

A SQUARE DEAL IN LIFE ASSURANCE



"First in the Northwest."

Do YOU know anything about "loadings" ???

When the average Life Assurance Actuary figures out your premium he first finds the "net" premium, then adds to it a percentage called a "loading" to provide for expenses.

This method has been condemned by world famous actuaries for over half a century.

The Northwestern is the only Canadian Life Company that uses a scientific method of providing for expenses, and this results in

LOWER PREMIUMS

Write for our circular entitled "Life Assurance Rates" exposing the unsound methods generally followed and justifying our claim to be

Canada's only scientific Life Company.

The Northwestern provides the highest reserves of any Canadian Company.

**The Northwestern Life
Assurance Company
WINNIPEG CANADA**

TRAVELERS INSURANCE COMPANY

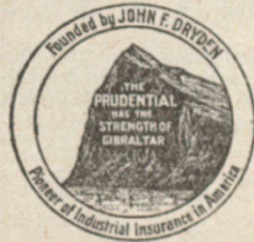
The statement of the Travelers Insurance Company for the past year again shows an increase in business greater than that of any previous year. It is pleasing to note that L. F. Butler, the president, in the annual report, pays a tribute to the efforts of the field men in increasing the volume of business, as well as to their co-operation in maintaining the company's standard of quality. This old and substantial underwriting corporation has its head office in Hartford, Conn., but has a large volume of business in Canada, having commenced operations here in 1865, only two years after that company's incorporation.

Last year the company received premiums of \$40,116,754, divided as follows: For life insurance, \$16,516,888; accident insurance, \$4,679,368; health insurance, \$1,200,808; workmen's compensation insurance, \$11,335,400; and liability insurance, \$6,384,290. These figures do not include reinsurance premiums. In addition, there was received a sum of \$6,295,157 for interest, dividends, rents, etc., making the total income for the year \$46,411,911. The company paid claims of \$18,272,297 in 1917, and for the prevention of accidents by inspection the large sum of \$531,146 was paid. At the end of the year the company was able to record increases in every important department as follows: In assets, \$14,215,836; life insurance paid for, \$70,876,608; life insurance in force, \$140,923,162; total income, \$9,360,411; payments to policyholders, \$2,641,246; reserves for protection of policyholders, \$14,624,223; premiums for life insurance, \$2,856,392; premiums for accident insurance, \$180,823; premiums for health insurance, \$254,104; premiums for workmen's compensation, \$3,450,093; premiums for liability insurance, \$1,242,564, while the increase in total premium income was \$7,983,976.

Some idea of the strength of this corporation is gathered from the fact that its total assets amount to \$129,311,109. It has reserves and all other liabilities of \$115,248,166. Its capital and surplus total \$14,062,943. Since its inception payments of \$195,314,111 have been made to policyholders.

The company's chief agent in Canada is Mr. F. F. Parkins, with head office for the Dominion at Montreal. There

THE PRUDENTIAL has a large force of Canadian employees at work in every large city in the Dominion selling Gibraltar-like life insurance policies and industriously paying death claims in afflicted homes day after day. The Prudential has throughout the United States and Canada Fifteen Million Policies in Force, equal to nearly twice the population of the Dominion, and indicating the popularity of this big American Company.



AGENTS WANTED.

The Prudential Insurance Co. of America

Incorporated under the laws of the State of New Jersey.
FORREST F. DRYDEN, President. Home Office, NEWARK, N.J.

The Western Empire Life Assurance Company

Head Office: 701 Somerset Bldg., Winnipeg, Man.

BRANCH OFFICES
REGINA MOOSE JAW CALGARY EDMONTON

EQUITABLE ADVANTAGES

The holder of an Equitable agency contract benefits not only by the impregnable strength and prestige of the Society, but also through being able to offer a variety of policies that meet with precision the requirements of the insuring public. Profitable openings at various points in Canada for men of character and ability, with or without experience in life insurance.

The Equitable Life Assurance Society of the U.S.
120 Broadway, New York

is an excellent organization throughout Canada. At the end of 1916, its total assets in this country amounted to no less than \$5,580,976. Its income here in the same year was \$998,070, and its expenditure in Canada was \$541,771.

ELECTRIC SMELTING IN CANADA

Not many years ago the opinion prevailed in Canada that, while electric smelting was interesting, the time was far distant when it would be put into practical operation. The situation, however, has radically changed. There are, at the present time, 32 Heroult electric furnaces in Canada and 22 of other types—in all, 54 furnaces using the electric process. These furnaces have a capacity of 173,000 tons of iron and steel, 50,000 tons of ferro-silicon, and 8,000 tons of other ferro-alloys per annum. The British Forgings plant at Toronto has ten electric furnaces of the Heroult type and a total capacity of 60 tons per heat, or about 72,000 tons per annum, making it the largest electric-process steel plant in the world.

FLAX STRAW FOR BINDER TWINE

The Flax Fibre Development Association of Regina, Sask., announces that it has discovered a process for manufacturing flax straw into binder twine, commercial twine and yarns for weaving into heavy sacking and towelling. Heretofore, the flax straw of the three western provinces, amounting to over 1,000,000 tons annually, has been burned after thrashing.

It is said that experiments carried out this autumn with the new binder twine showed that it bound 99 per cent. of the sheaves perfectly, a better result than was obtained with sisal twine. A co-operative company is being formed to manufacture the new twine.