

Impregnable

Assets of the Sun Life of Canada have more than doubled in the past five years, have more than trebled in the past nine years, and have more than quadrupled in the past eleven years.

At Dec. 31st last they stood at \$64,187,656; now they exceed \$72,000,000—easily the largest amount held by any Canadian Life Company.

Sun Life of Canada policies are safe and profitable policies to buy.

SUN LIFE ASSURANCE
COMPANY OF CANADA
HEAD OFFICE—MONTREAL

North American Life

"Solid as the Continent."

PROGRESSIVE.

New business issued during the year 1915 exceeded that of the previous year by One and a Quarter Millions. Total business in force at December 31st, 1915, amounted to over \$56,200,000.

PROSPEROUS.

Net surplus held on Policyholders account increased during the year by \$385,927, and now amounts to over \$2,500,000, while Assets amount to over \$15,716,000.

It is a Policyholders' Company and a very profitable one for any agent to represent.

Numerous good agency openings are available. Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

Home Office,
EDWARD GURNEY,
President.

Toronto, Ont.
L. GOLDMAN,
1st Vice-President and
Managing Director.

Burglary Insurance

STORES, OFFICES,
CITY RESIDENCES,
SUMMER RESIDENCES.

Accident, Health, Plate Glass, Burglary, Fidelity, Judicial and Contract Bonds, Employer's and Public Liability.

The Provident Accident and Guarantee Company

HEAD OFFICE — — MONTREAL.

160 St. James Street.

Tel. Main 1626.

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.

TOTAL BENEFITS PAID - 42 MILLION DOLLARS

FRED. J. DARCH, S.S.

Temple Bldg., Toronto, Can.

ELLIOTT G. STEVENSON, S.C.R.

Temple Bldg., Toronto, Can.

EXPERIENCE WITH TOTAL ABSTAINERS.

A new policy for total abstainers has been issued by the Peoria Life Insurance Company of Peoria, Ill. This excellent institution has for years been making a specialty of writing total abstainers and has been able to make for this class very gratifying returns.

The new contract guarantees the policyholder over five per cent saving in cost by granting lower rates. It is on the participating basis and dividends payable under it will be awaited with interest.



MR. G. T. SOMERS,
President Crown Life Insurance Co.

THE GENTLE CENSOR.

The thousands who have sarcastically referred to the "gentle" British censor when discussing the "frightfulness" practised by this somewhat mysterious person, would be surprised to learn that the number is legion, and in hundreds of cases actually included are "gentle" letter readers, i.e., ladies.

At Liverpool, for instance, the several thousand censors handling the overseas mails include hundreds of capable women. One who has watched them working says that the women intuitively delete parts of missives which mere man would pass over as harmless. The officials at the war office, evidently recognizing this mental process peculiar to woman, have increased her numbers in the censor's forces throughout the country.

Perhaps it is her touch which permits the black bordered letter in the womanly hand to pass unopened, while the bulky letter containing a personal description of some high official is "scissored" mercilessly. — The Wall Street Journal.

QUEBEC GOING DRY.

Quebec has now eight cities under prohibition, these comprising Verdun, Outremont, Lachine, Three Rivers, Thetford Mines, Frazerville, Westmount and Levis. The county of Pontiac has now gone dry with such centres as Bryson and other places of importance included. Altogether over 900 of the 1,143 municipalities are without licenses and, according to the census of 1911, these constituencies comprise nearly 1,200,000 persons. The population under the license system amounts to slightly over 900,000 so that Quebec on a popular vote would be altogether in favor of no license. But the province is making remarkable progress, nevertheless and will likely attain complete prohibition before the other sections of the Dominion—with the exception of Ontario we hope. — Ottawa Citizen.

CAUSES OF DEATH.

A striking feature of the New York Life statement is that whereas 409 members of the company were killed in war; 448 were killed by accident; 707 died of cancer; 772 of pneumonia and 950 of tuberculosis, thus showing that death's remorseless destruction of human life is more to be dreaded than the wastage of a world-wide war and all its corollaries of implacable slaughter.

