

## 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

**WALTER I. JOSEPH, Manager**  
Province of Quebec and Eastern Ontario.  
Suite 502 MCGILL BLDG., MONTREAL, QUE.

**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 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.**

## A Free Course in "Salesmanship"

We have thought about the young  
man who sees no prospects ahead.  
Would you like to be in a busi-  
ness 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  
and help him to make good.  
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



## INSURANCE AMENDMENT.

The advertising of "authorized capital" by insur-  
ance companies while concealing the amount paid  
up has been prohibited by a recent act of the Fed-  
eral Parliament.

## PUT IT OFF.

It is reported that over 135,000 applicants for life  
insurance were rejected by the companies in 1916,  
most of whom were, no doubt, at one time good  
risks. They put it off too long.

## 4% AND 87½%—SOME FIGURES.

Less than 4 per cent. of the aggregate annual in-  
come of the people of the United States and Canada  
is invested in life insurance premiums.

87½ per cent. of all estates left for administration  
consist only of life insurance.

Of the people who die—  
66 per cent. leave nothing.  
25 per cent. leave estates (average) of \$1,292.  
9 per cent. leave estates of \$5,000 and upwards.  
These figures are worth careful thought, for they  
prove why every man should have life insurance. Use  
them in your canvass.

## FACTS FOR PROSPECTS.

- 1.—95 per cent. of people fail to provide either for  
their old age or for their families.
- 2.—In the United States and Canada about 9,000-  
000 women must work to live.
- 3.—95 per cent. of men engaged in business fail.
- 4.—90 per cent. of men leave no estate when they  
die.
- 5.—Over 96 per cent. of people have incomes of less  
than \$2,500 per annum.
- 6.—90 per cent. of estates of over \$5,000 are en-  
tirely dissipated in seven years.
- 7.—Less than 7 per cent. of the value of American  
and Canadian lives is covered by life insurance.
- 8.—Life insurance has decreased pauperism more  
than 33 per cent. in thirty-five years.—Nalaco.

## DELIVERY OF POLICY.

An application for insurance provided that the lat-  
ter should not take effect unless the policy was de-  
livered to and accepted by the applicant during his  
lifetime and while he was in good health. The pol-  
icy was mailed by the insurer to its local agent with  
instructions not to deliver it unless the applicant was  
in good health. The applicant died while the policy  
was still in the hands of the local agent. The Su-  
preme Court of Arkansas held, in the case of Mis-  
souri State Life Insurance Company vs. Burton, that  
there had not been a delivery of the policy, and  
that the insurer was not liable. The court said that  
the rule was settled in the state that "under a con-  
tract restricting the period when the liability is to be  
incurred to the delivery of the policy to the assured  
while in good health, the fact that the policy is ex-  
ecuted by the company and mailed to its own agent  
for delivery conditioned upon the applicant being  
found to be in good health does not constitute a de-  
livery of the policy."

## ENTHUSIASM.

What is it that puts a name on that dotted line?  
Enthusiasm! Work!

Enthusiasm is the best asset in the world. It  
beats money, and power, and influence.

Without it any work is hodge-podge.

An enthusiast convinces and dominates.

Enthusiasm tramples over prejudice and opposi-  
tion, spurs inaction, and overwhelms obstacles.

Enthusiasm means belief—strong, dyed in the  
wool conviction.

Enthusiasm talks from the heart. It is the mag-  
net that draws dollars from the pockets of your  
prospects.

Set the germ of enthusiasm afloat in your terri-  
tory; carry it in your attitude and manner. It  
spreads like wildfire. It affects others. It means  
increased business, and that means joy, and pleasure,  
and satisfaction to you and your workers.

It's the jackscrew that lifts you to success.

## GROUP INSURANCE.

Research into American life insurance shows that  
among the first policies issued by the first American  
life insurance company to obtain a charter was a  
group insurance contract. This contract was issued  
on the lives of 700 coolies, and was effective during  
transportation, to indemnify, in event of their death  
from China to Panama. The policy was issued for  
\$15 a head, and provided that insurance would con-  
tinue in force until twenty-four hours after the ship,  
"Sea-Witch," had successfully completed the journey  
from China to its destination. The group idea, which  
perhaps then originated, did not assume a practical  
form until 1912.

## A CAMPAIGN TO PREVENT FIRE.

"Our waste of \$3 per capita per annum means that  
every man, woman and child pays \$3 a year for fire  
waste. That means that the man with the average  
family, his wife and three children—a family of five  
—pays \$15 a year fire tax. The United States Gov-  
ernment, in its report, adds to this fire waste, the  
cost of maintaining fire departments, which is as  
much more. This means \$30 a year to the average  
family. Now, if on some blue Monday in every year  
a representative of the government were to come  
around and ask us each for our check for \$30 to pay  
our share of the national carelessness, then we  
should realize what we pay. But we do not realize  
that we pay it, because that tax is indirect. The big  
manufacturers and the big merchants know that  
this fire expense is a tax. They equip their prem-  
ises with automatic sprinklers. They put in protec-  
tive apparatus. They get the lowest insurance rate  
they can because it helps them to compete; but the  
man in the street, the ordinary man, does not know  
how this fire waste is paid. Take wool, for ex-  
ample. Wool in the warehouse is insured—that is a  
tax. It is insured in the textile factory where it is  
worked up into cloth. It is insured in the clothing  
store, insured in the tailor shop, in the department  
to the cost, and when you buy a coat you pay it.  
Every stock of goods that is insured carries this  
tax, and it is passed along to the ultimate consumer.  
The masses do not know that they pay it. They do  
not realize that when they buy a hat, or a pair of  
shoes, or a suit of clothes, or anything which goes  
through the regular channels of industry—produc-  
tion, distribution and exchange—they pay a tax.  
Not realizing it, they are indifferent to fire. They  
think the fire loss does not affect them."—From "A  
Campaign to Prevent Fire," published by Canadian  
Manufacturers' Association.

## ONTARIO'S FIRE LOSS.

One million dollars per month is the average fire  
loss in Ontario for the first six months of this year,  
according to the report of the Fire Marshal's De-  
partment. A total of 4,839 fires were reported. The  
insurance on these losses amounted to \$4,518,792. In  
June there were 216 fires caused by lightning, with a  
loss of \$57,466.

## IDEAL WAR-TIME POLICIES Combining Savings, Investment and Protection Features.

It's a question whether there is a  
more completely satisfied class of men  
anywhere than those Mutual Life  
policy-holders who are to-day receiv-  
ing settlements under maturing endow-  
ment policies. Year by year they have  
laid by in premiums sums that would  
otherwise probably have been dissipa-  
ted; and now they find that for every  
\$100.00 so invested, from \$125.00 to  
\$210.00 have been received, depending  
on the length of the endowment term.  
Meanwhile their homes have been pro-  
tected for the face value of the poli-  
cies. Thus endowments in the Mutual  
of Canada combine an easy savings  
system with a gilt-edged investment  
and perfect home protection.

Secure an endowment with  
**THE MUTUAL LIFE ASSURANCE  
Company of Canada**  
WATERLOO ONTARIO