

## 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.

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COMPANY OF CANADA**  
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OF LONDON, ENGLAND

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AGENCIES THROUGHOUT THE  
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Indemnity for yourself.

**Our New Special Indemnity  
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Shares in Dividends.  
Waives all premiums if you become totally  
disabled.  
Pays you thereafter \$50 a month for life.  
Pays \$5,000 in full to your family no matter  
how many monthly cheques you may live  
to receive.

Ask for Particulars.

**CANADA LIFE**  
TORONTO

## INSURANCE

### MAKES A BETTER CITIZEN.

When a man is converted to the ideas and ideals of life insurance he at once becomes a better citizen by reason of the awakening of his responsibility to those dependent upon him. The thought of those dependents leads naturally and logically to their future, and in turn to the future of his country.

### UNREASONABLE TAXATION.

"If every buyers of insurance could understand how much he was being penalized for protecting his family and his property by the burden of unnecessary taxation of insurance companies, beyond the cost of supervision, and safeguarding the business of insurance, and made his knowledge known to those in authority, says C. J. Doyle, of the National Board of Fire Underwriters, I can easily conceive that the open season for this character of penalization on the business of furnishing indemnity at the lowest cost would cease, because the average legislator would not need to have his ear to the ground to hear the mighty protest that would go up from the buyers of indemnity against this unnecessary burden. The relief from this situation will come when the average buyers of indemnity registers in unmistakable terms the views and conclusions that the State should be entitled to only as much as may be necessary to superintend, inspect and supervise the business of indemnity."

### EFFECTS OF INFLUENZA.

The effects of the influenza on the mortality of fraternal societies and methods they are adopting to meet the situation are the subject of interesting comment by Insurance Commissioner Burton Mansfield of Connecticut in his annual report on fraternal societies, just issued. He says:

"An examination of the annual statements as of December 31, 1918, shows that the fraternal societies were heavy sufferers from the recent influenza epidemic. This, of course, was to be expected, as the disease took its heaviest toll among young people, and a large percentage of the members of fraternal societies are under thirty-five years of age. According to the annual statements of ten representative societies as of December 31, 1917, this percentage was 33.77.

"The epidemic found many of the societies totally unprepared for such a heavy drain on their funds as occurred in the last four months of 1918 and the early months of the present year. Rates amply sufficient not only to provide a surplus for contingencies have been shown to be an absolute necessity, if fraternal insurance is to be put on a solid foundation. This necessity has lately been emphasized in an unmistakable way, and there appears to be a growing recognition of it on the part of both the officers and members of home societies:

"On the other hand, it is regrettable that the necessity of increased rates is not universally recognized. Instances have come to my attention where local lodges, believing that rates of assessment are larger than required, are attempting to break away from the grand lodge, and from independent local associations. Such a movement, in my opinion, shows an unfortunate trend, and should not be encouraged. The danger of such a trend should at least be brought to the attention of the members of all fraternal societies which do not see the necessity of increased rates, so that in case no increase be made, the members are at least acting with their eyes open."

Howard S. Ross, K. C.

Eugene R. Angers

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The largest general Insurance Company in the  
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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 ..	1,401,333

(As at 31st December, 1918)

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Commercial Union Bldgs., 232-236 St. James  
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Applications for Agencies solicited in unrepresented districts.

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W. S. JOPLING, -Assistant Manager.

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OVER \$10,000,000 INVESTED IN CANADA.  
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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