

## NEW RECORDS

Results secured during the past year re-affirm the position of the Sun Life of Canada as the largest life assurance organization of the Dominion.

Fair-dealing and progressive business methods have given it leadership in annual New Business, Total Business in Force, Assets, Surplus Earnings, Net Surplus, Total Income, Premium Income and Payments to Policyholders.

**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.**

## A Free Course in "Salesmanship"

We have thought about the young  
man who sees no prospects ahead.  
Would you like to be in a busi-  
ness 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 Com-  
pany'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 con-  
fidential.

**CANADA LIFE  
ASSURANCE COMPANY**  
Head Office, Toronto.



## THE INCOME TAX IN THE SENATE.

Some amendments, but no material change.

OTTAWA, September 4.

Amendments were made to the Income Tax Bill  
by the Senate, this afternoon.

The section defining the income that is subject to  
taxation was amended, so that taxable income is de-  
clared to be the "annual net profit" instead of the  
"annual profit" as in the original bill. Other amend-  
ments were made to the same clause to make it  
clear that while bequests and proceeds of life insur-  
ance policies were not to be regarded as income, the  
earnings of the bequests and the policies were in-  
come and subject to taxation.

Another amendment declares that in computing  
income the person taxed shall not be allowed to de-  
duct the amount of personal or living expenses.

Senator Bostock moved that for each dependent  
child the taxpayer should have exemption of \$150.  
He stated that there was exemption for each child in  
England and France.

Sir James Loughheed replied that he could not ac-  
cept the amendment. The amendments already  
made were of an explanatory nature, and did not  
affect the principle of the money bill. This amend-  
ment proposed to reduce the amount of the taxation  
which the Government and the House of Commons  
had agreed should be collected. Therefore, it alter-  
ed the principle of the bill.

Senator Landry said that under the measure a  
married couple with no children would have \$3,000  
exemption of income from taxation. The couple liv-  
ing next door with half a dozen children would have  
exactly the same exemption, no more and no less. He  
held that this was an immoral provision.

Senator Boyer said that in European countries,  
where there had been much experience with income  
taxation it had been found that neglecting to give  
special exemption for children had the effect of low-  
ering the birth rate.

Senator Watson suggested that the exemption be  
given in favor of children and that the loss be  
made up by increasing the rate of taxation on large  
incomes.

Senator Domville suggested an exemption of 5 per  
cent. for each child.

Sir James Loughheed raised the point of order that  
the revenue provisions of the bill could not be al-  
tered by the Senate.

Chairman Sproule, acting as chairman of the com-  
mittee, sustained the ruling.

Senator Bostock appealed to the Senate from the  
decision, which was sustained by 27 to 23.

The clause requiring employers to deduct the  
amount of the tax from the salaries of employees  
and pay only the "normal" tax. He stated that  
Sir James Loughheed, so that employers will deduct  
and pay only the "normal" tax. He stated that  
it would be impossible for employers to compute the  
amount of the super tax.

As amended the bill was reported.

## 1916 UNIVERSAL OUTPUT IN QUEBEC.

The annual report of the Mines Branch of the  
Department of Colonization, Mines and Fisheries,  
covering the calendar year ending December 31, 1916,  
has just been issued. The mineral production for  
the year 1916, amounted to a value of \$13,287,024,  
which is the highest ever recorded, being an increase  
of nearly \$200,000 over the previous year, 1915.

Besides the technical review of the mining opera-  
tions the report goes fully into the statistics of ac-  
cidents in mines, and the measures to be taken to  
prevent them. There has been a shortage of labor  
in the mines of the province which has been keenly  
felt and which has resulted in a very notable raise  
of the average wages.

The report also gives a full account of the re-  
sults of an investigation of the mineral resources  
along the line of the Transcontinental Railway, be-  
tween Hervey Junction and Doucet. The volume is  
carefully edited and well illustrated, and will be  
much appreciated by the public.

