

## UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:  
T. L. MORRISSEY, Resident Manager.  
North-West Branch, Winnipeg:  
THOS. BRUCE, Branch Manager.  
AGENCIES THROUGHOUT THE DOMINION

### HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

H. J. HARVEY, Supervisor of Agencies.

### NORTH AMERICAN LIFE ASSURANCE COMPANY

"SOLID AS THE CONTINENT"  
HEAD OFFICE . . . . . TORONTO, Can.

Founded in 1806.

### THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON.

ASSETS EXCEED \$48,000,000.  
OVER \$12,500,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL  
Agents wanted in unrepresented towns in Canada.  
J. E. E. DICKSON, Canadian Manager.  
W. D. AIKEN, Superintendent Accident Dept.

### 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.

### A Practical Pointer on Salesmanship

It is of first importance in good salesmanship to select a worth-while article to sell, something about which you can become enthusiastic with a reason—a reason that will last. In life insurance salesmanship, for instance, a discriminating agent would naturally select the policies of the Mutual Life of Canada because—first, the company is well-established—second, it has an unblemished record—third, it has a continental reputation as a dividend payer—fourth, it is a democratic organization—fifth, it is a wonderfully successful going concern—and lastly, being the only Canadian policyholders' company, its contracts find a ready market. Where a company is so favorably known one-half of the trouble of making the sale is avoided. If you get the best goods in your line and go to it, success is certain. Last year our agents placed \$20,000,000 paid for business.

### THE MUTUAL LIFE ASSURANCE Company of Canada

WATERLOO . . . . . ONTARIO  
CHARLES RUBY, . . . . . E. P. CLEMENT, K.C.,  
General Manager. . . . . President.

### THE STAR SALESMAN.

If I were asked to define salesmanship, I should say: "It is simply making the other fellow feel as you do about what you have to sell." That is about all there is to it. You go into a man's office with something to sell. You feel that this man ought to possess, through purchase from you, this thing that you have to sell. But the man you have called to see, who sits with an air of cool defiance behind the breastworks, of his desk, is in a directly opposite state of mind. He feels that he ought not to possess, through purchase from you, the thing you have to sell. Now the only possible way you can make the sale is to make that man's mind come around into agreement with your mind. It is not even a case where you can meet your opponent half way; you cannot make even a small compromise and still make a sale. You have got to sell him completely or you don't sell him at all; you must pull him full 180 degrees around the circle. When you have made him feel just as sincerely as you yourself feel that he should buy what you have to sell, then he will buy.—People's Life Leader.

### COST OF INSURANCE REPORTS.

Department of Insurance,  
Ottawa, June 6, 1918.

The Department desires to draw to the attention of the insurance companies the greatly increased cost, in recent years, of the printing of the Department's reports.

This increase is due in part to the increase in the number of copies distributed, but largely to the increased cost of labor and materials entering into the work of printing and binding the reports.

The increase during the last five years may be indicated as follows:

Report for Business of year.	No. of Copies	Cost.
Volume I.	Volume II.	
1912 . . . . .	4,700	5,000
1913 . . . . .	5,600	5,300
1914 . . . . .	6,100	5,300
1915 . . . . .	6,500	5,500
1916 . . . . .	7,300	6,000

The reports of this Department differ from most of the Government publications in that the cost is borne ultimately by the insurance companies and not by the Government. It is, however, desirable that, wherever the cost falls, it be reduced as much as possible and it is the purpose of this circular to ask for suggestions from the insurance companies towards this end.

It is probable that saving can be effected by reducing both (1) the number, and (2) the contents of the volumes.

(1) **Number of copies.** At the present time all companies are asked each year for a list of agents to whom they wish one or more copies of the report sent and as a rule the distribution is made from the lists received. In some cases, however, where the numbers asked for appear to be unreasonably large the lists are cut down so that the total number actually distributed is always substantially less than the number requested.

The numbers asked for by the various companies are not proportional to the size of the companies. Sometimes indeed it would appear that the ratio is an inverse one.

