

Charbonneau, J. Ed. . . . . St. Stanislas  
 David, F. X. . . . . St. Didace  
 Deshaies, Louis. St. G. de Batiscan  
 Desllets, A. O. . . . . Beaucaucourt  
 Desllets, Pierre . . . . . Trois-Rivieres  
 Denis, J. W. . . . . Ste. Monique  
 Dufrene, H. R. . . . . Nicolet  
 Fusay, G. A. F. . . . . Louiseville  
 Gallpault, Louis . . . . . Maskinonge  
 Geinas, Louis N. . . . . St. Leon

Guillet, Pierre O. . . . . Trois-Rivieres  
 Houde, H. H. . . . . Nicolet  
 Houle, Adolphe O. . . . . Nicolet  
 Hubert, Pierre L. . . . . Trois Rivieres  
 Labarre, R. O. . . . . Trois Rivieres  
 Lavallee, P. G. . . . . Trois Rivieres  
 Lebrun, David . . . . . St. Wenceslas  
 Lord, Louis A. . . . . Yamachiche  
 Lottinville, Flavien . . . . . Trois Rivieres

Marchand, J. E., La Visit. de Champ.  
 Milot, J. E. . . . . Yamachiche  
 Monnette, Willbrod . . . . . St. Tite  
 Picher, Joseph . . . . . St. Leonar  
 Poirier, J. A. . . . . St. Gregoire  
 Rivard, Thomas T. . . . . Louiseville  
 Tourigny, J. L. . . . . St. Et. de Gentilly  
 Trudel, David T. . . . . Ste. Genevieve  
 Turcotte, Albert. . . . . Trois Rivieres  
 Varennes, Phil. de . . . . . Shawenegan

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	33,011,885
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 \$4,652,944, 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
Annuities	61,592 31
Paid for surrendered policies	656,969 46
Dividends to policy holders	665,044 72

Total . . . . . \$6,516,920 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-tontine," 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	4,970,608	18 40	21 25	25 00	29 75	36 20	44 75	56 35
London and Lancashire.	38	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.	5	305,567	17 97	20 99	24 58	29 44	35 71	43 40	54 15
Yema Life (Hartford)	45	49,052,166	10 99	22 73	26 21	30 71	36 74	44 70	55 14
Equitable Life (N.Y.)	37	185,044,810	20 50	23 30	27 10	32 20	39 10	48 50	61 60
Mutual Life (N.Y.)	53	294,638,784	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.