

## Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

**SUN LIFE ASSURANCE  
COMPANY OF CANADA**  
HEAD OFFICE—MONTREAL

## 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.

## UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

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

## BUSINESS INSURANCE

on the lives of the men who run the business is just as important as fire insurance on the property. Fire is a possibility but death a certainty.

The ready cash for a Canada Life Business Insurance Policy at such a time will readjust matters and carry on the business as nothing else can do. Ask for particulars.

**CANADA LIFE  
ASSURANCE COMPANY**  
Home Office Toronto

## Insurance

### The Purpose of Life Insurance.

A life policy, if it be in any measure adequate to the needs of the family, represents in most cases the largest part of the estate that a salaried or professional man leaves at his death, and paid in a lump sum, it is a far larger amount of money than the beneficiary has ever had to handle at any one time. The wife who receives a sum of money each month may make that allowance go a long way, receiving the utmost return for the money spent, but because she is economical in daily expenditures is no proof that she has the qualifications necessary for the investing of large sums of money.

There is surprising psychology on the part of most men towards life assurance. They do not purchase it for the purpose of giving a large sum into the hand of a wife or children; they intend that it shall be invested for the income that it will yield. But how it will be invested, how much of it will be invested, whether it will be invested safely or perilously, and whether it will establish a permanent income—they leave to chance. If it is invested unwisely the whole purpose of assurance is destroyed, the self-denial practised through many years has counted for little. The family is left in as perilous a situation as if the assurance had never been taken.

When a policy matures and is paid in a lump sum the assured's part is finished, the contract of the insurance company is fulfilled, and it is up to the widow who, instead of receiving a monthly allowance receives a cheque for the capitalized amount of all her future income. The thousands it represents seems an inexhaustible well, the pace of living has been established and there seems no immediate need of retrenching. Will she take a small house and harmonize her expenses to the safe income? Will she by inspiration and without experience become a shrewd investor? Will she seek and obtain conscientious and able advice? The purpose of assurance, her very livelihood, depend upon chance and the odds are against her.

The woman who has run the house on a monthly allowance has been everlastingly trained in handling it, but she has not been trained in investing capital, on which the income of the future depends. The obligation of the assurance company under a monthly income policy will continue for as long as she lives, and if she doesn't live, will continue for the children for twenty years anyway. The amount of the income will compel her to adjust herself to the new conditions at once and continue to exercise the same judgment as before in handling the money received.

### The Boom in "Life."

The results of an honor month for a number of managers of Sun Life divisions demonstrates the wonderful growth of insurance. It is estimated that the 1919 total of life insurance placed in Canada will reach the five hundred million mark, an increase of two hundred millions over last year.

In Montreal last month \$725,000 of paid-for life insurance was secured by Sun Life representatives in honor of J. C. Stanton, jr., local manager. In the western Ontario division, which John A. Tory supervises, over a million dollars was secured. For the ten months of the year eight and a quarter millions have been secured, which constitutes a record, while Montreal in the same period secured five and a quarter millions, also a record.

South Saskatchewan division last month, in honor of A. F. Harwood, reached \$475,000, while Manitoba for D. J. Scott secured \$427,000.

Howard S. Ross, K. C.

Eugene R. Angers

## ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

## BLACK DIAMOND

FILE WORKS

Established 1863. Incorporated 1897.  
Highest Awards at Twelve International  
Expositions, Special Prize, Gold Medal,  
Atlanta, 1895.

## G & H. Barnett Co.

PHILADELPHIA, Pa.

Owned and Operated by  
NICHOLSON FILE COMPANY.

## 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 .....	4,425,000
Life Fund & Special Trust Funds	75,578,630
Total Annual Income Exceeds ..	64,000,000
Total Funds Exceed .....	172,000,000
Total Fire Losses Paid .....	215,897,380
Deposit with Dominion Government (as at 31st Dec., 1918) ..	1,401,333

Head Office, Canadian Branch:  
Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.  
W. J. Jopling, Manager Canadian Branch.

Founded in 1806.

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

OF LONDON.

ASSETS EXCEED \$50,000,000.  
OVER \$10,000,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

**277 Beaver Hall Hill, MONTREAL.**  
Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, Canadian Manager.  
W. D. AIKEN, Supt. Accident Department.

## Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these points in the North American Life.

Business in Force .. ..	over \$70,900,000
Assets .. ..	18,100,000
Net Surplus .. ..	2,750,000
Payments to Policyholders ..	1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with E. J. Harvey, Supervisor of Agencies.

**NORTH AMERICAN LIFE  
ASSURANCE COMPANY**  
HEAD OFFICE - - - TORONTO