

### A LIFE INCOME FOR THE WOMAN IN BLACK.

Not long ago the woman in black was a maiden in white with orange-blossoms in her hair and a pledge on her lips. She may have been a wage-earner, steady and competent. When she became the mother, to the duty of making the home was added that of rearing children.

On the success of her duties as mother now depends largely the character of the children; on the value of their character rests in the ultimate the security of the race.

Let us view her as she comes back to the home from the funeral.

The last sympathizing friend has departed. The children, too young to understand, are at the neighbor's home. Before her is the darkened room, yet redolent of roses. With the housekeeper's instinct, she straightens this and that, coming to a little pile of letters, placed to be seen by the friend who did not go to the cemetery. She opens and reads. Any condolences bring back her flood of tears. Here is one from his employer, containing a cheque for a month's salary. How generous! The cheque was not earned. Generosity is ever the twin of charity. This is the last pay-cheque and a gratuity. Is it charity's beginning? They had been frugal and there are some hundreds in the savings-bank. Even that is in his name and she knows the law's delay lies between her and its possession, even if the court shall allow it all to her. The expense of the illness and the funeral will take much of this. Perhaps there will be enough to lend to that specially sympathetic relative who only yesterday had whispered to her that he would invest her money and earn at least ten per cent for her. Then she remembered that not long ago this same relative had sought to borrow their savings and they had concluded the loan would not be safe. Another envelope, with the name of a life insurance company on it. She had opposed life insurance, she now bitterly recalls. He seemed so strong and she thought she would go first. She opened quickly and read: "I was your late husband's friend for a number of years. I feel deeply with you in your loss. But I have more than sympathy to bring you. I persuaded your husband to place a Continuous Monthly Income policy on his life for your benefit. Beginning with the first of next month, my company will begin to pay you a monthly income to continue as long as you shall live. The amount of this monthly income will be the same as the monthly housekeeping allowance you have had. Should you die before receiving it for two hundred and forty months, or for twenty years, the balance of the unpaid portion of such two hundred and forty instalments will be continued to your children. For you, the income lasts as long as you may live; it will last if you die within twenty years until the youngest child is of age. I will call the day after the funeral to take the proofs of death. May each cheque, as it reaches you in the years to come, assure you comfort and tell afresh the story of your husband's love."

No need now for the woman in black to speculate with her mite nor to struggle for scanty wages. Ready invested is her fund, its fixed income to come as she had been used to receive her allowance, guaranteed now by the millions of the company, protected by the supervision of the State, as certain as the solvency of the world. Down through life's eventide may go this woman in black, perhaps with weary feet, through stubble-fields of gathered harvests, yet each month shall shine in her sky the crescent of a new hope, the Continuous Monthly Income cheque.

—Life Association News.

### BIG BUSINESS MEN CARRY INSURANCE.

Many of the biggest business men in the United States and Canada carry heavy life insurance. They find that big insurance is a guarantee that their business will survive if they should die. Some of the big amounts carried by merchants follow: John Wanamaker has life insurance to the extent of \$4,000,000; Gimbel Brothers have \$1,500,000; Litt Brothers of Philadelphia, has a line of \$1,000,000; and Henry F. Selfridge of London, has another \$1,000,000.

### VALUE OF GROUP INSURANCE.

"Group insurance," said a corporation head who had been studying the plan, "gives the members of an employee's family a year's notice of his death by providing a year's pay in that eventuality."

### LAUGHABLE ANSWERS.

A number of answers given in applications for life insurance, which are more or less amusing, have been garnered by the British Medical Journal, and a few of them are as follows:—

(Mother died in infancy.

Father went to bed feeling well, and the next morning woke up dead.

Grandfather died suddenly at the age of 103. Up to this time he bade fair to reach a ripe old age.

Applicant does not know anything about maternal posterity, except that they died at an advanced age.

Applicant does not know cause of mother's death, but states that she fully recovered from her last illness.

Applicant has never been fatally sick.

Father died suddenly; nothing serious.

Applicant's brother, who was an infant, died when he was a mere child.

Grandfather died from gunshot wound, caused by an arrow shot by an Indian.

Applicant's fraternal parents died when he was a child.

Mother's last illness was caused from chronic rheumatism, but she was cured before death.

### THE GROWTH OF INSURANCE.

The growth of life insurance in the United States during the last thirty-four years is out of all proportion to the increase in population. While the population has doubled, and savings bank deposits have trebled, Old Line life insurance has multiplied by ten.

In 1880 there were in force 922,265 policies with \$1,602,375,000 of insurance.

In 1914 there were in force 9,166,943 policies, with \$15,729,781,000 of insurance.

### TO HELP INSURANCE CLERKS.

The President of the Equitable Life of New York announces that the Home Office clerks whose salaries are less than \$1,800 a year will receive an emergency remuneration cheque each month equal to 10 per cent of their salary until the abnormally high prices of necessities are lowered.

### SUICIDES IN THE STATES.

Frederick L. Hoffman, the well-known statistician of the Prudential Life, has published an interesting paper on the suicide record for 1915. The rate for the year was 20.3 per cent per 100,000 of population for 100 American cities, as compared with 20.0 per cent per 100,000 for the preceding quinquennial period, and 20.7 per cent per 100,000 for the preceding year, which was the highest rate on record since 1890, except for the year 1908.

### THE QUICK AND THE DEAD.

Automobiles killed 729 persons last year on the streets and highways of New York State, as compared with 663 in 1915.

## PROSPEROUS and PROGRESSIVE

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.

More than 166,000 of its policies are now in force for assurances totalling over \$265,000,000—much the largest amount carried by any Canadian Life Company.

SUN LIFE ASSURANCE  
COMPANY OF CANADA  
HEAD OFFICE—MONTREAL

## THE Dominion Savings AND Investment Society

Capital - - - \$1,000,000.00  
Reserve - - - 235,000.00

T. H. Purdom, K.C. Nathaniel Mills  
President Managing Director

Dominion Savings Bldg.  
LONDON, CANADA.

## AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the

Union Mutual Life Insurance Company,  
Portland, Maine

### MONTHLY INCOME PLAN

Backed by a deposit of \$1,000,000.00 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

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## Commercial Union Assurance Co. LIMITED OF LONDON, ENG.

The largest General Insurance Company in the world

|                                       |              |
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| Capital Fully Subscribed .....        | \$14,750,000 |
| " Paid Up .....                       | 1,475,000    |
| Life Fund and Special Trust Funds.... | 74,591,540   |
| Total Annual Income Exceeds .....     | 47,250,000   |
| " Funds Exceed .....                  | 142,000,000  |
| " Losses Paid .....                   | 183,366,690  |
| Deposits with Dominion Government ... | 1,225,467    |

(As at 31st December, 1915.)

Montreal, Canadian Branch:—Commercial Union Bldg  
262-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented districts.

J. McGRIGOR - - - Mgr. Canadian Branch  
W. F. JOPLING - - - Asst 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.

