

## 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 & 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.

### Monthly Income Policies a Necessity

A legacy of life insurance amounting to \$100,000 was completely dissipated in seven years by faulty investments and expensive living; in another case a beneficiary squandered the proceeds of a life insurance policy amounting to \$50,000 in a single year. To protect the beneficiary against inexperience in making investments and against extravagance the monthly income policy has been introduced providing an automatic, safe and profitable investment of life insurance funds. Supplement your existing insurance with a monthly income policy. It can be written on the life, limited life or endowment plan. Such a policy with our disability clause incorporated is without an equal in furnishing ideal household protection. We will gladly furnish full particulars and illustrations.

THE MUTUAL LIFE ASSURANCE  
Company of Canada  
WATERLOO - - - - - ONTARIO

### HIGH COST OF IGNORANCE.

Best posted men are those best fitted to take advantage of opportunities.

Solicitors who fool themselves by thinking they have no time to read their business paper, very often fail to get ahead of the crowd.

Bright agents, whether born leaders or not, find in their life insurance paper ideas and information that always help in climbing the ladder of success.

Success has its price. Those willing to pay it become leaders, leaving others to follow.

If only one idea or suggestion is gained in the course of a year, it well repays the small cost of subscription.

Ignorance is costly. Every man is the architect of his own fortune.

Bright men, open to ideas and suggestions, often thus get valuable points.—Life Insurance Independent.

### THE DISEASE OF WORRY.

Worry has never been pronounced a specific cause of death, but it kills nevertheless, by weakening the power to resist the diseases that are listed in government vital statistics. That worry will in the long run culminate in death cannot be gainsaid, and most people who have worried themselves into the grave have been those who in their productive years neglected to provide for old age. Moreover, companies that write life insurance and annuities have reduced the moral, mental, physical and temperamental attributes of the human race to concrete figures shown in their mortality tables. The business of life insurance is founded upon the only absolute certainty—that all must die. It has reached a scientific possibility for an actuary to calculate within a few weeks the average expectation of a group of individuals.

Few persons realize the degree to which worry shortens life. The man who is relieved of worry concerning his old age by the provision of an annuity or other competence outlives his peers by a margin that has been ascertained by the experience of companies which sell annuities. The average life of an annuitant exceeds that of a holder of a life insurance policy, yet the annuitant undergoes no medical examination and has to furnish nothing concerning his physical condition, only proof of his age; while the holder of a life insurance policy is a carefully selected risk.

Some curious facts regarding the things which shorten or prolong life can be deduced from the experience tables of the companies and the terms on which they sell life insurance and annuities. Life insurance companies find men better risks than women for life insurance. Some of them discriminate severely against women. The inference is that the average life of insured women is shorter than that of insured men. On the other hand, life insurance companies which also sell annuities charge women more for annuities than they do men. Here the inference is that the average life of female annuitants is longer than that of male annuitants. As one of the largest American life insurance companies explains in its advertising literature, "the rates for women are slightly higher than those for men, for experience has shown that the women who invest in annuities live a little longer than the men who invest in them."

Worry kills women faster than it does men, so they are poorer risks for life insurance. Free a woman from worry by giving her a fixed annuity and she outlives a man similarly positioned. There is no other explanation of the apparent contradiction furnished by the cost of life insurance and the cost of annuities for men and women.

Both men and women prolong their lives by buying annuities. As a noted medical examiner has said: "An annuity is the best elixir of life I know of. It sometimes seems as if annuitants never die." Insurance mortality tables compiled for the private information of companies and actuaries show that annuitants taken as they come without medical examination live longer than the carefully selected lives that carry ordinary life insurance.—Life Insurance Independent.

### ALL OVER A BALL GAME!

(Hamilton Herald.)

"Big, brave, handsome Babe Fisher," "Babe Fisher just leaned on that old apple with all his manly strength." "Red Fisher was the hero of the hour," and "Good old Red." Those are some of the expressions used in the columns of the Toronto papers in describing the feat of "Red" Fisher in scoring four runs by a home-run "wallop" in a recent game. One would almost imagine from the fuss made about it that he had "walloped" the kaiser.

### NO SHORTAGE OF DRUGS IN ENGLAND.

Further details regarding the shortage of drugs in England, as instanced in the recent address of Charles A. Hill, president of the British Pharmaceutical conference, are given by the "Chemist & Druggist." Discussing the address that paper says:

"Mr. Hill gives particulars regarding the supplies of twenty-eight crude drugs, and the thing that strikes one first is the fact that the supply has been so well maintained. Very few of the drugs are unobtainable, and it can hardly be said that any of those in the category are essential.

"The dependence upon Germany for synthetic chemicals was a much more serious matter, and it is a subject of congratulation to British chemists that despite the disadvantage under which the manufacturers labor, all essential synthetic chemicals have been forthcoming. This independence of Germany must be maintained at all costs and there is no doubt that the Government having been seized with the fact that the chemical supply of the country is a key industry will not allow the business to relapse to the old condition after the war.

"Mr. Hill deals with Government control of raw materials, and insists that the Government, having taken this line of action, must see that supplies are allotted to the industries depending upon the controlled materials. Freight difficulties have caused much of the present scarcity, but the Government through the Shipping Controller can arrange for the conveyance to this country of supplies of drugs which are urgently needed. The President's review of the drug supply reveals to some extent a lack of co-ordination in the allocation of shipping space, and there is also the difficulty which importers experience in obtaining permits to import certain essential drugs.

"As regards asafetida, to which Mr. Hill refers, it is a curious fact that at the end of May the United States was able to import 60,000 pounds from the Persian Gulf direct, and as part has been rejected by the New York customs examiners it has been re-shipped to London.

"The scarcity of calumba is also alluded to, and it is likely to continue as permission to import has been refused although there is not a bag to be had on the open market. As regards cannabis indica, mention should be made of the American product in view of the scarcity of Bombay tops, and if only the price (18s to 20s per lb.) could be made more attractive, there would be more inducement to the manufacturers of pharmaceutical preparations to give it a trial. Cascara sagrada is likely to remain very dear for some considerable time, owing partly to the very heavy cost of freight. As regards Persian galls, they are not likely to be obtainable while the Turks hold Mosul, one of the chief centres.

"To Mr. Hill's statement on Sicilian licorice root may be added the fact that considerable parcels have been offered to London houses from Sicily, but lack of freight is the chief difficulty. Mention might also be made of the Indian licorice root, of which very fair quantities of good quality have been available. In regard to honey, the fruit and sugar shortage, as well as the freight question, has helped to push up prices, but London has, in consequence, attracted imports from all the world's honey centres, and never have the shipments been larger. Hamburg was formerly the headquarters for Cuban honey, but since the war began London has taken considerable quantities.

"Sarsaparilla has at times been scarce, but wonder is expressed by the trade at the large consignments of native Jamaica which occasionally come forward. The fact that one of the large steamship owners is also interested as an actual importer of the drug may have an influence here. In spite of its doubtful physiological position, sarsaparilla has lost none of its popularity during the war, and the fact that wholesalers paid 5s 6d per pound for gray Jamaica, description last week looks as if price is of little consideration. Senna has been plentiful throughout the war, but although there is a stock of over 8,000 bales in London export permits are refused.

"Mr. Hill's list of synthetic chemicals made here since the outbreak of war can be extended considerably, and should include acetanilide, paralydehyde, benzoate and sodium benzoate, salol, thymol, terpin hydrate, benzaldehyde and terpineol."