

For the first time in several years a St. Louis agent is to be tried by the executive committee of the Local Agents' Association on the charge of rebating to the insured.

Several recent fires in wholesale hardware houses in sections of the South where blasting and mining are carried on extensively have developed the fact that many merchants make a practice of carrying more of the explosive than the law allows, in order to accommodate their customers. Such a situation, in the opinion of many underwriters, makes necessary particularly close and constant supervision on the part of company representatives.

"What gives you the impression, Mike, that you would make a successful life insurance agent?" asked Townsend, of Boston, to the head porter of the Equitable building in that city.

"Why, shoore," responded Mike, "because I niver knows when to stop wurkin'."

It is likely that the next meeting of the New York legislature will be one of the most hostile towards insurance of all kinds that has ever been held. It is true that many of the mistakes made in formulating the Armstrong code will likely be remedied by the insistence of the Companies.



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**Assurance
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**A STRONG DIRECTORATE
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A Liberal Company to its Policy-holders and Representatives

B. HAL BROWN, General Manager, Montreal

SUN LIFE Assurance Company of Canada

. . . 1905 FIGURES . . .

Assurances issued and paid for in cash	\$18,612,056.51
Increase over 1904	2,700,152.27
Cash Income	5,717,492.23
Increase over 1904	1,155,556.04
Assets at 31st December	21,309,384.82
Increase over 1904	3,457,623.90
Increase in surplus	1,177,793.50

The Company completed the placing of all policies on the 3 1/2% basis, although the law allows until 1915 to do this, requiring	616,541.35
Surplus over all liabilities and capital according to the Hm Table with 3 1/2% interest	1,735,698.59
And in addition paid policy-holders in profits	166,578.30
Surplus by Government Standard	2,921,810.00
Life Assurances in force	95,290,894.71
Increase over 1904	9,963,231.86

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its representatives are enabled to secure an income commensurate with persistent effort. Applications invited for agencies in unrepresented districts. Experience not necessary. Address

T. G. McCONKEY, Superintendent of Agencies.

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