RULING ONESELF.

Aristotle says that "the hardest victory is the victory over oneself." A still greater authority than the greatest of Athenian philosophers says: "He that ruleth himself is greater than he that taketh a city." He that ruleth himself well and wisely will beyond question reap a rich reward and a sure victory.

A LOYAL INSURANCE COMPANY.

Fifty thousand dollars, representing the profits on insurance for the year 1915, was the handsome donation made to the Canadian Patriotic Fund at the annual meeting of the Gore District Mutual Fire Insurance Co., held at its head office in Galt a few days ago.

INSURANCE SHARES.

For insurance companies (say Messrs. Maclean and Henderson of Stirling in their annual market review) 1915 has been a year of unparalleled difficulty, but confidence has never been shaken in the ability of the insurance offices to surmount the storm. From May onwards there was a continual decline in the prices of the companies' shares to the autumn months, when the tendency became somewhat firmer. The decline was ascribed to the liquidation of deceased accounts and a desire to provide funds to subscribe to the war loans. There is no doubt the low prices are not justified in many cases and that the depreciation must be regarded as temporary and artificial in so far as it is entirely due to the war and not to any material change for the worse associated with the trading of the companies. Generally speaking, fire and accident business is still good, while in the marine department the results are very favorable. As regards life offices, 1915 has been an anxious time, not so much on the falling off in new business as on the question of depreciation in the value of securities, default in some cases in the interest on securities, increase of income tax deductions and high mortality due to the war. — London Financier.

THE CITY OF SUDDEN DEATH.

New York kills proportionately more persons in vehicular accidents than any of five foreign cities, each facing the problem of congested traffic, the records of which are available. New York has a big lead both in the number of total deaths from vehicles and in the proportionate number of deaths from autos.

London in 1913 approximated 5.7 deaths, due to street vehicles, and 4.8 due to autos for each 100,000 of population.

Manchester had six deaths per 100,000 population due to all sorts of street vehicles, and three deaths due to automobiles.

EXCELSIOR LIFE INS. CO.

The twenty-sixth annual report of the Excelsior Life Insurance Company presented a few days ago showed total assets available for security policy holders of \$4,258,000, an increase of \$246,286.

The total reserve funds representing the present value of all future obligations under the company's policy contracts was, at the end of the year, \$3,076,000, an increase of \$162,702. The cash income was from premiums, \$610,000; interest, rents, etc., \$196,000; capital, \$5,000; total, \$811,908.

THE DENTIST AS MARTYR.

A dentist writing to the Voice of the People complains that of all the professions for the relief of pain dentistry is not only one of the most important but one of the most abused. Although the dentist relieves us of disabled and aching teeth and many malignant germs, he is made the butt of the professional humorist. He is a martyr to our good health.

Unfortunately for the dentists, aversion to the dentist's chair, seems innate in every breast. For the dentist makes us wonder why civilization was ever so laboriously built. In teeth apparently we have not advanced an inch. We still have them. In that tense moment when the buzzing drill touches a nerve we are not nerved to suffer as we are in the case of a major operation. We know that the process is not final. It is not do or die. Next year will come another visit and another nerve. We cannot have a tooth out as we remove a troublesome appendix. We have to chew.

It is the conviction of recurrence that makes the dentist's job so frightful. The grip we have and we get over. It does not stay with us. But teeth do and we know that they grow progressively worse. But in that yearly visit to the dentist we have no sense of heroism. All the petty defects of nature seem to obtrude themselves into our consciousness. The dentist's job is to remind us that we have teeth. He does not deal with life and death as the doctor does. He deals in comfort and discomfort. Nature aids the doctor. We grow together after being cut. But the dentist reminds us forebodingly that man must return to dust, and that the fillings are often more permanent than the teeth themselves. — Chicago Tribune.

ABSORBED BY AETNA.

The report that the New England Equitable Life Insurance Co. has reinsured the greater part of its business with the Aetna Accident and Liability Company, of Hartford, Conn., has been confirmed.