

## 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.

### WHEN SILENCE WAS GOLDEN.

I worked on a prospect about a year ago, and found that he was very stubborn, and not in a financial position to buy insurance; at that time.

The other evening, on my way home, I called at the factory where he is employed, and learned through the sales manager that he had recently been appointed foreman, with an increased salary. Of course, I realized that this was the time to talk insurance to him again.

After talking over the proposition, I had him admit that our policy was what he wanted, that he needed the protection, that the terms were satisfactory, but he was just as stubborn as he was a year previous. I advanced every argument at my command to close him, and having my application on his desk, asked him the various questions, and he kept on repeating that I was wasting my time.

At this critical period of the canvas, he took out his penknife, and began to pare his finger-nails, and did not answer the next question I asked him.

Intuitively, I realized that "Silence was golden," and did not interrupt his meditation for fully two minutes. When he raised his head and looked at me, I again said, "Mr. Doe, where were you born?" He immediately answered, and answered every question promptly, and when we reached the dotted line, I handed him the pen, and said "Please sign here," which he did very gracefully.

After I had secured settlement, I asked him, in the presence of the sales manager, what statement I had made in the canvass that influenced him to buy this policy. He replied that if I had not remained silent at the time he was meditating, I never would have written the application.

I feel that this experience is beneficial to every man selling insurance, and that there are many occasions when it is profitable and beneficial to the agent to give the applicant an opportunity to think. —By W. A. Sommers, St. Louis, Mo.

### A MONTHLY INCOME STORY.

A few days ago while talking insurance with a friend of mine who is an automobile salesman, a young man in the same line of business joined us. He was the General Agent for an insurance company Income Policy.

"That's the only kind of insurance I'll buy, and I want to get some now," he remarked. So I naturally was curious to know why he was so emphatic in his selection of this form of protection.

"My dad," he said, "died when he was thirty-seven, a young man, full of life and the joy of living. He was the General Agent for an insurance company and was fast going ahead towards a big business and income. He left my mother \$100,000 of insurance in twelve different policies. That shows what he thought of life insurance — he believed in what he sold."

"Soon after my father's death, my mother, who was only thirty years old, was urged to put some of her money into a shoe store proposition, the idea being to operate a chain of stores up and down the Pacific Coast. She invested a portion of this life insurance money, together with what cash we realized by the sale of our home, \$25,000. My mother and I then went to Europe, living and traveling like princes."

"Upon our return we expected to find that the chain of stores were operating. Instead the promoters, the 'friends,' asked for more money so they could buy a small factory in Brockton, Massachusetts. This was done, and our money gradually vanished."

"Mr. Westervelt," he said, turning to me, "in less than seven years from the day my father died, my mother was penniless. Every cent was gone — even a big department house in San Francisco."

Now we men and women of the insurance field, doesn't that tell us something? Isn't there a human interest heart throb for the poor woman beset by "friends," with a sum of money greater than they had ever seen before, and a stupendous lack of knowledge regarding investments?

That man probably paid on an average \$25.00 per \$1,000 for his insurance—\$2,500 per year in premiums. That sum invested each year in a Continuous Monthly Income Policy would, if taken out between the ages of 28 and 36 for the Insured and 21 and 29 for the Beneficiary, have purchased about \$600.00 per month. Just think, better than \$7,200 per year to live on, to travel on, to go and come as she pleased as long as she lived.

Now I ask you is there any reason why you and I cannot sell this form of protection? The greatest thing in the world, and the supreme comfort to the family left without a "Daddy."

This story is true. It is an actual occurrence, and is one therefore that you can use in your work. —By J. Q. Westervelt in "Pointers," Pacific Mutual.

## 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 dis-  
abled.

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