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Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

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COMPANY OF CANADA
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AN IDEAL INCOME

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

Union Mutual Life Insurance Company
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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	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917.)

Head Office, Canadian Branch:
Commercial Union Bldg., 232-236 St. James Street,
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Applications for Agencies solicited in unrepresented districts.
J. MCGREGOR - Manager Canadian Branch.
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\$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 IN CANADA IN 1917.

Superintendent Finlayson has issued his complete report of the business of life insurance companies in 1917. Notwithstanding the difficulties arising out of the war the total amount of policies in Canada taken during the year 1917 was \$282,120,430, which is greater than the amount taken in 1916 by \$51,018,805. The Canadian companies had a total of \$172,703,621, an increase of \$34,502,340, as compared with an increase in 1916 of \$17,167,971. The British companies had a total of \$5,109,183, a decrease of \$141,450, as compared with a decrease of \$476,680 in 1916. The foreign companies had a total of \$104,307,626, an increase of \$16,657,915, as compared with a decrease in 1916 of \$6,709,224. The total amount of insurance in force at the close of 1917 was \$1,585,042,563, an increase of \$162,862,9331 over 1916.

With a view to ascertaining the extent to which the life insurance companies in Canada were affected by the war, the companies were asked for figures showing the claims due to the war, incurred in Canada during each of the years 1914, 1915, 1916 and 1917. Returns were received from all the companies and fraternal societies with the exception of a few small provincial fraternal societies. In the year 1914, the war claims totalled \$19,415; in the year 1915, they were \$2,080,566 in 1916—\$5,039,560 in 1917—\$6,420,949. The total for the 4 years was \$13,560,490.

The companies under Dominion licenses had war claims amounting to \$5,629,232 during 1917, while their total death claims for the year were \$17,963,652, the war claims being approximately 31.30 per cent. of the whole.

AS SEEN BY A POLICYHOLDER

By JOHN WANAMAKER.

Though in my boyhood I commenced to save by laying away a few big cartwheel copper pennies, I never got on far until I found a distinct and pleasing object for which to save in making ready to pay for life insurance. Unconsciously, I fell into a constraining habit that has been continuously and highly beneficial to me all my life.

I can never be grateful enough to those who so ingeniously taught me and influenced me in taking out endowment policies which terminated by aiding me to carry out new plans in my business. When this happened I felt as if a gold mine had opened at my hand.

May I add further that from my own experience, observation and belief, life insurance knowledge, with its improved methods based upon ascertained facts during the past 20 years, is no longer an experiment or a speculation.

Life insurance, as conducted now by the well-regulated companies which have passed beyond the years of organization and proved their integrity, are banking companies which cannot be losers.

Insurance is no longer an association of investors joined by agreement in an undertaking with possible risks, but it is distinctly an absolute contract that ensures and at the same time becomes an assurance of actuality in results.

The life insurance companies are naturally the most practical of savings banks for the people of the United States, and a thrift stamp, such as the United States Government used in accustoming the people to save, may be considered to advantage in preparing future enlargements of plans.

Millions of soldiers applied for Government insurance policies. These will mature at the hour of peace. The more than a million of the highest type of physically fit risks will step forth, having passed a mustering out examination comparing their health condition with the one they took on entering the service. These men, having learned the value of insurance, will apply to the insurance world for continued protection. Many of them have lived on farms and in small villages, remote from the beaten tracks of insurance agents. All this will open up a new field of insurance endeavor and furnish a new incentive for your work.—From a letter read at the Twelfth Annual Convention of the Association of Life Insurance Presidents.

PEOPLE WAKING UP.

Although the fire menace is ever present, and it behoves the State Fire Marshal not to brag, still it is becoming more and more evident that the people of this State are waking up to the need of eternal vigilance.—Fire Marshal of Minnesota.

THE NOVEMBER FIRE LOSS.

The losses by fire in the United States and Canada during the month of November, as compiled from the records of The New York Journal of Commerce, reach a total of \$12,333,750, which is a great relief from the disastrous record of October and is nearly eight million dollars less than was charged against the same month last year. The fire losses for the eleven months of 1918 reach the excessive sum of \$301,276,635 in the value of property destroyed. This is greater than the total fire loss for any entire year in the history of the country with the exception of 1906, the San Francisco conflagration year, when the total ran to \$459,710,000. The eleven months' figures this year are over sixty millions in excess of those for the same months last year. The following table gives the losses by months for the eleven months of this and the two preceding years together with the balance of the losses for 1917 and 1916:

	1916.	1917.	1918.
January	\$21,423,350	\$36,431,770	\$37,575,100
February	24,770,770	29,587,660	20,688,155
March	38,680,250	17,523,000	20,213,980
April	12,681,050	18,597,225	20,108,900
May	15,973,500	24,968,800	20,545,900
June	12,247,500	15,513,270	24,890,600
July	23,013,800	16,143,050	24,537,000
August	10,745,000	21,751,100	31,476,650
September	12,244,625	13,814,490	13,434,300
October	17,701,375	26,384,450	75,412,300
November	19,898,450	20,198,025	12,333,750

Total,	1916.	1917.	1918.
11 months	\$209,379,670	\$240,910,840	\$301,276,635
December	22,063,325	26,360,300
Total year	\$231,442,995	\$267,273,140

THE FARMER CAN PAY.

There apparently is no question about the willingness of the farmer to pay cash for automobiles, farm tractors, etc., says the Mutual Benefit Pelican. The real reason, of course, is that the farmer now has the money, especially if he is of the progressive type who early realized the advantage of power farming machinery. The modern American farmer is a business man and he wants to be known as a business man and to be treated just like any other business man, and now that he has the cash he is willing to pay cash for his farm machines. In the same way he can and will pay cash, usually on an annual basis, for his life insurance.

AIRPLANE INSURANCE.

A well known American company announces that it is now prepared to write insurance on airplanes, when not engaged in warfare, just as many companies write insurance on automobiles. This means that mechanical flight has developed to the commercial stage. The risk attending an airplane in peaceful operation can be calculated with sufficient accuracy to make it insurable. The risk, in fact, is far smaller than nervous terrestrials imagine. If the war hazard could be eliminated from recent aerial experience in Europe, it would probably be found that riding in an airplane with a competent driver is about as safe as any other mode of locomotion.

Question has arisen as to the future of the National Insurance Council, created at the World's Insurance Congress at the Panama Pacific Exposition. It was hoped it would ally all the insurance organizations of the country in the various lines and sections, and could serve as a clearing house for the public interests of the business. This hope has not been realized, and its chairman has submitted the question of its future to the executive committee.

The schedule adopted for automobile fire and theft insurance for the coming year is based upon a uniform flat rate, with numerous variations to suit local conditions. In some cities where thefts have been numerous the rate may be as high as 7 or 8 per cent. Theft rates will be materially increased on all low priced cars, based on the experience. The medium priced cars will have a moderate advance, and on the high priced cars the fire rate will be lower, and the fire and theft rate may show some reduction. It is proposed that in the sections where rates are increased because of the local theft record a notice be printed on each policy giving this reason for the higher rate, in order to develop local sentiment in favor of better police and court protection.