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Lehrum, David St. Venceslas
Lord, Louis A. Yamachiche
Lottinville, Flavien Trois-Rivières

Marchand, J. E., La Visit. de Champ.
Milot, J. Es. Yamachiche
Monnette, Wilbrod St. Tit
Picher, Joseph St. Leonar
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LIFE INSURANCE.

There are at present thirty companies engaged in the business of life insurance in Canada. Of these twelve are Canadian, eight British, and ten American. During the year 1894, which is the last one of which we have returns, there was \$40,525,257 new insurance taken, which was greater by \$4,322,410 than in 1893.

The total amount of insurance in force at the end of 1894 was \$308,161,436, divided as follows:—

| | |
|--------------------|---------------|
| Canadian companies | \$177,511,846 |
| British do | \$3,911,885 |
| American do | 96,737,705 |

\$308,161,436

During the year the amount of insurance terminated by natural causes, that is by death or maturity was \$4,052,944, while the amount surrendered or lapsed was \$30,452,742.

The premium income during 1894 was as follows:—

| | |
|--------------------|-------------|
| Canadian companies | \$5,435,031 |
| British do | 1,079,330 |
| American do | 3,394,914 |

\$9,909,275

The total amount paid to policy-holders during 1894 was as follows:—

| | |
|---|----------------|
| Death claims (including bonus ad- ditions) | \$3,411,784 66 |
| Matured endowments do | 721,538 34 |
| Annuity payments | 61,592 31 |
| Paid for surrendered policies | 656,969 46 |
| Dividends to policy holders | 665,044 72 |

Total \$5,516,920 49

In selecting a company in which to insure one's life, the first consideration should be safety, and economy the second. As the taking of a policy is a matter of importance to most men, they should be sure that the company they are going into is sound financially. Every year there is published by the Superintendent of Insurance at Ottawa a report containing the true financial position of all the different companies, a little study of which will make it plain to any business man.

The following table gives the premiums charged by some of the principal life insurance companies for insuring \$1,000 at different ages. Besides the "straight life" insurance there are other attractive plans given by most of the companies, such as "endowments," "limited payments," "terminal" and "semi-terminating," etc., all of which will no doubt be explained by the enterprising agent, and should be carefully considered in all their bearings by the intending insurer:—

Annual Premiums, at Different Ages, with Profits.

The following table gives the annual premiums to secure \$1,000 payable at death with profits at the ages given:—

| COMPANY. | YEARS ESTAB'D. | ASSETS, DECEMBER 31ST, 1894. | AGE 25 | AGE 30 | AGE 35 | AGE 40 | AGE 45 | AGE 50 | AGE 55 |
|-----------------------|-------------------|------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Canada Life | 49 | \$15,607,723 | \$10 00 | \$22 30 | \$25 70 | \$30 50 | \$35 90 | \$42 60 | \$53 00 |
| Confederation Life | 24 | 4,870,834 | 17 95 | 20 90 | 24 65 | 29 45 | 35 85 | 44 25 | 55 60 |
| Dominion Life | 7 | 169,042 | 17 90 | 20 80 | 24 60 | 29 40 | 35 80 | 42 60 | 53 80 |
| Federal Life | 13 | 426,806 | 18 40 | 21 21 | 24 85 | 29 60 | 36 10 | 44 75 | 56 30 |
| London Life | 20 | 470,608 | 18 40 | 21 25 | 25 00 | 29 75 | 36 20 | 44 75 | 56 35 |
| London and Lancashire | 33 | 4,970,508 | 10 27 | 22 53 | 26 58 | 31 75 | 38 67 | 47 81 | 60 18 |
| Manufacturers | 8 | 821,321 | 17 95 | 20 95 | 24 65 | 29 45 | 35 70 | 44 20 | 55 60 |
| North American | 15 | 1,977,383 | 18 95 | 21 60 | 25 15 | 29 80 | 36 15 | 44 95 | 57 05 |
| Ontario Mutual | 25 | 2,855,124 | 18 40 | 21 20 | 24 84 | 29 60 | 36 04 | 44 79 | 56 28 |
| Sun Life | 24 | 4,016,420 | 17 85 | 20 05 | 24 80 | 29 50 | 36 50 | 45 40 | 57 45 |
| Temperance & General | 0 | 365,567 | 17 97 | 20 99 | 24 58 | 29 44 | 35 71 | 44 70 | 54 15 |
| Alma Life (Hartford) | 45 | 42,052,166 | 10 99 | 22 73 | 26 21 | 30 71 | 36 74 | 44 70 | 55 14 |
| Equitable Life (N.Y.) | 37 | 185,044,310 | 20 50 | 23 30 | 27 10 | 32 20 | 39 10 | 48 50 | 61 60 |
| Mutual Life (N.Y.) | 53 | 204,638,794 | 20 50 | 23 30 | 27 10 | 32 20 | 39 10 | 48 50 | 61 60 |
| New York Life | 51 | 162,011,770 | 20 50 | 23 30 | 27 10 | 32 20 | 39 10 | 48 50 | 61 60 |
| Standard of Edinburgh | 70 | 40,000,000 | 19 84 | 22 72 | 26 24 | 30 65 | 36 40 | 44 20 | 55 97 |

Many other plans of Life Insurance are presented by the various companies, each possessing their own peculiar advantages. The two leading schemes beside the regular straight life plan are the ten, fifteen and twenty payment Life and the Endowment policy. Under the first of these arrangements the insurer pays a premium for ten, fifteen, or twenty years as the case may be, and his policy is then paid up. He has nothing more to pay. In the event of his death occurring any time after the first premium is paid the amount of his policy is paid to his heirs, or as he may direct. After the policy is paid up, if it is a participating one, it continues to receive profits, which either take the form of additional insurance or are paid out in cash dividends.

Under the Endowment Plan the insurer pays the premium for ten, fifteen, twenty or twenty-five years according to the term of his policy, and at the end of that term the amount of his policy becomes payable. Should his death occur at any time after insuring, the amount is paid to his heirs just the same as on ordinary life policy.

The advantage of an arrangement of this kind is that a man may make provision for his old age and by paying a slightly higher premium make sure of a sum coming to him when perhaps he is unfitted for business. At the same time his life is insured should he die previously.

The following table gives the rates of some of the principal companies under the plans outlined above.

In thus quoting rates it is only fair to state that cheapness is not the only or the principal thing that an intending insurer should look for. Among other things to be considered are, policy advantages and profits, extended insurance, etc.

Many other attractive plans of Insurance are devised by different companies and the editor has been requested to represent some of them to the advantage of individual companies. This would be manifestly unfair in an article such as this, and we can only direct our readers to our advertising pages, assuring them that all companies represented there are well worthy of their confidence.