

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

BACK TO THE SUN LIFE.

Mr. Edward E. Duckworth, B.Sc., formerly government Superintendent of Insurance for the Province of Quebec, has taken up his new duties as an assistant secretary of the Sun Life Assurance Company of Canada. He will have supervision of the staff at the head office, Montreal. Mr. Duckworth is a graduate in Science of Liverpool University and obtained his insurance training with the Sun Life. He entered the Actuarial Department in 1911, and in 1914 was placed in charge of the "profits" division of that department. In October 1917, he became Superintendent of Insurance for the Province of Quebec.

NALACO CLUB CONVENTION AT CALGARY.

The western members of the Nalaco Club of the North American Life Assurance Company met at Calgary on August 19th for a convention. Mr. E. J. Harvey, Supervisor of Agencies, was present with about 25 of the members. Following this meeting the members stayed to attend the Life Underwriters' Convention upon invitation of the company.

The Eastern members of the Nalaco Club are being entertained at a Convention in Quebec City on September 23rd and 24th.

August proved to be another record month. Received business exceeded \$1,700,000 making the best August in the history of the North American Life.

AGAINST COMPULSORY SYSTEM.

Difficulties arise in considering the costs and administration of compulsory health insurance, so the Health Insurance Commission of the State of Illinois found in its investigations, which resulted in a decision not to recommend compulsory health insurance. The commission, in its report to the Legislature recently off the press, said: "The cost of compulsory health insurance in Illinois would be between \$50,000,000 and \$60,000,000 annually. The annual premiums would be something more than the annual cost. If existing health insurance carriers were used and continued their present amount of insurance, there would remain between \$40,000,000 and \$50,000,000 to be carried in state or local funds established. This would inevitably lead to political control and management. Payments from a state insurance fund and its operations would not be similar to the expenditure of public moneys for purposes of government, or for public service, or for the construction needed public works. Twenty per cent of the wage earners would be entitled to cash payments each year from these public funds, which each year would be replenished to the extent of \$40,000,000.

"With the experience of doctors frequently asked to certify falsely to sickness disability under present insurance contracts, or the union experience of sickness claims being used as a cover for unemployment, what confidence would be had in a politically controlled and managed fund of such proportions with no practical check upon its disbursements annually to nearly 400,000 in the State?"

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

Howard S. Ross, K. C.

Eugene R. Angers

ROSS & ANGERS

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Established 1863. Incorporated 1897.
Highest Awards at Twelve International
Expositions, Special Prize, Gold Medal,
Atlanta, 1895.

G & H. Barnett Co.

PHILADELPHIA, Pa.

Owned and Operated by
NICHOLSON FILE COMPANY.

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	4,425,000
Life Fund & Special Trust Funds	75,578,630
Total Annual Income Exceeds	64,000,000
Total Funds Exceed	172,000,000
Total Fire Losses Paid	215,897,380
Deposit with Dominion Government (as at 31st Dec., 1918)	1,401,333

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.

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 & 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, Supt. Accident Department.

Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these points in the North American Life.

Business in Force	over \$70,900,000
Assets	18,100,000
Net Surplus	2,750,000
Payments to Policyholders	1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY
HEAD OFFICE - TORONTO