

Life Underwriters' Session Shows Growth For Last Year



LIFE UNDERWRITERS' OFFICERS.

A group of the officers and committee: G. F. Copeland, J. Vivian, K. Cooper, J. J. Dyer, R. M. Hardwick, H. E. Parsons, J. S. Lovell, W. H. Hutchinson, R. H. McCarten, J. G. Stephenson, F. J. McCornick, Chas. Glass, J. S. Cook, W. H. Robinson, Percy Spence, F. J. Tennet, W. J. Norfolk, H. H. Kirkby, C. N. Sweet, R. P. Pierce, J. H. Castle, Graham, and at the left is seen C. S. Simmonds of St. Thomas, a veteran insurance man, now over 70 years, and who has been in business in St. Thomas for the past 26 years. Previous to that Mr. Simmonds wrote insurance in this city for one year, the first of his career.

SOLID BUILDING

	1922.	Increase over 1921.	
Insurance in Force	\$30,463,796	\$4,071,906	15%
Insurance Issued	9,644,238	1,266,212	15%
Admitted Assets	4,495,263	325,131	8%
Interest Rate	6.91%		.47%
Surplus (Government basis)	151,906	144,315	19.01%

A substantial increase in insurance in force, combined with a good increase in surplus, are the results of sound business building methods.

THE NORTHERN LIFE Assurance Company of Canada

HOME OFFICE: LONDON, CANADA.

"Everyone should be adequately insured."—Roosevelt.

IMPERIAL LIFE ASSURANCE COMPANY

HEAD OFFICE: TORONTO

Our Motto: Absolute Security to Policyholders.

ISRAEL TAYLOR, Branch Manager.

S. L. TAYLOR, Cashier.

DISTRICT REPRESENTATIVES:

Frank C. Morrow
William Gibson

A. Vivian Seaborn
Percy R. Spence

Lieut.-Col. E. G. Shannon

J. Glennie Wilson
Geo. A. Nicol

Who is carrying the risk on Your life? A strong Life Insurance Company or your family?

The Commonwealth LIFE AND ACCIDENT INSURANCE CO.

OF HAMILTON, ONT.

W. H. WARDROPE, K.C., President.

WM. HUNTER, Managing Director.

The Commonwealth "Complete Protection" Combination is the ideal form of low cost, worryproof coverage.

NEW BLOOD AND BIG BUSINESS

We are proud of our new business for the past six months. Conditions never were better for the writing of LIFE INSURANCE. Prouder still are we of our new men, who have gone out and achieved big results.

Fertile territory still available for the man who takes pride in his company.

C. DIXON REID, Manager, DOMINION SAVINGS BLDG., LONDON.

A Forest Is In An Acorn

Nature's universal law—first the tiny acorn, then the mighty oak. The younger insurance companies who, like the Continental, have weathered the early dangers, are as sound, actuarially, as the oldest companies in existence.

Why not "Grow with the Continental?"

The Continental Life Insurance Company

S. S. WEAVER, Eastern Superintendent.

The London office of The Continental Life will appreciate an opportunity to explain why Continental policies have quickly brought the company from the "acorn" to the "oak" class.

KNIGHTS COOPER, District Manager, 313 Dominion Savings Bldg., London.

DECLARES LIFE INSURANCE IS A NATIONAL SAFEGUARD

V. Evan Gray, Superintendent of Insurance For Ontario, Delivers Brilliant Lecture At Closing Function of Western Ontario Underwriters' Association.

Brilliant addresses and an equally brilliant social gathering in the Smallman & Ingram dining-room marked the conclusion last evening of the most successful congress in the history of the Life Underwriters' Association of Western Ontario.

A. E. Lawson, president of the L. U. A. C., and V. Evan Gray, superintendent of insurance for the Province of Ontario, were the chief speakers, and the evening was well-rounded out by singing and numbers by W. E. Wilmer and Percy Spence, both of whom were enthusiastically received.

E. E. Reid was chairman, with Rev. C. Q. Warner and Dr. H. W. Hill, of the Institute of Public Health, included among the guests of honor at the head table.

"The company good and the public good are one and inseparable." This was the opening shot of Mr. Gray's address, and he reviewed thoroughly the importance of life insurance in the national system of economics.

"Life insurance is a national safeguard," he said.

"As to our business, should we apologize for it? Never! What business is there to compare with it, in size, and in the extent to which it touches the community life, in the degree to which it is a Canadian enterprise, and the manner in which it is related to the whole economic structure of the Dominion?"

"When we consider the extent of the business, it is formed of a comparatively small number of corporations. There are 25 in Canada, 15 in Britain and 16 foreign.

"But in Canada alone the assets are more than \$655,000,000.

"Except for the railway companies and the Canadian chartered banks, it represents the greatest aggregation of capital in the country."

Mr. Gray repeated his opening statement that life insurance was a national safeguard.

"It has made it possible," he said, "for the country to avoid wholesale dependence on charity, to preserve the self-sufficiency of the family unit, to complete and realize plans of the breadwinner for his family, even after his death."

Mr. Gray drew a vivid picture of the "four horsemen," which ride continually to strike terror in the hearts of the workmen.

"We sometimes forget to take into consideration the psychological service of insurance," he said.

Life insurance releases the individual from the grip of the paralyzing experience of fear. The four horsemen ride upon the workings of the mind, fear of unemployment, fear of accident, fear of ill-health, and fear of death.

Insurance today takes a mighty stride toward removing that fear, and placing within the workingman's reach the power of safeguarding both himself and his family from the terror which strikes with the hoof-beats of the horse, and the misery which ensues when they pass.

