

## LIFE.

Life! we've been long together,  
 Through pleasant and through cloudy weather;  
 'Tis hard to part when friends are dear;  
 Perhaps 'twill cost a sigh, a tear;  
 Then steal away, give little warning,  
 Choose thine own time:  
 Say not Good-night, but in some brighter clime  
 Bid me Good-morning.

—Mrs. Barbauld (A. D. 1800)

## HEAVY DEATH RATE.

The New York Insurance Blue Book is the authority for the following statements:

Assessment Societies reporting to New York Insurance Department, Jan. 1st, 1892 . . . . .	121
Assessment Societies that failed to report from 1881 to 1892 . . . . .	142
Percentage of failures . . . . .	54
Average age of the above 121 societies . . . . .	11 Yrs.

## REV. LYMAN ABBOTT, D. D.

"I must warn you," says Rev. Lyman Abbott, the celebrated successor of Beecher, "to beware of those voluntary organizations which substitute for an invested capital the mere promise of its members to pay an assessment when one of its members die. The man who is insured in one of these societies trusts for the protection of his family in the patient continuance in the average man; and his hope of realizing anything from his investment depends on his chance of dying before his fellows.

## Life Assurance vs. Savings Bank.

This is so old a case, and so long ago settled in favor of the plaintiff, that everybody ought to know better than to misunderstand it. We grant that if the insurance element were left out the Savings Bank would be preferable, but this is to say that if there were no need of insurance there would be no insurance companies. The insurance element can't be left out, and even if a man were sure of living to the yellow leaf, so that he would have full time for his savings investment, the trouble is—and this is the other of the two practical difficulties—that no man will keep up the process.

Nobody ever did put their money annually in a savings bank and keep it unbrokenly up, and nobody ever will. It is mere foolishness to make ideal suppositions, and the sufficient answer to any plan for banking one's savings instead of insuring life is that life is uncertain, on the one hand, and the non-fulfilment of the attempt is certain, on the other hand.

Death may, and omission will interrupt the process.—*The Insurance Advocate.*

The A. O. U. W.'s prosperity, nay its very existence, can be secured only by measures that will guarantee the *bona fide* of its contracts. The mere haphazard method hitherto pursued, if method it be, will not last, and when the end comes the crash will be terrific. The condition of things shows that the A. O. U. W. needs and must have new blood, a steady big flow of it too, or it will die of lack of vitality.—*The Bulletin.*

## Michigan and The American Crisis.

The financial crisis in the United States has naturally affected business adversely in all its branches. It is therefore a matter both of surprise and gratification that in the State of Michigan (where the Canada Life Assurance Company has been doing business for four years) the volume of new business secured by the Company in 1893, under the zealous and progressive management of J. A. Bucknell, largely exceeds that of any previous year. Manager Bucknell is to be congratulated on the result of last year's business, and on the confidence which leading American capitalists place in him and the excellent Canadian institution he represents.

## Very Gratifying.

THE TRUSTS CORPORATION OF ONTARIO.

TORONTO, Dec. 23rd, 1893.

W. T. Ramsay, Superintendent, Canada Life Assurance Co., Hamilton.

DEAR SIR: We have your letter of the 22nd inst. with cheque for \$:000, in full payment of Policy No. 55528, on life of W. F. Chipperfield.

It is very gratifying to us, as administrators of the above, to have such a satisfactory response to our claim, and we thank you for the very prompt manner in which it has been met.

Yours truly,

A. E. PLUMMER, Mgr.

## No Time Lost.

MEWBURN & AMBROSE,

Barristers, Solicitors, etc.

HAMILTON, Dec. 13th, 1893.

The Superintendent, Canada Life Ass. Co., Hamilton.

DEAR SIR: We beg to acknowledge the receipt of your favor of to-day's date, enclosing cheque for \$3301.98, amount of claim under Policy No. 2703, on life of R. G. Pole.

Mr. Pole died on 1st December, the proofs of death were handed you on 8th inst., and it is with pleasure we acknowledge the prompt manner in which this matter has been settled.

Yours truly,

MEWBURN & AMBROSE.

## It Leads Them All.

GURD & KITTERMMASTER,

Barristers, etc.

SARNIA, Ont., Dec. 18th, 1893.

H. M. Poussette, Esq., Gen. Agent, Canada Life.

DEAR SIR: In compliance with your request I beg to inform you that I took out my first Policy in the Canada Life on the 15th December, 1863, for one thousand dollars, paying an annual premium of \$20.30. On 31st December, 1889, the profits added to this Policy amounted to \$645.05, a sum in excess of all premiums paid by \$96.95. My entire satisfaction with your Company could not be better illustrated than by the fact that I have taken out since the issue of first Policy eleven additional ones amounting to \$35,000, which, with their profit additions, amounted to \$40,932.54 on the 31st December, 1889. **I have taken out insurance in several other Companies, but can truthfully affirm that not one have given me anywhere near the same profit returns as the Canada Life.**

Yours truly,

R. S. GURD.