

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 Policy-holders.

**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 Bldg., 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 business 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 Company'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 confidential.

**CANADA LIFE
ASSURANCE COMPANY**
Head Office, Toronto.



THE SERVICE OF A LIFE INSURANCE AGENT TO A NATION IN TIME OF WAR.

The essay winning first prize — the Caley Cup
— in the National Association of
Life Underwriters Contest.

By C. H. CRIMM, CHATTANOOGA, TENN.

Read before the Twenty-eighth Annual Convention,
New Orleans, Sept. 26-27-28.

The life insurance agent is distinctly a constructor and conservator of the economic interest of a nation. As an inculcator of thrift he is a creator of means for its building. Such a factor is indispensable to a nation's social, political, industrial and scientific development. He, therefore, is essential for the growth which produces the highest civilization.

The service which admits of the broadest possible help to a nation in time of peace or war is that required of any vocation. The theme might suggest a change in manner of service in a specific time. The time, if unusual, should only intensify the life insurance agent's activities and deepen his sense of ethical duty. This is plainly his position in the crisis brought on by war. Patriotic duty is best exemplified in the individual by conscientious service in whatever niche he is best fitted and can do the greatest possible good.

War cannot be successfully carried on without adequate equipment, and it cannot be maintained without the source being brought to realize the necessity of conserving that produced. Unusual is the drain on a nation's resources when armies have to be assembled, navies bulged and both maintained.

Then, too, it is as profoundly important that the future of a people coming out of such disastrous times be taken to account while war is waging as it is to consider the successful outcome of the conflict. A nation in time of war passes through a period of general depression which needs be offset as quickly as possible when peace is obtained. The constructive service of the life insurance agent is a means to this end. It must, however, be followed by properly given advice on conservation. Humanity must be taught frugality — the virtue is not inherent. So the more energetically the life insurance agent pursues his vocation the greater will be the wealth saved for re-establishment when peace is restored; likewise greater will be the wealth accumulated for use during the continuance of war.

The reserve basis of most life insurance companies will legally permit the investment of the entire reserve in liberty bonds; so the savings invested in life insurance will not be diverted from service to a nation in time of war, but held in a channel more available for its use.

In insuring human lives, the life insurance agent is safeguarding the country's greatest economical asset against the uncertain contingencies of the future; and in so doing is protecting and keeping in healthful growth the welfare and opportunities of the home — the unit of the nation. His service does not end when a life is insured, but a greater obligation he must assume when the life insured physically ceases to exist. Then he becomes the counsellor of the dependents and the moral requirement imposed as such is far-reaching. In time of war this service will be in greater need — for not only the widows and orphans of average times of peace will require help and advice, but those of the ones serving at their country's call who have passed to the great beyond will augment this dependent army. To serve a worthy counsellor to these in time of war will be of highest value to a nation's social, political and industrial structure and such is the life insurance agent's function in the fullest sense of the meaning of his vocation.

Patriotism not only consists in promoting one's country's welfare, by fire and sword, if need be, but by aiding in perpetuating its worthy institutions. Since among the paramount duties of the life insurance agent is to teach its citizenry the way to the means for the desired end, by more assiduously prosecuting his vocation in time of war, he serves his country with as much patriotic loyalty as he would serve it should he vigorously combat on the

"A Little Nonsense Now and Then"

As the regiment was leaving and a crowd cheering a recruit asked: "What are all those people who are a recruit asked: "Who are all those people who are "They," replied the veteran, "are the people who are not going."—Life.

"But, my dear," said his wife, after he had complained about the food the new cook had brought in, "You know during these terrible times it is absolutely necessary that we make great sacrifices." "Oh, of course, but what I object to is that cook's making her's in the form of a burnt offering."

Physician (to Mrs. Colonel Blood of Kentucky)—How did your husband pass the night, Mrs. Blood? Mrs. Blood—He seemed quite comfortable, sir, and asked for water several times. Physician (with a grave look) H'm—still flighty.—Doctor's Leisure Hour.

There is an elderly member of the faculty of a New England University, a noted entomologist, who has retained in his employ a faithful cook for twenty years.

Recently the professor summoned her to his study in a ceremonious way which was unusual.

"Regina," he began, "you have been in my employ twenty years. As a reward I have determined to name the bug recently discovered after you." — Harper's Weekly.

"Did you ever know positively that an advertisement published in your paper got results?" asked the man who doesn't believe in advertising.

The editor scratched his head and studied a while, then he said:

"Yes, one. One that I am positive brought results."

"What was it?"

"Well, one time I lost my umbrella, and I put in a short notice telling the finder to keep it."

"Well?"

"He did."

It was on a crowded express, says the Wall Street Journal, where even a mouse would have difficulty finding room to squeeze in, that the following was overheard: Two men were commenting on the methods used by the platform guards to pack in every person possible. "This reminds me of a story about an Irish wake," said one. "A woman entering the parlor, after glancing around the room, said, 'Sure, and 'tis a foine new eight-day clock ye have, Mrs. Murphy.' 'That's no clock,' said the widow, 'that's the deceased; we stood him up in the corner to make room for the mourners.'"

Here is a new Mark Twain story that sounds as if it actually might have happened. It is reprinted by the New York Times. It dates back to the period when Mark was living in Hartford, on the next block from Harriet Beecher Stowe and her husband, Professor Stowe. One cold and blustery winter morning, after an unusually heavy snowstorm, a neighbor, meeting Mark on the street, slowly ploughing his way through the drifts, with a corn-cob pipe in his mouth and a snowshovel over his shoulder, asked him where he was bound. "Oh, just around the block — an errand of mercy," drawled Mark, removing his pipe from between his teeth and pointing over his shoulder with the stem of it. "Mrs. Stowe has just telephoned me that Professor Stowe is under the weather this morning, and I'm on my way around there to shovel him out!"

firing line. Duty, wherever it leads, is the watchword of service, so.

"If I can live

To make some pale face brighter and give
A second luster to some tear-dimmed eye,

Or e'en impart

One throb to an aching heart

Or cheer wayward soul in passing by:

If I can lend

A strong hand to the fallen, or defend

The right against a single envious strain,

My life, though bare

Perhaps of much that seemeth dear and fair

To us of earth, will not have been in vain."