At the afternoon session, at which the chairman was C. E. German, the eloquent orator of Geo. H. Harris, supervisor of field service of Montreal, was the outstanding feature.

Mr. Harris dealt with practical life insurance salesmanship with a ready wit and keenness of insight which made his address thoroughly interesting, apart from its sterling qualities of instruction.

Although he was not officially listed in the program of the evening, the insistence and the unanimity of the demand for a second talk bore witness to the appreciation of the congress.

J. B. Waterhouse was the opening speaker of the afternoon session. He dealt instructively with the subject of conservation as applied to life insurance, and his address was followed by the remarks of J. Castle Graham, general secretary of the L. U. A. C.

Dr. H. W. Hill of the Institute of Public Health closed the session with his address on the service of insurance to public health.

He stressed with much emphasis the opportunity of insurance of safeguarding its own interests and at the same time protecting the public health by spreading instruction and knowledge, by the establishment of clinics, and by the placing of public health nurses. He indicated the strides which had already been made by various companies in this direction, and he lauded the trend toward the system of having all applicants

and policy-holders given a thorough medical examination every year.

Mr. Harris opened his address with the significant statement, "Everybody needs what we sell. Every day we see improvident men running their reckless course, very prudent men cut off in their prime. We see old men and women whose only bread is that of grudging charity. We see misery and economic loss which can and should be avoided by insurance."

"Sometimes it is difficult to talk business to a man, but our excuse must be that we have something he needs. And if we fail to persuade him of that fact, then we are doing an injury to his dependents. He is the hub of his little universe. He is self-centered and so are we. We are thinking of ourselves and our home. Yet we must approach him through the avenues of his interests, upon a subject that is vitally important not only to him, but to his wife and children."

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"They Communed One With the Other, And Great Good Arose Therefrom."

The London Life is heartily in support of any movement in the good of a common cause.

Therefore we extend to the Life Underwriters of Western Ontario a hearty welcome to our city. May the convention of 1923 be the happiest and the most inspiring of all time.

The London Life Insurance Company

"Policies Good as Gold"

HEAD OFFICES: LONDON, CANADA
Agencies in all principal cities

Liberal Features of Confederation Life Policies

THE DOUBLE INDEMNITY ACCIDENT BENEFIT provides that if the insured shall die by accident, the face value of the Policy will be DOUBLED.

TOTAL AND PERMANENT DISABILITY BENEFIT providing that if the Assured becomes totally disabled he WILL RECEIVE A GUARANTEED INCOME DURING DISABILITY. HIS POLICY WILL BE KEPT IN FULL FORCE AND WILL BE PAID IN FULL AT MATURITY.

POLICIES ISSUED ON FIRST-CLASS LIVES FOR \$2,000 WITHOUT MEDICAL EXAMINATION

AGES 18 TO 45.
NO EXTRA PREMIUM IS CHARGED

THE SAME PROFITS, THE SAME LIBERAL GUARANTEES AND BENEFITS AS WITH MEDICAL EXAMINATION.

CONFEDERATION LIFE ASSOCIATION

HEAD OFFICE: TORONTO.
Full information sent on application to any Agent of the Association.

Actual Results the Test—Write for specimens of the actual profits paid to the policyholders of

The Dominion Life Assurance Company

J. F. TENNANT, District Manager.
217 Dominion Savings Building, London, Ontario.
W. E. WILMER, WILF. HODGINS, City Agents.

A Dominion Life Policy Is the Best
Ask the man who has one.

RESULTS FOR 1922

Net Income	\$ 649,153.71
Held in Trust for Policyholders (including provision for Deferred Profits)	2,137,169.93
Total Assets	2,474,692.73
Policies Issued and Revived	3,747,633.00
Insurance in Force	16,485,259.00
Market Value of Bonds in excess of Book Value	\$ 38,967.00
Special Reserve Funds	90,000.00
Unassigned Surplus	135,174.29
Surplus over Capital and all Liabilities	264,141.29

Reserve Valuation on 3% Standard for Over 80% of Insurance in Force. Average Interest Earnings Increased to 6.94%. Death Claims Only 36% of Expected. Profits to Policyholders Increased.

Sovereign Life Assurance Co. of Canada

HEAD OFFICE: WINNIPEG, CANADA.
FULL ANNUAL REPORT UPON REQUEST.
Branch Manager for Western Ontario, JAMES MACKENZIE, London, Ont.

THINKING MEN

who know the value of insurance appreciate the advantages of The Excelsior Life New Non-Participating Policy. Many have invested in it as soon as it is explained. Any person considering protection or savings should ask us about this policy—at least let us talk it over.

The Excelsior Life Insurance Company

HEAD OFFICE TORONTO
Western Ontario Branch, 208 Dominion Savings Building.
HARRY KIRBY, Inspector.
Wm. Pratt and Ed. Lewis, City Representatives.

Thirteen Millions In Two Years

The Ontario Equitable Life and Accident Insurance Company, after two years' operation, enters into a third year with more than thirteen millions of insurance in force.

The financial statement of the Company shows—Assets, \$450,542.71; Liabilities, \$268,447.91; Paid-up Capital, \$102,000.00; Surplus, \$80,094.80. This makes a surplus security to policyholders of \$182,094.80.

During 1922 policies to the total of \$9,442,022 were issued. Already indications are for a great advance in business during 1923.

Figures talk. Ontario Equitable has proven itself an Insurance Company of force and strength.

Ontario Equitable Life & Accident Insurance Company

Head Office: Waterloo, Ontario.