role to establish consistency and control throughout the organization."[4] While the Manager of Purchasing Services has long pushed for such a proactive approach to records management, it was not until the archives joined with records management that this began to materialize.

Despite the fact that the former Corporate Archivist now rightly also heads the Company Records department, the integration of active, inactive, and archival records management has remained elusive, although now within grasp. Completion of the London Life records survey and the appraisal and scheduling of department-held, active and inactive records, for which no systematic disposition has been in place for over five years, continue to be extremely time consuming. By necessity, a pragmatic approach is being taken to these projects. Fifty thousand cartons of inactive records are housed in the London Life Record Centre for which retentions must be assigned. The completion of this project cannot wait for the development of a new system of appraisal and scheduling to be implemented. This mirrors the experience of the National Archives when it began to implement in the early 1990s the major changes in appraisal strategy represented by macro-appraisal. There was a transition phase of research into records creators' functions, planning, and gradual implementation.

It has been possible to gain the more strategic direction since the implementation of the new organizational structure in July of 2000, but many more changes will need to be put in place over the next few years to enable the area to begin to function as a truly integrated archives and records management approach responsible for the records throughout the entire continuum. Although presently the Corporate Archives and Company Records departments at Great-West Life are separate departments, it is the intention of the author to combine the two into a single Archives & Records Management Department early in 2002. Company Records, did not, until the integration of Great-West Life with London Life, have any knowledge of or influence over the maintenance of active records created and stored in departments. Its influence has traditionally been only over those records series which, due to space limitations or low activity, have been transferred to the off-site warehouse for storage. This is beginning to change.

As Federally Regulated Financial Institutions (FRFI), Great-West Life and London Life must comply with legislative requirements – particularly the Insurance Companies Act of Canada – as well as regulatory requirements set out by the Office of the Superintendent of Financial Institutions (OSFI) with regard to the creation, retention, and storage of records. A 1993 memoranda from OSFI outlined "areas that are to be considered by companies in preparing a program of retention / destruction of records [which c]ompanies are expected to prepare ... for review by the Office on request."[5] Such industry standards demand that the companies have comprehensive knowledge of the records created and maintained by their offices. This has demanded that both companies perform extensive surveys of department-held records. The Assistant Manager has also been requested to participate in a number of departmental records projects that have resulted in the identification, scheduling and appraisal of numerous series missed by the original surveys.

Another strategic requirement is the cultivation of divisional representatives and departmental records technicians to liaise between the Archives & Records Management and departmental personnel with regard to the appraisal, scheduling, maintenance, and disposition of records. Strengthening these relationships will not only ensure that people understand the roles and responsibilities of archives and records management personnel but also the creators' responsibilities for proper records creation, maintenance, storage, access, privacy and security.

A committee consisting of personnel from Archives and Records Management and Information Systems has recently investigated electronic archives and records management software packages to be used in the management of the inventory and disposition of the corporation's non-electronic records. The anticipated benefit of this initiative is a more systematic and accountable approach to inventory management, which would allow audits to be done with regard to security, accessibility, and disposition. Integration of this system with electronic feeds from business owners – for example Group Policy Services, would automatically update the termination date of policies thus allowing records management to determine their retention and disposition. The committee also researched the introduction of an electronic document management system at the corporation that would result in the mandatory classification and scheduling of electronic records from the point of creation. Preliminary investigation into the implementation of electronic records management and electronic document management systems at the corporation has assured the author of their importance to the involvement and credibility of archives and records management personnel in creation, appraisal, and scheduling of records. Based mainly on the practicalities of implementation, the committee decided to proceed first with the proposal to acquire records management software followed within three years with the acquisition of electronic document management software. These changes will ensure a more integrated and consistent approach to the management of the records from creation and active and inactive storage to their final disposition – destruction or transfer to archives for permanent retention.

On the assumption that many, if not all of these challenges can be met successfully, how would a modified macro-appraisal approach be implemented within such an integrated program? The author will look at the strategy employed at the National Archives of Canada to identify key aspects of its implementation that may be feasible within the private sector.