The geography lesson was about to begin, and the  
subject of it was France.

Accordingly, the teacher started off with the ques-  
tion: "Now in this present terrible war, who is our  
principal ally?"

"France," came the answer from a chorus of voices.  
"Quite right," said the teacher, beaming. "Now  
can any of you give me the name of a town in  
France?"

A small boy at the back of the class almost fell  
over in his eagerness to tell: "Somewhere," he said,  
breathlessly.—Pittsburg Chronicle-Telegraph.

## "A Little Nonsense Now and Then"

Black—After getting all your money, did the min-  
ing company give any explanation for no dividends?

White—Yes; they wrote that they had been fol-  
lowing a vein of humor!—The Lamb.

Woman (talking over telephone): "Send up a  
bale of hay."

Feed Merchant: "Who's it for?"

Woman: "Now, don't get fresh. It's for the horse."  
—Judicious Advertising.

A rising young artist was showing a lady through  
his studio.

"This picture," he said, stopping before one of his  
early efforts, "is one I painted to keep the wolf from  
the door."

"Indeed!" replied the woman. "Then why don't  
you hang it on the knob where the wolf can see it?"

Military Inspecting Officer: "Now sergeant, what  
precautions do you take against infected water?"

Sergeant: "Well, sir, first we boil it."

Officer: "Good."

Sergeant: "Then we filter it."

Officer: "Excellent!"

Sergeant: "Then we drink beer!"—Tit-Bits.

There is a certain Brooklyn man who takes a great  
interest in his household. So the other day, just be-  
fore he left his office, he telephoned to his wife to  
ask whether she wanted him to bring anything home.

"Yes," said the wife. "I wish you would stop and  
get some tea. And you might as well, while you're  
about it, get a set of china, too."

"China?" gasped the husband.

"Yes. Of course, we've got some, but cook says  
there's not enough to last the week out."—Harper's  
magazine.

A story is going the rounds concerning the inquiry  
in London into the best method of checking extra-  
vagance in restaurants and hotels, says Pearson's  
Weekly.

Among the witnesses before the committee was a  
certain stolid-looking waiter. The particular article  
of food under discussion at the moment happened to  
be margarine, and one of the members asked inci-  
dentally:

"How do you call it in the restaurant business—  
'margarine' or 'marjorine'?"

"Neither, sir," blandly replied the waiter; "we call  
it butter!"

Little red-headed Mike Casey got a job as office  
boy for the president of a large western railway.  
After he had been upon the job several days they  
gave him a form to fill out with his "personal record."  
When young Mike came to a particular paragraph  
that said, "Have you any visible marks for identi-  
fication in case of accident or death?" he rose from  
his chair and rushed over to a mirror near by, to  
give himself a general inspection. Then he returned  
to his task and wrote as his answer to this personal  
query, "Nothing except freckles."

A policeman, with more than usual avoirdupois and  
expanse of shoe leather, had just passed a little ter-  
race, with a bit of garden in front, when a small boy  
ran after him.

"Halloa, kiddie!" said the arm of the law, genially,  
"what can I do for you?"

"Mother sent me out," answered the youngster, "to  
ask you if you would mind walking up and down  
our path for a minute or two. It's just been gravelled,  
and we ain't got a roller."—Good Jests.

"The Carnegie Foundation's recent resolution to the  
effect that the only way to insure a permanent world  
peace is to crush Germany," said Capt. W. E. Dame of  
the Rough Riders, in his New York office, "reminds  
me of the stocky, well-dressed chap in the police  
station."

"A big, burly drunk had been brought in on a  
stretcher, and the sergeant said to the stocky chap  
rather sternly:

"What have you got to say for yourself?"

"Sergeant," said the stocky chap, "have merely  
been acting the part of a peacemaker."

"But, good gracious," said the sergeant, "you broke  
six of this man's ribs."

"It was the only way," said the stocky chap, "to  
get peace."—Washington Star.