

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.

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COMPANY OF CANADA
HEAD OFFICE—MONTREAL**

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable and Men

GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION

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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**

AVIATION INSURANCE.

A new insurance company entitled the Aviation and General Insurance Company, is in process of formation. It will have a capital of £1,000,000. Viscount Furness is interested in the new enterprise.

SOLID AS THE CONTINENT.

Justly Describes the Position of the North American Life.

Taking as we may the Annual Report of an institution as large and important as the North American Life as a gauge of financial conditions, we have reason to view with optimism the outlook for the immediate future. In every important feature of the business marked increases were made. After pointing out the great strides in business written, the President, Mr. L. Goldman, at the recent annual meeting of Directors and Policyholders referred with just pride to the Company's assets now amounting to \$18,185,610.75. After Liabilities have been fully provided for there is a substantial net surplus of \$2,776,847.85, establishing beyond a doubt the unexcelled financial position of the Company.

Policies issued and revived during the year amounted to \$13,552,160.00 which sum is over \$1,000,000 in excess of the previous years' business. The total assurance now in force amounts to \$70,950,316.00, the highest mark reached in the Company's history.

The management of the Company bend every effort towards advancing the interests of the policyholders. During 1918 over \$1,789,000.00 was paid to policyholders. Of this amount \$285,339.48 represented dividends and at the same time the Company announce that the much larger sum of \$418,083.77 has been apportioned for dividends to policyholders in 1919. It is to be noted that during the past ten years this Company has paid the sum of \$2,043,035.26 as dividends or surplus to policyholders. A survey of the 38th annual report must renew the sense of pride and security which every North American Life policyholder enjoys.

INFLUENZA MORTALITY.

There could have been no stronger endorsement of the holding of surplus funds by life companies than the recent influenza epidemic. It is stated that in some cases the mortality experience has been increased from 50 per cent. to 150 per cent., and yet every death claim of the life companies has been promptly paid. It is true that a few of the younger and smaller companies may find some difficulty in meeting the totally unlooked for strain on their resources produced by this cause, but they will be able to meet their obligations, and the older companies remain as heretofore as strong as a rock.

It is estimated that in the United States alone between 300,000 and 350,000 deaths from influenza and pneumonia occurred amongst civilians, since the 15th of September, the great majority of these deaths being between the ages of 20 and 40.

The epidemic has been five times deadlier than the war, 6,000,000 having died in the world from it within six months. Health officials are of the opinion that it may not finally die out for two years yet, and policyholders of life companies are being urged in health bulletins to undergo vaccination against it.

A peculiar feature of the scourge is that it has attacked those who are by all ordinary standards the best classes in the community. For instance, it is stated that companies which have been classifying separately total abstinence policyholders find that the mortality in this class has been unusually heavy from influenza and pneumonia.

Nearly nineteen-twentieths of the cases are in the cities, while only about one-twentieth have occurred in the rural districts.

Figures published by the Monarch Life of Winnipeg give the average age of the "Flu" claims as 30, height 5ft. 8in., and weight 162 lbs. This company's experience has been that 40 per cent. were in the country and 60 per cent. in the city. Less than 9 per cent. were overweight cases.—The Toronto Economist.

WAR TO PEACE INSURANCE.

A United States Bureau of War Risk Insurance bulletin announces the details of its plan for converting the insurance of soldiers and sailors to permanent forms. This conversion must be made within five years after the declaration of peace, and the policies may be converted without medical examination into either ordinary life, twenty or thirty pay life and twenty or thirty years endowment, or endowment maturing at age 62. The premiums will be the net rate based upon the American experience table of mortality, with interest at 3½ per cent. As all the expenses of the bureau are paid by the Government the rate will be materially lower than that charged by the regular companies. All policies will contain a total disability clause, making them payable whenever the insured becomes totally and permanently disabled. An average rate of 8 per cent would be charged for this privilege by private companies.

CONFEDERATION LIFE.

New business was secured by the Confederation Life Assurance Company for the year ending December 31, amounting to \$17,668,072. Including the revived policies and bonus additions, the total new insurance for the year amounted to \$18,062,374, making the total amount in force \$91,986,165.

War claims for 1918 amounted to \$259,218, being \$58,184 less than in 1917. The influenza epidemic caused claims amounting to \$254,864 in three months, only about \$4,000 less than the war claims for the year. Total claims for the year were \$1,205,522, against \$1,090,078 the previous year, and net claims were \$1,180,022 against \$1,077,348.

The investments for the year were mainly in Victory bonds. The rate of interest earned on the company's mortgage security was 7.37 p.c. The average rate of interest earned on investments, on a government basis, was 5.78 p.c., while the expense rate showed a favorable decrease. The company's assets amounted at the year end to \$23,418,783.

SAFETY FIRST.

Never depend on the other fellow to prevent an accident. His vision may be obstructed, or something may happen to distract his attention and you may be injured. Do more than your share to avoid accidents to yourselves and others.

This is the message the National Safety Council of Chicago gives to employees. It also has a message for employers, especially of non-English speaking employees.

The causes that are responsible for accidents to these people it places under three headings:

1—Unfamiliarity with the operation and its hazards.

2—Misunderstanding of orders given.

3—Hesitancy about asking for help.

The way in which accidents may be reduced when due to the above causes is given as follows:

1—By informing all employees, particularly the non-English speaking, of night school opportunities and definitely encouraging them to make use of the opportunities;

2—By giving preference in employment and promotion to those able to speak and read English;

3—By announcing that a wage increase will be granted to those who become more valuable through their knowledge of English and other subjects taught in the night schools;

4—By directing every member of the supervisory force to give evidence of the employer's interest in this educational work, and assist alien employees in their efforts to become citizens.

Propaganda of the above nature designed to reduce accidents and increase efficiency can not be extended too far.