According to Jean-Stéphen Piché, a government records archivist at the National Archives of Canada since 1991, the appraisal process can be divided into four steps: "first, putting institutions in order of functional priority; second, analyzing the internal functions of those structures; third, identifying those records creators that are performing the most 'important' functions and activities within the structures; and finally, analyzing the records, which serves as a process of validation of the earlier research and macro-appraisal hypothesis."[6]

The first stage to be completed, then, requires the archivist to rank government agencies according to a number of criteria, including:

> breadth and diversity of its functions ... its formal leadership within a functional umbrella ... number of employees, and the number of clients; the complexity of its internal administrative organization, including the degree of regionalisation and number of field offices; the existence of major gaps in the archival holdings of the institution; and known or anticipated threats to the records through abandonment. In ranking institutions by these and similar criteria, there are two aims. The first is to focus on those institutions most central, senior, complex, and powerful in implementing the main functions or mandates or responsibilities of the organism being considered. The second is to spot functional overlapping between institutions and thus avoid duplication of appraisal and acquisition.[7]

This extensive examination of structure and function is critical to any informed appraisal. Instead of directing this analysis to several distinct institutions, as in government, these criteria would be focused at the companies on the divisional level to determine the key functional divisions within the corporations. Since each division performs a general function which is critical to the operation of the corporation, the functional-structural ranking would likely to performed within each one, rather than used to discriminate among them.

Analyzing and determining the most important of these internal functions – and locating the record creators responsible for them – occurs in Piché's second stage of the macro-appraisal approach. For the government archivist, this takes the structural-functional analysis from the inter-institutional level down to the next level – to the branches and divisions within each agency. According to Catherine Bailey, a government records archivist at the National Archives, after "functions and structural divisions" are appraised "to determine the key archival priorities, the [National Archives] initiates negotiations with the institution, which result in a list of disposition priorities agreed to by both parties and formalized in a document known as a Multi-Year Disposition Plan (MYDP)." The MYDP then sets out the timetable for the completion of the "archival appraisals and records disposition authorities."[8] At the same time as the archivist is doing this appraisal and planning work, the government records analyst for the National Archives supports this work by "gather[ing] information about the records management and informatics operations of the government institution being appraised."[9] This more technical information aids the archivist to propose to the National Archivist and the government agency a practical appraisal decision. These decisions (formalized as "authorities") are then ratified by both the institution and the National Archives.[10]

At Great-West and London Life, negotiation of retentions is currently initiated by the originating department and the Assistant Manager, Archives and Records Management who extracts as much information as possible from the creator about the records' function, description, use, access, and retention requirements for the creator. The Assistant Manager researches any legislation pertinent to the appraisal and also consults with the Legal Department representative for further advice. This remains an ad-hoc process to date – done department by department and series by series. The Assistant Manager then puts together a "Records Retention Schedule" for every individual series -- each must be authorized by the Assistant Manager, on behalf of both Archives and Records Management, and by representatives from the creating department, and the Legal and Audit departments.

The process is extremely labour intensive. The kind of work that might have been done once and been applied to similar kinds of records is done frequently, as each portion of the whole body of records is made available for appraisal, in accordance with the changing particular needs of the various records creating units. This work has therefore lacked consistency over the years across similar categories of records. Canadian archivists Eldon Frost and Bryan Corbett maintain that one of the reasons for such failure of records scheduling as an effective tool for the appraisal of records is that "records managers do not have sufficient authority in their departments ... [and] are servants of users, are directly responsible to them."[11] As early as 1984, they were advocating that archivists must become more involved in the creation of records schedules – "especially in such areas as the assigning of retention periods."[12] Based on the macro-appraisal approach, the process at Great-West and London Life needs to change to reflect the functions and structures of the corporation as a whole. Because the roles of archivist and records manager are united, the author must not only perform the intellectual functional analysis of the creating body but also the technical role taken on by the records analyst in the federal government example. The author believes this to be workable as long as the records management function is informed by the appraisal analysis of the archivist. The two are not antithetical.

