

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 73,045,450
Total Annual Income Exceeds 57,000,000
Total Funds Exceed 159,000,000
Total Fire Losses Paid 204,667,570
Deposit with Dominion Government 1,323,333
(As at 31st December, 1917.)

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.

\$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

LIFE INSURANCE: A NATIONAL WAR NEED.

(Concluded from page 6.)

campaign to get those dollars where they will quit delaying victory.

Third: Man Power (fighters, workers; men, women). When a man insures his life he strengthens his manhood, his spirit, his morale. Of his own free will and high purpose, he undertakes and pays. That is what uplifts.

Uncle Sam wisely urges his fighters to insure. Rightly he bears the heavy war hazard, and they pay the full peace rates for private group insurance. Over 95 per cent. of them are carrying an average of \$8,400 apiece. And Pershing cables: "Insurance heartens our men"

Workers and fighters together, we carry fully fifty-five billions of life insurance—a cardinal factor in our national morale, swelling our man power everywhere.

Other factors likewise can strengthen a living man power. But only life insurance can at all renew or extend a dead man-power.

The policy's proceeds, made alive by the man's death, step into his very shoes. They alone stand in place of his life value. Except for them, his man-power had stopped dead. But those proceeds are there! Alive. Personal. Carrying on certain of his own essential, vital functions in his family, his business, his community.

This is the supreme service. For life itself is the supreme value: all else has value only as related to it.

The nation's man-power, as it dies off, is thus renewed and extended by policy proceeds aggregating hundreds of millions yearly. Averting damage immeasurable, from hundreds of thousands of death-shocks. Even the business values saved greatly exceed the cash that saves them. And the home values—none dares measure them in cash.

Gathering, investing, repaying—at every stage, life insurance gives the people's dollars national purpose and power.

Men and women of America: Far beyond what we have yet supplied, our country needs money, materials, man-power. We possess one social and economic force which, in its natural activity, mightily swells and conserves all three. It is capable of immediate, limitless expansion.

Should we not, all of us, as patriots, do everything we can to expand American life insurance and thereby hasten victory?

YOU NEED IT NOW.

Some things can be delayed without harm to yourself or any one else, but you cannot stave off sickness and death, and your insurance protection is one of the things you cannot afford to take chances with.—Twin City Life.

LITTLE THINGS.

It was only a little camp fire, but it blackened that beautiful spot:

It was but a little match that burned the farmer's lot:

It was only a cigarette, so the tourists say:

It was only a little spark, but you and I had to pay.
PUT IT OUT—PUT IT OUT.

—U.S. Forest Service.

SOLDIER INSURANCE.

Secretary McAdoo announces that more than \$30,000,000,000 of Government insurance has been written to protect America's fighting forces and their families. Approximately 3,400,000 insurance applications have been received by the Bureau of War Risk insurance of the Treasury Department. An unprecedented rush of business in the last month has eclipsed the billion-dollar-a-week record. The total for the month of August was approximately \$5,000,000,000 in new insurance applications. Unofficial estimates indicate that the United States Army is more than 90 per cent. insured. New men joining the colors are almost without exception availing themselves of the maximum insurance protection, \$10,000. In the opinion of army officers this is strengthening the morale of the nation's army. More than 2,000,000 insurance certificates have been mailed.

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

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 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.

"I Wish I had Taken Twice as Much"

Nothing is more often repeated in letters received at our office than the expression, "I wish I had taken twice as much insurance while I was about it." When endowments, dividends or cash settlements are paid, the assured very often acknowledges the remittance with that remark. The truth is very few men take as much life insurance as they can reasonably carry—and repentance often comes when additional insurance is not procurable. Probably every reader of this paper believes in life insurance and carries more or less of it, but one should ask himself the question, "Am I carrying as much insurance as I can afford?" If the policyholders who are now entering the company could read the evidence of gratified policyholders and beneficiaries, they would make a great effort to increase the amount applied for—and existing policyholders would double the amount of their protection. "One word more":—What income would your present insurance yield the beneficiary at, say, 6%.

**THE MUTUAL LIFE ASSURANCE
Company of Canada**

WATERLOO

ONTARIO