

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

LIFE'S UNCERTAINTY.

Every life insurance man knows from personal experience how uncertain is human life, and Mr. Ramsay, the assistant superintendent of the Canada Life, had a striking illustration of this in connection with a recent trip to New Brunswick.

In company with Mr. Queen, the Manager there, in the last week of June, he visited the farm of Frank W. Nixon, whose policy for \$4,000 was issued on the 22nd day of September 1918. Mr. Nixon was found to be in perfect health. On his return to head office a week after visiting Mr. Nixon's farm. Mr. Ramsay called for Mr. Nixon's papers in connection with some minor adjustment of the policy, and was astonished to be informed that the papers were in the claims Department, Mr. Nixon having been gored to death by a bull on July 6th. Complete proofs of death in this case were received at Home Office on July 15th and the claim was paid by cheque on July 17th in favor of the widow, Mrs. Effie May Nixon.

YOU NEED MORE INSURANCE.

The man who now owns a building which was constructed several years ago is well aware that such a structure would cost more to build today than it did at the time of construction. Having the building actually in use and not being particularly concerned with the fluctuation in the cost of building material and labor, the business man is somewhat inclined to dismiss the matter from his mind and to concentrate his attention upon matters pertaining to his own line of business—but some day he may go down to his premises and find there a heap of charred ruins. When he prepares to rebuild the structure he realizes to the fullest extent that building costs have increased and then he understands the need for adequate fire insurance—if he did not recognize it before.

It is time well spent if the business man periodically revises the fire insurance which he carries, always keeping in view the cost of replacing the thing insured rather than the initial cost—particularly under present conditions. In making these periodical revisions the insured should be careful to see that co-insurance requirements are being lived up to and not treated as scraps of paper.—Canadian Finance.

CONSERVATION OF LIFE INSURANCE

Life insurance is of supreme value in these uncertain times. Life insurance should not only be jealously guarded and kept in full force, but it should be increased if at all possible. It is a well known fact that the dollar has greatly diminished in value so that a given income will not purchase much more than one-half the amount that it would have yielded in pre-war days. Not only, therefore, should we resist every inducement to relinquish our insurance, we should rather increase our protection to the limit of our ability. There is nothing else to be compared with a life insurance policy as a protection for the home. During the policyholder's life it is an asset of ever-increasing value; at death it is the financial anchor of one's dependents. Do not allow your "best friend" to induce you to give up a policy in a sound company. Take a new policy if you can but never give up the old!

"BE A MUTUALIST!"

The Mutual Life Assurance Co. of Canada
WATERLOO - - - ONTARIO.

Howard S. Ross, K. C.

Eugene R. Angers

ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

BLACK DIAMOND

FILE WORKS

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