Surveys have already begun to identify the records held by the departments – although in many cases the function of those records has not been identified and is not evident by the series name. Once the functional analysis of the divisions and departments is complete and the functions have been identified for archival preservation, the records documenting those functions will need to be identified. At this point, non-archival records series identified through surveys will also need to be incorporated into the corporation's records retention and disposition manual; records will be classified according to a functional-structural framework that mirrors that of the corporation.

There is a concern, however, relevant to Great-West and London Life, that often the archives and records management staff will not have the luxury of determining a Multi-Year Disposition Plan. Divisions proceed with record purges when space issues arise. The archives and records management personnel have to act or risk losing valuable records – since they have no mandate to review all corporate records before destruction. Senior offices, which are often key record creators, resist the encroachment of an administrative services function on the disposition of their records. Two concerns become significant here. One, that without a Board of Directors' authorized mandate, archives and records management remain quite powerless even to prioritize the departments; and two, that the custodial stereotype of archives and records management must be corrected to enable them to present a more relevant professional face to the corporation in order to obtain that mandate.

Although the responsibility for appraisal and scheduling rests heavily on the shoulders of the Assistant Manager, key members of the archives and records management team will need to work closely with the author to embark upon the comprehensive and meticulous research required to comprehend the structure, functions, and activities of the corporation and thus to do informed appraisals of the records of the corporation. Research will require knowledge of record-keeping systems, interviews with key personnel throughout the organization, and reading of secondary source material. Substantial restructuring initiatives within the Archives & Records Management department will continue to ensure that the procedural responsibilities of managing records throughout the organization are taken care of so as to free those working with the Assistant Manager on this task. Key records management personnel will assist in the classification, description, and scheduling of corporate records. The resulting records schedule will also become a "written, formal appraisal" to ensure that the archivist / records manager provides information on the criteria employed to make the appraisal decision. The archivist / records manager must be accountable in this way to assure creators that the decision is an informed one. It is not complete, however, until the final stage of the macro-appraisal process.

At this point in the process, the archivist reviews the actual records in order to confirm decisions based on the functional analysis. As discussed in chapter one, there are a number of criteria identified by Terry Cook upon which that final appraisal is based. Archivists must, according to the late Bruce Wilson, who was at the National Archives, follow "a top-down approach, beginning with records created through the formulation of policy."[13] According to Catherine Bailey, however, the terms and conditions contained in the appraisal decisions are crucial to the feasibility of the entire process. The transfer "terms and conditions" must be concise, explicit, and specific to the record-keeping systems of each individual institution, division, or department. And, "if appropriate terms and conditions cannot be crafted, the benefits derived from the entire macro-appraisal exercise will have been wasted, as the archivist will be forced either to re-appraise badly selected records upon their arrival at the archives, or not to acquire archival records at all."[14] All would agree that the physical appraisal of records is crucial to the project. However, while Cook considers this aspect merely as a means by which to verify one's appraisal decisions, others such as Brian Beaven and Richard Brown still see the physical record as more primary to the entire research process.[15] Bailey views the most problematic factor regarding the actual records to be "making the connections between specific functions and the record-keeping system which supports them."[16]

The corporations' archives specialists will be largely responsible for analyzing the records. It is expected that some records will continue to arrive unscheduled on the archives' doorstep. However, as the functional-structural analysis of divisions / departments is completed, this should begin to taper off. Records may continue to come in from ad hoc committees or external donors. These records may require appraisal outside the structured appraisal process, but, when possible, should be appraised in relation to it. Archives specialists will also, as Cook suggests, use a method of documentation strategy in order to acquire records whose function ranks highly within the corporation but for which the archives has located no records. James Fogerty suggests oral history as a means to "successfully track the real corporation ... to discover the elements that best describe its culture, work processes, and decision-making structures."[17]

It is anticipated that the macro-appraisal approach as implemented at the National Archives of Canada will likely be more successful in that environment than in the corporate setting. The power exercised by the National Archivist – as the only person in law who can authorize the destruction of government records – is likely to be beyond the scope of that of a corporation's archivist. While the Corporate Archivist at Great-West and London Life may have fairly persuasive power to prevent destruction of some records and cause the destruction of others of no value, she does not yet have in her grasp the most influential power of all – the power to ensure the permanent preservation of records with archival value.

