

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND FIRE INSURANCE, A.D. 1714.

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

HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

**NORTH AMERICAN LIFE
ASSURANCE COMPANY**
"SOLID AS THE CONTINENT"
HEAD OFFICE TORONTO, Can.

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON.

ASSETS EXCEED \$48,000,000.
OVER \$12,500,000 INVESTED IN CANADA.
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL
Agents wanted in unrepresented towns in Canada.
J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable 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.

NEW ENGLISH MARINE COMPANIES.

Two new marine insurance companies have been registered in England. They are the Anglo Marine Insurance Company, Ltd., of London, with a capital of £100,000 and the Glasgow Marine Insurance Company, Ltd., with a capital of £50,000.

BIG INSURANCE BUSINESS.

About 1,600,000 men in military and naval service of the United States have insured their lives with the government to extent of more than \$14,000,000,000, since last October, when the war risk law became operative. This sum is equal to nearly half the outstanding life insurance written by all insurance companies in the country.

WHAT IS THE PROFESSIONAL MAN'S STOCK IN TRADE?

He spends the usual time in grade and high schools and college.

His parents spend at least \$500 a year for twenty years, or until he is twenty, their investment in him at that time being \$10,000.

His college education will cost at least \$5,000.

He starts practice, and for the first year he usually waits for the business to come in. He is at times discouraged, but hopes in time to work his income up to \$5,000 per annum.

He is now on his feet and getting an education for himself at his own expense. He has learned a lot of theories in the past 25 years and is now putting them into active use. He is completing his education.

If he had been able to start out with the acquaintance, skill and experience that he will have at 35, he would have been able to earn at the start what he will make at the end of ten years' practice. The difference in his earning power at 25 and 35 represents the cost to him of acquiring skill and experience enough to make his services worth \$5,000 a year.

His stock in trade is his skill—knowledge—clients. It will cost him as follows:

First year he practices he earns \$1,000 instead of \$5,000; the difference, \$4,000.

Second year he practices he earns \$1,500 instead of \$5,000; the difference, \$3,500.

Third year he practices he earns \$2,000 instead of \$5,000; the difference, \$3,000.

Fourth year he practices he earns \$2,250 instead of \$5,000; the difference, \$2,750.

Fifth year he practices he earns \$2,500 instead of \$5,000; the difference, \$2,500.

Sixth year he practices he earns \$2,500 instead of \$5,000; the difference, \$2,000.

Seventh year he practices he earns \$3,500 instead of \$5,000; the difference, \$1,500.

Eighth year he practices he earns \$4,000 instead of \$5,000; the difference, \$1,000.

Ninth year he practices he earns \$4,500 instead of \$5,000; the difference, \$500.

Tenth year he practices he earns \$5,000.

If he earns \$5,000 a year he is earning approximately 14 per cent on the investment. If he owns property earning 4 per cent he insures it, whereas given health and the use of his hands, feet, eyes and brain he can replace any such property, but if he loses hands, eyes, or feet he is through, and if incapacitated by accident or illness his earning power is at a standstill. He has but to think this over and he will convince himself of his own inadequacy to meet the emergency when it arises. The time to meet it is now—to prepare in advance so that his stock in trade is fully protected and the work of years is not to be eliminated.

LET HIM ANSWER THESE.

Is your automobile insured? You can replace it.
If your own property, is it insured? You could replace it.

Are your office fixtures insured? You could replace them.

If you die you are physically dead, and expense for you is cancelled.

What if you lose hands, feet, eyes? You are then dead professionally. Your expense increases; the investment of \$37,750 is ruined and is a liability.

You depend upon your health for success—without it you are through. Why take a chance with your greatest asset? You can insure it. Insured, you are assured of an income sufficient to earn a fair return still on your investment.—(By Clarence H. Dunning in "The Aetna.")

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**

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 Bldgs., 232-236 St. James Street,
Montreal, Que.

Applications for Agencies solicited in unrepresented
districts.

J. MCGREGOR Manager Canadian Branch.
W. S. JOPLING Assistant Manager.

-The Secret of a Wonderful Success-

The rise and progress of the Mutual Life of Canada has been one of the romances in the history of Canadian finance. Less than half a century ago a small group of men in an obscure Ontario town determined to establish a Life Insurance Company that would give the public the maximum of service at a minimum of cost. That being the aim it was resolved that the organization should be purely mutual. Five hundred prospective policyholders were gathered and formed the nucleus of the company. From this small beginning in 1870 the company has gone forward steadily with more regard to security and mutual serviceableness than big business. The result is that the company to-day is enjoying a popularity that is phenomenal, writing during the past year more than \$20,000,000 paid for assurances.

**THE MUTUAL LIFE ASSURANCE
Company of Canada**
WATERLOO ONTARIO
Assets, \$32,165,000. Surplus, \$4,764,299.
Assurances, \$123,511,314.

\$5,000

Provision for your home, plus

\$50 A MONTH

Indemnity for yourself.

OUR NEW SPECIAL INDEMNITY POLICY

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