

## Insurance News and Views

### Policies for Wealthy Women.

Some interesting points were made by Lawrence C. Woods at a recent convention at Pittsburgh. He spoke on the sale of policies to wealthy women.

"Take a widow with a million dollar estate, she has been accustomed to spend thirty or forty thousand dollars a year on the upkeep of her home and establishment. It seems strange to some of us how a person could spend thirty or forty thousand dollars a year, but it is just as difficult for that mother to realize how her four children could each live on \$10,000 a year as it would be for some of the rest of us to figure how some of our children could live on a couple of thousand dollars a year. Furthermore, the average widow of wealth, never having made money and having lived for a number of years on an income from property, the income is over-emphasized in her mind for children. That is, the income on vested assets. She naturally

thinks that is the main source of income, even for her sons, let alone her daughters. Now, if she sees that million dollar estate and thinks of each of her four children instead of maintaining an establishment on thirty or forty thousand dollars a year, having probably to live on ten or twelve thousand dollars a year, when she realizes even that million dollars is going to be cut down one hundred thousand dollars by inheritance tax, her mind is peculiarly open to suggestions how during her life time she can finance that problem so that the net income for each of her children will not be more distinctly reduced."

### New Records Made by Sun Life.

The Sun Life Assurance Company of Canada reports a splendid volume of paid-for business for the month of November, 1919. A new high water mark in the history of this company was reached with the splendid monthly total of nine and a half millions. It is fitting that this vast amount of new business—paid-for—was secured in honor of the president of the Sun Life, Mr. T. B. Macauley, and is an ample demonstration, if any were needed, of the growth and popularity of this progressive company.

Life insurance to-day is better understood and appreciated than it ever was in days gone by, but even with the immense volumes of business being secured by the various Life companies, there are still many men to-day who have not provided financial protection for their families, or who are at least not carrying an adequate amount of insurance upon their lives.

### Appointments in N. A. Life.

Announcement is made in the December Nalaco, the Agency Paper of the North American Life Assurance Company, Toronto, of the appointment of Mr. J. A. L. Robinson to the post of District Manager at Calgary, Alta. Mr. Robinson was formerly Inspector at Regina and his promotion comes as a result of the great success attending his efforts there.

Mr. E. Holt Gurney, President of the Gurney Foundry Company, has been appointed director of the North American Life to fill the vacancy occasioned by the death of his brother, the late W. Cromwell Gurney. Mr. Holt Gurney is the third member of the Gurney family to be connected with the North American Life.

## 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

### 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 .. . . .	4,425,000
Life Fund & Special Trust Funds	75,578,630
Total Annual Income Exceeds ..	64,000,000
Total Funds Exceed .. . . .	172,000,000
Total Fire Losses Paid .. . . .	215,897,380
Deposit with Dominion Government (as at 31st Dec., 1918) ..	1,401,333

Head Office, Canadian Branch:  
Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.  
W. J. Jopling, Manager Canadian Branch.

Founded in 1806.

### THE LAW UNION AND ROCK INSURANCE CO., LIMITED

OF LONDON.

ASSETS EXCEED \$50,000,000.  
OVER \$10,000,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

**277 Beaver Hall Hill, MONTREAL.**  
Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, Canadian Manager.  
W. D. AIKEN, Supt. Accident Department.

### "Solid as the Continent"

The North American Life is high in the esteem of the insuring public. Our representatives are placing unprecedented amounts of new business. Why?

"Solid as the Continent" policies, coupled with liberal dividends and the great enthusiasm of all our agents is the answer.

If you want to associate yourself with a Company that offers its representatives real service, write us. Some good agency openings are available.

Correspond with E. J. Harvey, Esq., Supervisor of Agencies.

**NORTH AMERICAN LIFE ASSURANCE COMPANY**

"Solid as the Continent"

HEAD OFFICE - - - TORONTO

### The Secret of Successful Salesmanship

If the salesman has unlimited confidence in the company he represents and in the goods he is offering, it will not take long to communicate that confidence to the prospect. And this applies to Life Insurance more than to any other article. Agents of the Mutual Life of Canada meet with extraordinary success for that simple reason—they devoutly believe in Life Insurance and above all in the "Mutual" Life Insurance. The Mutual Life has been conducted for fifty years exclusively in the interests of its policyholders. The result is an unprecedented demand to-day for Mutual Life policies. With the Mutual "the secret of successful salesmanship" is simplicity itself. The agent knows that he has the Company and the policy that the prospect NEEDS. The rest soon follows.

"BE A MUTUALIST."

**The Mutual Life Assurance Co. of Canada**  
WATERLOO - - - ONTARIO.

### 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.

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164 ST. JAMES STREET, MONTREAL.  
ALEX. BISSETT - Manager for Canada.

### 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.

## BUSINESS INSURANCE

on the lives of the men who run the business is just as important as fire insurance on the property. Fire is a possibility but death a certainty.

The ready cash for a Canada Life Business Insurance Policy at such a time will readjust matters and carry on the business as nothing else can do. Ask for particulars.

**CANADA LIFE ASSURANCE COMPANY**  
Home Office - - - Toronto