wave of popularity, or disappointment will be in store. Select the oldest, best managed, and most popular company that gives the best results.

2. *Select a company* that is under Government supervision, and that has a Government deposit. In *no case* select a company or association that has not got a Government license and whose solvency is not proved by Government inspection and valuation of *all* its assets and *all* its liabilities. Don't mistake a Government *certificate to do business* with a Government *license.* The Government does not vouch for the solvency of an association or society with a Dominion Certificate, or Provincial " Registry," but it does for a regularly licensed company. An association or society may be insolvent for years and still continue to mislead the public. A licensed company must put up the shutters when insolvent. The Government does not examine and value all the liabilities and assets of the one, but it does of the other. The one has the seal of " solvency not determined " upon it, the other has the Government seal "solvent" on it.

3. *Select a good Canadian company.* The advantages to be received by insuring in a good Canadian company surpass those offered by either British or American companies. The nature of the climate, the quality of the risks, the solidity of investments, the higher rate of interest obtained in Canada—all these render membership in a British or American company of inferior value in these vital points. Many American citizens are giving daily proof of this by selecting the leading Canadian company over all American companies. The selection of this Canadian company (The Canada Life) by leading American citizens is one of the signs of the times, and worthy of the notice of intending assurers.

4. *Select the company* that, in addition to guaranteeing absolute security and fair dealing, gives the best profit returns. This will require and will repay careful investigation. Don't be misled by general statements and unfair comparisons, such as the comparison of 20 years *Tontine* profits in an American company with 20 years *Ordinary* profits in a Canadian company. *Request the actual results* of policies *exactly similar* in each company—policies of same date, age and kind. Give the preference to the company that makes public the profits paid on *each class of policy at every age.* A low-profit company will not publish the details of its profits for public circulation. Note this.

5. *Select the company* in which prominent financial men have a financial interest. This is where many good people make mistakes; they select a mutual company with the pleasing delusion that they are to have a voice in the management and receive all the divisible profit. Experience soon proves that the effect of proxies puts all power in one or two men's hands, and in place of being really *mutual,* the company falls into the hands of a family compact, whose position is supreme and whose financial responsibility in the company is *nil.* Is it not better to receive $100 in profits from a well-managed stock company, in whose success both stock-holders and policy-holders are interested, than to receive $80 from a so-called mutual company? Is not $20 too much to pay for the dissolving view of mutuality? In reality, the amount of dividends paid to the stock-holders of a large company is a very small factor in determining its advantages or disadvantages compared with a mutual company. Other questions of far more importance affect the policy-holder's interests. Hence, select a well-managed company in which business men have a financial interest.

Careful attention to the above vital points may save an intending assurer many a dollar in years to come. If assurers only realized the saving in cash that would accrue from following the preceding principles, they would see to it that the company which solicited their application came up to these requirements.

One Hundred Thousand Dollars Less.

The death claims of the Canada Life Assurance Company for the last nine months have been about $100,000 less than for the corresponding period last year.

This is a most gratifying announcement for so old a company to make.

While speaking about the death rate, it may be pointed out that many ill-informed persons believe and assert that, because the death rate of one company is, say, 7 per 1000, and that of another, 10 per 1000, therefore the former company makes more saving from mortality than the latter. Without knowing the relative ages of the two companies this is a most unwarranted conclusion to make, as the 10 deaths per 1000 for an old established company may be really far less for it than the 7 per 1000 for a young company.