

NEW RECORDS

Results secured during the past year re-affirm the position of the Sun Life of Canada as the largest life assurance organization of the Dominion.

Fair-dealing and progressive business methods have given it leadership in annual New Business, Total Business in Force, Assets, Surplus Earnings, Net Surplus, Total Income, Premium Income and Payments to Policyholders.

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

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the

Union Mutual Life Insurance Company
Portland, Maine

on its

MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in cream of Canadian Securities.

For full information regarding the most liberal Monthly Income Policy on the market write, stating age at nearest birthday, to

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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 - - - 76,591,535
Total Annual Income Exceeds - - - - - 51,000,000
Total Funds Exceed - - - - - 151,500,000
Total Fire Losses Paid - - - - - 193,774,045
Deposit with Dominion Government - - - 1,245,467
(As at 31st December, 1916.)

Head Office, Canadian Branch:
Commercial Union Bldg., 232-236 St. James Street,
Montreal, Que.

Applications for Agencies solicited in unrepresented districts.
J. MCGREGOR - Manager Canadian Branch.
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A Free Course in "Salesmanship"

We have thought about the young man who sees no prospects ahead. Would you like to be in a business that will give you

A GOOD LIVING WAGE

A PROFITABLE FUTURE

A PROVISION FOR OLD AGE

We teach a man the Insurance

Business, which offers permanent

success, does not fluctuate, is a

professional occupation, and has

been truly named "The best paid

hard work in the world."

This is done by a correspondence

course and personal assistance,

free of charge.

When he is fully prepared for the

work, we place him in a position

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The first two lessons of the Com-

pany's correspondence course will

be sent to anyone interested. It

will pay young men who desire

to get on in the world to look into

this.

All correspondence strictly con-

fidential.

CANADA LIFE

ASSURANCE COMPANY

Head Office, Toronto.



A WORD TO THE PROSPECT.

Life insurance avoids the uncertainty of leaving things to the neighbors. It is a business plan founded on the laws of mathematics to provide for those dependent upon us in case of death. Life insurance is no charity. Life insurance is a duty, and it is a privilege. Don't leave your loved ones to the care of the public or neighbors. The neighbors may have troubles of their own.—Elbert Hubbard.

FREE AIR RAID INSURANCE.

The British Government is now offering free insurance against air raid damage up to £500 of compensation. Where the property is worth more than £500, owners may buy insurance for the balance in the Government's Aircraft Insurance Department, or at any office that they wish. There is no red tape attached to the liberal offer; no fees to be paid, or payments to be made; the department asks only immediate notification of loss incurred. The plan was explained in the House of Commons not long ago by Bonar Law.

INSURANCE MERGER.

Underwriters were much interested in a cable despatch at the end of last week regarding the absorption by the London Assurance of the British Law Fire Insurance Company of London. This latter company, although having a volume of fire business comparatively small, say, \$600,000, as compared with the London's \$4,000,000, is, nevertheless, a desirable acquisition for the London, because the business of the British Law consists almost altogether of buildings understood to have been secured by their agents, who, as a rule, are the family lawyers representing the estate owning the buildings.

WHAT MORTALITY TABLES SHOW.

The arithmeticians are inclined to the belief that most reports of modern Methuselahs have a few extra years tacked on for good measure, particularly when the number of birthdays gets past the 110 mark.

It is generally necessary to leave the actuarial compilations of insured persons for broader tables based on the entire population to find records of cases beyond the age of 103 or 104 years. But even these complete tabulations seldom pass the 110 point. Examination of records based on official census data showed that out of approximately 40,000,000 population in the eastern part of the United States there was only one report of life until 110, and that was in the case of a Negro woman. In her own little circle she was doubtless credited with being at least 120.

The actuaries have accepted the general rule that women outlive men. Their investigations and calculations have established this fact clearly. Comparison of sex mortality tables time and again shows the longer life to be on the woman's side. Taking that particular compilation wherein the Negroes of 110 "official years" led all comers, the nearest approach on the male side fell two years short. That was the case of a Negro.

A tabulation of whites reported one case of 107 years and another of 106. Again the elder was a woman. These two cases—and doubtless true ones—of unusual longevity were the only ones recorded in census figures dealing with millions of persons, thereby emphasizing the contention that bonafide cases even under 110 years are rarities. Since it is the practice to wind up all contracts, with the obvious exception of annuity policies, at the age of 96, the insurance companies do not maintain a detailed record showing the oldest policy. Since many of these which might run into record-breakers are wound up at 96, those tabulations that are kept are necessarily incomplete.

