

## 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 Policy-holders.

**SUN LIFE 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

### MONTHLY INCOME PLAN

Backed by a deposit of \$1,000,000 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 Bldg., 232-236 St. James Street,  
Montreal, Que.

Applications for Agencies solicited in unrepresented districts.  
**J. McPEGOR** - Manager Canadian Branch.  
**V. S. JOPLING** - Assistant Manager.

## A Free Course in "Salesmanship"

We have thought about the young man who sees no prospects 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.



## LIFE INS. LICENSE TO I. O. F.

Notice appears in The Canada Gazette that the Independent Order of Foresters, having complied with the requirements of the Insurance Act, has been granted a license to transact in Canada the business of life insurance.

## A STRANGE APPLICATION.

The strangest application for an insurance policy ever received by an American company, perhaps, came recently to a New York city life insurance company in response to an advertisement in The Outlook. The letter was postmarked "Southern Nigeria" (West Africa), and read in part: "Regret to say that I was unable to send you the real date of my birthday because I was born by uncivilized parents who suppose to know nothing as such of the time so as to keep the record of same, however, I am enclosing you herewith hair and nails, both finger and toe to test them and find out the same, as I understand they can do by some especial means at your end, never afraid of the amount I am ready to satisfy you any expense they have been in cured. . . . My real native place is called Griji in Togo land." The "inclosures" arrived safely with the application.

## NORTH AMERICAN LIFE.

North American Life assets at the end of 1917 amounted to \$17,268,471. A considerable increase during the year in bonds and debentures held was due to the company's liberal purchase of Government bonds. After liabilities have been provided for, there is a substantial net surplus of \$2,774,854.

Policies issued and revived during the year amounted to \$12,535,832, a sum considerably in excess of any previous year's business. The total assurance now in force amounts to \$65,213,623, a net increase during the past year of \$5,528,511.

During 1917, \$1,574,291 was paid to policyholders. Of this amount \$248,857 represented dividends and at the same time the Company announces that the larger sum of \$310,967 has been apportioned for dividends in 1918. During the past ten years the company has paid the sum of \$1,882,467 as dividends on surplus to the policy holders.

## PLAN FOR CONTROL OF ALL TONNAGE.

Washington, February 6.—Acceptance by the Allies of the plan to turn over the direction of all trans-Atlantic tonnage to a ship control committee, recently created, was announced to-night by Chairman Hurley, of the Shipping Board, with the assurance that this promises a complete unification of Atlantic shipping operations.

The committee, comprising P. A. S. Franklin, H. H. Raymond and Sir Connop Guthrie, was named at a conference of government department heads, shipping interests and representatives of the Allies. Sir Connop was selected to represent on the committee the Inter-Allied Chartering Conference, contingent on the Allies' acceptance of a plan of allocating tonnage. Word has just been received that the Allied Governments are heartily in favor of the proposal.

Vice-Chairman Stevens, of the Shipping Board, who is to go to London, will sit with the chartering conference as the American representative, assisting on the other side in instructions regarding the distribution of ships from a general pool to be formed. Actual allocation of ships in the pool will be in the hands of the control committee.

"Creation of the committee," said Mr. Hurley to-night, "is one of the practical results of the Inter-Allied War Council recently held at Paris. The move will increase the efficiency of the merchant fleets of America and the Allies."

"If the maximum efficiency can be obtained from every ship available, if cargoes can be loaded and unloaded without delay and ships can be moved promptly, it will be equivalent to the addition of considerable new tonnage."

"The committee will be left free to co-ordinate the needs of the various Government departments, effecting such interchange of tonnage and traffic as may be practicable with the Allied Governments."

## THE USE OF CAPITAL.

(Boston News Bureau.)

Sir Felix Schuster, at the annual meeting of the stockholders of the Union Bank of London, said that if capital were nothing more than the helpmeet of the idle rich he would say take it, but workers should know that capital is essential to industry, new enterprise, employment, better conditions and a higher standard of living for the people.

## UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FREE INSURANCE SINCE A.D. 1711

Canada Branch, Montreal:  
T. I. 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 1803

## 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.

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 Field 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

## WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire, Explosion, Ocean Marine and Inland Marine Insurance.

Assets Over - - - - \$4,000,000.00

Losses paid since organization, over - - - - 63,000,000.00

HEAD OFFICE - - - - TORONTO, ONT.

W. R. BROCK, President. W. B. MEIKLE, Vice-Pres. & Gen. Mgr.

QUEBEC PROVINCE BRANCH:  
61 ST. PETER STREET, MONTREAL

ROBERT BICKERDIKE, Manager

## The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.

TOTAL BENEFITS PAID (Over) . . . . \$53,000,000

FRED. J. DARCH,  
Secretary.

W. H. HUNTER,  
President.

S. H. PIPE, F.A.S., A.I.A.,  
Actuary.

Head Office - - - - TORONTO.