One remedy that suggests itself is to limit the number of each volume for future issues to the number issued last year and to make the distribution among the various companies in proportion to the net premium income of the companies with a minimum allotment of two or three copies to each company, or as an alternative, to supply to each company the minimum allotment and to make a nominal charge for additional copies supplied.

(2) **Contents of the Reports.** It is possible that both volumes contain matter which might be eliminated, particularly in the preliminary part and the tabulated matter. The Department will be glad to have suggestions along this line from the various companies.

The question is one which affects mainly the insurance companies. Much of the preliminary matter in both volumes is prepared more for the convenience of the companies and their agents than for the use of the general public who look more to the detailed statements for their information, and if money can be saved by eliminating some of the matter now printed no time should be lost in carrying the changes into effect.

It is possible that reduction can be made in one

### "A Little Nonsense Now and Then"

#### MUST FOLLOW DIRECTIONS.

"Are you of the opinion, James," asked a slim looking young man of his companion, "that Dr. Smith's medicine does any good?"  
"Not unless you follow the directions."  
"What are the directions?"  
"Keep the bottle tightly corked." — Vancouver Province.

When Schwab was a boy in the village of Loretto, Pa., the schoolmaster—an enthusiast for geology—told each child to bring him a specimen to describe. When the pile was collected the teacher picked up the stones one by one and told the pupils about them. Young Schwab's contribution happened to be a jagged piece of brick.

"This," said the schoolmaster holding up the first stone, "is a piece of feldspar from the cross-roads."

"This," he added, "is a piece of marl from the meadow."

"Here," he continued, "we have a piece of argillaceous sandstone from the quarry."

Then, coming to Mr. Schwab's contribution, the bit of a brick, he said in tones of black anger, "And this is a piece of impudence from Charlie Schwab!"

Two San Francisco negroes were discussing the possibilities of being drafted.

"Tain't gwine do 'em any good to pick on me," said Lemuel sulkily. "Ah certainly ain't gwine do any fightin'. Ah ain't lost nothin' oveh in France. Ah ain't got any quarrel with a-n-y-body, and Uncle Sam kaint make me fight."

Jim pondered over this statement for a moment. "You're right," he said at length. "Uncle Sam kaint make you fight. But he can take you where de fightin' is, and after that you kin use you' own judgment."—Everybody's.

An American who recently visited London was sight-seeing on one occasion when a guide took him aboard the old battleship Victory, which was Nelson's flagship in several of his naval triumphs. The British sailor who was escorting the American over the vessel came to a raised brass tablet over the deck. As he did so he reverently raised his cap and announced: "Ere, sir, is the spot where Lord Nelson fell."

"Is it?" asked the American, blankly. "Well, I am not surprised. I nearly tripped over the thing myself."—New York Evening Post.

#### A WAR CHILD.

Representative Asbury Lever of South Carolina said in a Red Cross appeal in Charleston:

"Food saving will greatly help to win the war. Let us all then be as saving of our food as a little girl I know in Newberry."

"Julia," said this little girl's mother the other day, "did you peel your apple before eating it, as I told you to?"

"Yes, ma'am," said Julia.

"And what did you do with the peeling?" said her mother.

"Ate it," said Julia, calmly.—Louisville Courier-Journal.

Two ladies were married to musicians. The one, a bride of a year, was pushing a baby carriage in which were three fine babies—triplets, all girls. The other lady had been in the bonds of matrimony a couple of weeks.

"What beautiful children!" exclaimed the newly married one.

"Yes," replied the proud mother; "let me tell you the funniest coincidence. At our wedding supper the boys who played with my husband in the orchestra serenaded him, and they played 'Three Little Maids' from the 'Mikado.' Isn't that queer?"

At this the other bride turned pale.

"Mercy!" she gasped. "At our wedding supper Tom's friends serenaded him also, and they rendered 'The Sextet' from 'Lucia.'" — Rochester Times-Union.

or both volumes to be issued within the next two or three months. If not, any changes deemed advisable can be made next year.

The Department will be glad to receive from the companies any suggestions along the lines indicated.

G. D. FINLAYSON,

Superintendent of Insurance.