Mortality tables based on a large portion of population in the northeastern states showed that 104 years was the greatest age. For purposes of convenience these tables are put up in 100,000 form. In this particular record the age started at zero with 100,000 persons. The first year—infant mortality, which is ordinarily high—there were 12,581 deaths, but at the end of 12 years 78,549 were still living. The change in the next 90 years was not unusual, with 61,210 surviving, but by the time the three-quarter century mark was reached the tabulation showed that only 22,593 of the 100,000 were still alive. From that point on there was a steady decline until the last died at the age of 104.—Detroit Free Press.

"A Little Nonsense Now and Then"

Colonel (in London Opinion)—Think I'm getting fatter, Cutts? Tailor—Well sir, I'm afraid you 'ate slightly—ahem—extended your front lately!

Col. Bailey of the Houston Post defines "war-footing" as follows: "You are getting down to a war-footing when you have last winter's shoes half-soled and to a war-seating when the bosom of your trousers become so slick that you can't strike a match on it."

"You have a great many universities and colleges, but England has only two, or practically only two, Oxford and Cambridge," said Lord Reading at a dinner in New York. "Oxford and Cambridge are so drilled into the English schoolboy that, if you ask him what air is composed of, instead of answering that it is composed of oxygen and hydrogen he's apt to say: 'Oxygen and cambriden.'"

A Southern member of an important committee at Washington not long ago nonplussed a reporter who was trying to get news about the war plans of the government, says the Outlook. "What is your opinion of the war?" "Well, sah," replied the courteous congressman, "I haven't thought of it much lately, but I've always been of the opinion, sah, that Lee should not have surrendered. Good evening, sah."

Mrs. Murphy was leaning against the door post of her house when her friend, Mrs. Carr, happened along bearing in her arms the twelfth child. "Arran, now, Miss Carr—and there you are up and around again with another little Carr." "Yes, Bridget, another little Carr it is—and as far as I am concerned, I pray the Lord it's the Caboose." —Everybody's.

Old farmer (to soldier son just returned from the front): Well, Dick, what be these tanks like that there's so much talk about?

Son: Why, they're just wobbling thingamabobs, full o' what-you-may-call-'ems, and they blaze away like billyo!

Old farmer: Ay, I heard they was wonderful things, but I never could get any details afore.—Tit-Bits.

A colored man entered an Ohio general store and complained to the merchant that a ham he had purchased had proved not to be good.

"The ham is all right, Joe," insisted the merchant.

"No, it ain't boss," insisted the other. "Dat ham's sure bad."

"How can that be," continued the proprietor, "when it was cured only last week?"

"Maybe it's done had a relapse."—Everybody's.

A major's job is sometimes regarded as a sinecure, and a humorous exchange hits off the idea by this story of an ambitious colored trooper: "I figgahs I'se goin' to get a majah's commission, soon," said he, "'cause I overheard de kunnel talkin' to do adjutant about somebody and sayin': 'He won't do foh a lieutenant, 'cause a lieutenant doan know nothin' and does everythin'; he won't do foh a captain, 'cause a captain knows everythin' and doan do nothin'; but he suttinly would make a majah, 'cause a majah doan do nothin' and doan know nothin'.'"

He was an alderman who, when the city council had deliberated for some time upon placing a fleet of gondolas upon a large lake under municipal control, set the chamber in a roar with the words:

"Well, gentlemen, there's a lot of talk abaht putting ten or twelve o' these 'ere gondolas on t' lake; bue we've t' rates to consider. We mun economize! We've had a lot o' these fancy experiments afore, an' they've cost a lot o' brass, an' what's t' use o' getting a lot for a start? What we want to do is to get a pair on 'em an' let 'em breed!"

Mrs. Erwin was showing Selma, the new Swedish maid, "the ropes." "This," said Mrs. Erwin, "is my son's room. He is in Yale." "Ya?" Selma's face lit up with sympathetic understanding, relates Harpers. "My brudder bane there, too." "Is that so? What year?" "Ah!" he bane got no year! He bane punch a man in the eye, und the yooos say, 'You, Axel, sixty days in jail.'"