

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE—MONTREAL

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD UP
A PERMANENT CONNECTION

We Particularly Desire Representatives for City of
Montreal

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - Manager for Canada.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:
T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE
DOMINION

\$5,000

provision for your home, plus

\$50 A MONTH

Indemnity for yourself.

**Our New Special Indemnity
Policy**

Shares in Dividends.

Waives all premiums if you become totally disabled.

Pays you thereafter \$50 a month for life.

Pays \$5,000 in full to your family no matter how many monthly cheques you may live to receive.

Ask for Particulars.

CANADA LIFE
TORONTO

INSURANCE

BRITISH AMERICA STRENGTHENS RESERVE.

At the annual meeting of the British America Assurance Co., held yesterday, the annual report for the year ending December 31st, 1918, carried a total balance to the credit of the year's operations of \$251,244, of which \$284,696 came from fire, hail and automobile and \$135,616 from marine. Hail reserve was increased \$5,068 to \$50,000, and \$25,000 was set aside for reserve against possible future depreciation in securities. The company's total assets increased by \$579,679, amounting to \$4,041,699. The liability for unearned premiums was \$2,486,701 on that date, making the surplus to policyholders \$1,554,998. Total premiums amounted to \$41,009,795, expenses, including losses, commissions, taxes and general to \$3,860,716. The balance brought forward from the previous year was \$1,285,698, and the balance carried forward was \$1,525,268.

MOUNT ROYAL CO. SHOWS STEADY GROWTH.

The annual statement of the Mount Royal Assurance Co. reveals a steady growth of the institution during 1918. After deducting reinsurances, the premiums revenue amounts to \$537,695, an increase of \$34,410 over 1917. Interest revenue from investments and other receipts total \$76,190, making a total net income for the year of \$613,885. The losses paid, including provision for all losses outstanding and deducting insurances, amount to \$260,455, showing a ratio of 48.44 per cent on premium income. The expenses of management and commission paid to agents, including donation to the Red Cross, total \$177,810. Net earnings amount to \$175,619, of which \$18,326 is transferred to reinsurance reserve, and \$157,293 carried to profit and loss account. The total assets amount to \$1,436,842.

RECORD YEAR FOR LIFE INSURANCE.

At present there are approximately forty Life Underwriters' Associations in Canada. The inception of these associations began in the United States about thirty years ago, but it was not till 1905 that the first association was formed in Canada. This was in the city of Quebec. The object of these associations is to advance the interests of Life Insurance, and, by bringing the men of the various companies in touch with one another through the association, to develop a spirit of unity. These associations have already resulted in great benefit to the business as a whole.

It is a noteworthy fact that in the last Victory Loan the life insurance interests held at least two records. Life Insurance companies eclipsed all other financial institutions in the amounts subscribed, and the life insurance men formed by far, the greatest number of salesmen taken from any one class. About sixty per cent of the field forces of life insurance companies were engaged in marketing the Loan.

The new life insurance business written in Canada in 1918 amounted approximately to \$320,000,000, the largest, by all odds, of any year since the first life policy was written. This is an increase of \$90,000,000 since 1913. Up to the close of 1917 the life insurance companies had paid claims amounting to nearly \$12,500,000 since the beginning of the war and it is estimated that the total for the period of the war will not be less than \$16,000,000. The percentage of war claims to total death claims was 16 per cent in 1915, 29 per cent in 1916, and 33 per cent in 1917.

Commercial Union Assurance Company Limited

OF LONDON, ENGLAND.

The largest general Insurance Company in the World.

Capital Fully Subscribed	\$ 14,750,000
Capital Paid Up	1,475,000
Life Fund, and Special Trust Funds.	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917)

Head Office, Canadian Branch:

Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR, Manager Canadian Branch.

W. S. JOPLING, - - - Assistant Manager.

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay.

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON.

ASSETS EXCEED \$50,000,000.

OVER \$10,000,000 INVESTED IN CANADA.

FIRE AND ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

277 Beaver Hall Hill, MONTREAL.

Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, Canadian Manager.

W. D. AIKEN, Superintendent Accident Dept.

Security Above All

Whether with the intention of taking out insurance or associating yourself as representative with some Company, you first look for security.

The figures for 1919 emphasize the unexcelled position of the North American Life. After a year of War and Pestilence, the Company emerges stronger than ever, meriting its motto, "Solid as the Continent."

Business in Forceover \$70,900,000

Assets " 18,100,000

Net Surplus " 2,750,000

Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE - - - - TORONTO.

"SOLID AS THE CONTINENT"

The Keystone of the Arch

Nothing known in building is stronger than the arch—the symbol of the mutual principle in life insurance. The centre of the arch is the keystone—and "the keystone of a life insurance organization," says W. O. Chapman, "is management." The three leading constituents in good management are INTEGRITY, ECONOMY and EFFICIENCY. It is well known that the secret of the extraordinary success of the mutual life of Canada has been the rigid adherence of managers and directors through fifty years of history to these essential things. It is due to these that in spite of more than four years of devastating war, followed by a blighting pestilence, with the immense losses entailed, yet the strength of the Mutual Life of Canada is unshaken. The keystone ensures the solidity of the organization, and there is no other better qualified to defy the tooth of time than—

THE MUTUAL LIFE ASSURANCE
Company of Canada

WATERLOO

ONTARIO