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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**
HEAD OFFICE—MONTREAL

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

Union Mutual Life Insurance Company
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MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in cream of Canadian Securities.

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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.

PERMANENT DISABILITY AMONG SOLDIERS.

As vocational officer with the Military Hospitals Commission for the past year and a half, I have been dealing intimately with returned soldiers, and I wish to correct some of the common misconceptions in regard to the man back from France. Most people think there is a large percentage of hopeless cripples. You may form your own judgment when I tell you that out of the whole army we have had in the field, only 34 have lost their sight. Of the 25,000 who have come back to Canada, only three and one-half per cent have suffered amputations. Only one returned soldier has lost both hands and both legs. We now have nearly 1,500 convalescent soldiers in Canada with tuberculosis. The other two diseases for which men are rejected from the trenches are rheumatism and heart disease. Visitors to our convalescent homes expect to see large numbers of mutilated men, and are surprised to see most of them walking around with no visible disability. As a matter of fact the soldiers for front line work must be as hard as nails and as sound as a bell. They cannot stand the terrific strain unless they are perfectly fit, and a comparatively slight disability may throw them into the discard. While they are medically unfit for military service they are far from unfit for industry or business. Ninety per cent of the returned men can go back to their old jobs without any serious difficulty. The other 10 per cent are being trained by the Military Hospitals Commission for some other useful occupations, where their physical handicaps due to service will be little or no detriment to full success.—Dr. G. H. Sexton, Nova Scotia Technical College.

WITHIN FIVE YEARS—WHO?

A sobering thought is apt to follow the reading of the item that one out of every four persons insured during the same year will die within five years.

Five years is not a long period to look ahead. It is not beyond the range of vision, hope or planning of the average individual.

Surely, every man passing a rigid physical examination appears to be justified in presuming that he will certainly live five years thereafter.

Yet, according to a table of statistics appearing recently in a life insurance company publication, if four healthy Americans, stepping forth gaily from a medical examiner's office, inwardly relieved by his stamp of "O. K." were to agree to meet at a stipulated place five years later, one would be missing.

It is rather a shivery thought! Four men at a committee meeting or around a social card table today. Five years elapse. One has dropped out.

Which one? Aye, there's the rub!

It is not so disquieting to read from the mortality tables that out of 78,653 persons of forty years of age, 4,218 will die within five years.

Four thousand two hundred and eighteen persons is a considerable number. They constitute a whole community. There is nothing vitally personal in the item that 4,218 individuals, now aged forty, will be dead within five years.

But one in four! That brings it home—too close for comfort. "Gee! It might be me!"

According to this table, the source of which we do not know, and the accuracy of which we do not dispute, the percentage of all death claims paid by the life insurance companies in 1916 were as follows:—

4.6 within one year after being insured.
9.3 within two years after being insured.
24.1 within five years after being insured.
42.0 within ten years after being insured.
72.0 within twenty years after being insured.

Out of twenty-one men, fresh from the doctor's office, each bearing a new policy, one will die before a year has passed.

Out of eleven men insured in the same year, one will die within two years.

Out of four men, holding policies of the same date of issue, the widow of one will be presenting a claim in less than a period of five years.

Nearly one-half of all men insured in the same year will be dead within a decade after taking insurance.

Who can afford to take the chance—or more accurately, who can permit his family to take the chance—that he will be the survivor in Death's grim game of Fifty-Fifty, played through a period of ten years!—Insurance Press.

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.

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ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.
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Offers Liberal Contracts to Capable & Old 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%.

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\$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.

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