

## 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 prospect ahead. Would you like to be in a business 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 Company'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 confidential.

CANADA LIFE  
ASSURANCE COMPANY  
Head Office, Toronto.



## Better Advertising of Life Insurance

By JOSEPH A. RICHARDS,  
(In the New York Nation.)

Life insurance is a commodity, but it is not recognized as such. This is due to the fact that it has rarely been bought as a commodity. Indeed, it has never been exposed for sale in a way that would make its exposition recognizable as a bread-and-butter necessity of a highly organized civilization.

But from the way that men of the army and navy have recently availed themselves of its provisions, when informed of them by Uncle Sam's Insurance Company, it would almost seem that life insurance would have made greater progress had it been called what it really is, "death" insurance; because it must be admitted that the men who are accepting the Government's provisions are doing so in full view of the fact that death faces them, and that they need to protect those who have been in any degree dependent upon them for a support that would be permanently interrupted by their death. Nor does the fact of the very low rate account for the universal acceptance of the insurance which has been recorded in almost every camp, for the men have actually bought, and contracted to pay from their salaries the premiums charged, with scarcely any question as to what they were, because they realized the stern fact of the risk they were incurring and the need of insuring against that risk.

In these modern days almost all things are sold by advertising—sold, that is to say, in that new commercial sense of the word, which comprises a full mental persuasion to buy, as well as an active desire for the goods the merits of which have been set forth in the advertisement. But not so life insurance. The goods themselves have never been sold by advertisement. Strangely enough, the companies have always seemed to think that the need of the goods and the goods themselves could never be talked about in the public prints, but must be presented by word of mouth. In lieu of advertising life insurance, the companies have spent large sums in exploiting their name and the size and the amount of their assets and the amount of business "written" and the names of honorable men who filled their directorate; but as for advertising life insurance, the subject has seemed either too sacred or too complicated to be dealt with in print. In fact, it is neither too sacred nor too complicated for such full and attractive exposition as the skilled advertising writer could give it.

This condition would not be so regrettable if the men who have actually brought the subject to our attention had done so as if they were salesmen of a legitimate commodity. But they have not done so. Rather have they, too often, apologized for their calling and offered us a contract in this, that, or the other company, whose dividend-paying record has been thus and so. As an example of the misinformation which prevails and is perpetuated about this great commodity, we are permitted and even taught to say that we carry life insurance. In fact, we do not carry it, but it carries us. This simple little case of diametrically wrong viewpoint, which shows itself in a comparatively unimportant detail of description, is characteristic of our whole attitude towards the goods and service whose production constitutes the greatest economic enterprise in the world.

Fire insurance is universally recognized as a commodity, and perhaps for the simple reason that it is known for what it is, viz., insurance against the consequences of fire. On the other hand, life insurance is a euphemism for death insurance, or old-age insurance, and a business which must be handled in this delicate fashion from its name up has a hard time coming fully into its own. Of course, it is a well-known fact that were life insurance transacted in ten times the volume that it now is, it would be in no sense overdone. From this we argue that there is needed a great informational campaign of advertising which shall tell the need of insurance, its principles, its adaptation, and its uses. This should and could be executed in the simplest language with vivid illustrations, verbal and pictured, all of which would be intelligible to any one whose financial ability required him to seek even a single thousand dollars' worth of the commodity. And this course of advertising would be the cheapest method of expanding the usefulness of this prime economic commodity, for the salesmen are already in the field in sufficient force to close any number of contracts which the advertising information would prepare for their final work.

If it be objected that the cost of securing business is already so great that the additional strain of the advertising cost would make a campaign impossible, it is only necessary to reply that the agent who had his earning capacity much increased would doubtless be ready to make such concessions as would practically make him a participator in the cost of the advertising campaign. This reply to the objection raised about adding the last straw of cost to the marketing problem is a reply which frankly contemplates the thorough readjustment of costs of selling the commodity in a way to use more money for correctly informing the public about the advantage, the necessity, and the fundamental application of all forms of life insurance to family and business requirements, and to spend smaller sums in first premiums to the salesmen, whose efforts would be far more gainful in the long run if the subject were more generally understood.

Life insurance salesmen as a class are, in fact, about the least ambitious and the least efficient salesmen in the entire round of commercial solicitors; and this is accounted for by the fact that there persists a considerable feeling of contempt for the man who devotes his energies to selling life insurance. And this feeling persists wholly because the companies have assumed that they themselves are the important factors in the business because of their magnitude, responsibility, and dignity; whereas, in reality the commodity itself is the important matter. If the managers would have the courage for a time to forget themselves and their size and importance, and grow enthusiastic in the public prints about their goods and the adaptability of those goods to men in all conditions of life, they would establish the reputation of their agents as intelligent, far-sighted servants of civilization; thus they would begin to reap a harvest that by the present method is far short of what it ought to be.

One may perhaps without sacrifice apply the old law of life that he who would lose his life should find it. The life insurance companies actually need to lay down their life in their devotion to the business, assured that when the tide of business turns as a result of their expenditure in simple, untechnical printed information about life insurance, they will surely get their full share of the results of such thorough sales work. Only a few days ago the writer was talking with a highly educated man of thirty, who was seeking enlarged opportunities. When the subject of life insurance selling was suggested, he treated the idea as almost beneath his notice. Such incidents are not only not uncommon, but rather the rule in such conversations. That they should be made the exception instead of the rule is imperative, and no method of correction is comparable to the simple publicity method of informing the community of the great economic value of the commodity, thus dignifying its salesmen and rendering their efforts far more productive and more profitable without so much direct tax on the first year's premiums. In short, larger production will decrease overhead and keep the cost down, and all will participate with profit.

## WHERE NEW YORK LIFE PATRONS LIVE.

The New York Life's 10 biggest States in rank of insurance in force at the close of 1917 are as shown in the table below:

	Policies.	Amount.
New York . . . . .	221,161	\$430,972,403
Illinois . . . . .	115,407	217,290,661
Pennsylvania . . . . .	65,761	146,144,971
Massachusetts . . . . .	44,994	93,632,553
California . . . . .	44,871	90,512,824
Ohio . . . . .	45,207	90,379,281
Missouri . . . . .	39,146	80,944,320
New Jersey . . . . .	22,932	53,044,977
Wisconsin . . . . .	30,851	51,202,351
Louisiana . . . . .	21,943	47,605,397

The New York Life had 40,837 policyholders in Canada at the end of the year, with a total of insurance of \$78,630,897.

## THE BANANA.

The banana gives more food to the acre than any other plant—40 times more weight than the potato, 133 times more than wheat. It bears two crops every year and may be had ten months out of the twelve.