For the corporate archivist to hope to acquire anything like the National Archivist's authority in relation to the corporation, however, the archivist must begin to attempt to change the conception and practice of records and archives management within the corporation. And, while this records and archives function will always involve many necessary and routine custodial tasks, the corporation's most critical records creators must understand that the archives and records management function is not primarily a custodial one – characterized by images of "gloomy spider-infested repositories" – but can be a driving force in the creation, maintenance, and disposition of a key corporate asset, the records.

The only way to accomplish this is to perform our role proactively within the corporation. According to American archival theorist David Bearman, "to claim a social [and professional] role, to demand our share of resources, we [must] point not to ... the nostalgia of the unappreciated past, but to the immediate requirements of today."[18] Cook's macro-appraisal approach, with certain modifications, is certainly a viable methodology for the appraising the records at Great-West Life and London Life and for pursuing Bearman's goal. By attending primarily to the needs of corporate society in the appraisal of records, the corporate archivist admittedly helps redraw the boundaries of societal memory. To achieve that more realistic goal for a corporate archives, a corporation needs a wholly integrated and professional archives and records management program that is responsible for records from their creation to their destruction or transfer to archives for permanent retention. To stay viable within the corporation, the program must continue to adapt to the corporation's changing needs by striving to employ the best theoretical constructs that inform the work of this profession. The modified macro-appraisal strategy outlined here makes that possible.

ENDNOTES

[1] Terry Cook, "What is Past is Prologue: A History of Archival Ideas Since 1898, and the Future Paradigm Shift," *Archivaria* 43, Spring 1997: 40.
[2] Ibid: 14.
[3] Bruce Bruemmer, "Avoiding Accidents of Evidence: Functional Analysis in the Appraisal of Business Records," in James O'Toole (ed.), *The Records of American Business*, Chicago: Society of American Archivists, 1997: 153.
[4] Donald S. Shupsky, "Structuring Records Management Under the Legal Department," *Records Management Quarterly* 29 (1), July 1995: 33.
[5] Office of the Superintendent of Financial Institutions, "Retention / Destruction of Records," Number E-5, May 1993: 1.
[6] Jean-Stéphen Piché, "Macroappraisal and Duplication of Information: Federal Real Property Management Records," *Archivaria* 39, Spring 1995: 39-50.
[7] Terry Cook, "Mind Over Matter: Towards a New Theory of Archival Appraisal," in Barbara Craig (ed.), *The Archival Imagination: Essays in Honour of Hugh A. Taylor.* Ottawa: Association of Canadian Archivists, 1992: 54.
[8] Catherine Bailey, "From the Top Down" The Practice of Macroappraisal," *Archivaria* 43, Spring 1997: 98.
[9] Bruce Wilson, "Systematic Appraisal of the Records of the Government of Canada at the National Archives of Canada," *Archivaria* 38, Fall 1994: 219.
[10] Wilson, 220.
[11] Bryan Corbett and Eldon Frost, "The Acquisition of Federal Government Records: A Report on Records Management and Archival Practices," *Archivaria* 17, Winter 1983-1984: 213.
[12] Ibid: 216.
[13] Wilson: 225.
[14] Bailey: 120.
[15] For more information see: Brian P.N. Beaven, "Macro-Appraisal: From Theory to Practice," *Archivaria* 48, Fall 1999: 154-198 and Richard Brown, Brown, Richard. "Macro-Appraisal Theory and the Context of the Public Records Creator," *Archivaria* 40, Fall 1995: 121-175.
[16] Bailey: 121.
[17] James E. Fogerty, "Facing Reality: Oral History, Corporate Culture, and the Documentation of Business" in O'Toole (ed.). *The Records of American Business*: 251-274.
[18] David Bearman quoted in Dan Zelenyj, "Archivy Ad Portas: The Archives-Records Management Paradigm Revisited in the Electronic Information Age," *Archivaria* 47, Spring 1999: 79.

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