

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 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 Bldg., 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.

Head Office, Toronto.
CANADA LIFE
ASSURANCE COMPANY



MONTREAL BUSINESS GROWING.

The Union Mutual Life Insurance Co. of Portland, Me., announces that, on account of the increasing business of its Montreal department, the Company has found it necessary to secure more commodious and centrally located offices, and so has moved to Suite 414 and 415, Dominion Express Building.

INSURANCE HEADQUARTERS.

The subjoined announcement has been issued by Lawrence Priddy, president of the National Association of Life Underwriters:

"I beg leave to notify you that the Hotel Astor has been selected as the headquarters for the 1918 convention of the National Association of Life Underwriters and the Life Underwriters' Association of Canada, which associations will this year hold a joint convention.

U. S. FOREST FIRES.

Forest fires laid waste an area of 962,000 acres in the United States during 1917, causing a loss of \$1,358,000. Of the 7,814 fires fought in the national forests, all but 2,132 were preventable, and of this number 952 were of incendiary origin. Through failure to comply with the law requiring the use of spark arresters, the railroads caused 1,003 fires. The other preventable fires were due to various forms of carelessness.

LET A LITTLE SUNSHINE IN.

The population of the world is about 1,623,300,000. The average age at death is 33 years.

Fifty-seven million three hundred and seventy-two thousand seven hundred and twenty-seven die annually.

Nine hundred and eight thousand five hundred and sixteen die weekly.

Five thousand three hundred and eight persons die every minute.

About three die every two seconds.

Sixty persons have died while you were reading this item.—From Sunshine.

THE LAW OF AVERAGES.

To maintain what is claimed for the law of averages, there must be a plurality of instances of the same kind. The theory that the law of averages applies with equal force to a limited field of instances was exploded, as far as Thomas A. Edison is concerned at least, in connection with fire insurance, says the Wall Street Journal. For many years Edison held that by establishment of a self-formed fire insurance fund the law of averages would pertain, and that with ordinary care the fund would at all times be equal to loss from any fire.

When Edison's West Orange plants were destroyed by a fire which did damage amounting to more than \$5,000,000, there existed fire policies in amount of \$2,000,000 only, in addition to the Edison fire protection fund, to which had been credited each year an amount equal to premiums payable for full protection. The net loss from that fire, it has been computed, would have equalled premiums payable for full protection for 99 years.

THE SERVING OF TWO MASTERS.

Possibly one trouble with fire insurance business, particularly in the smaller places, is the fact that it is frequently combined with the real estate business or handled by the local bank.

A long, long time ago it was said that no man can serve two masters, and we oftentimes hear this quoted as applicable to present-day methods. The man who operates a bank or is running a real estate office and handling fire insurance, whether as a side line or his principal occupation, is serving two masters whose interests must conflict at times.

The real estate dealer may know that a tenant is skating on thin ice, and all the more desire to insure the building. Under such circumstances he cannot be fair to both masters.

So the bank that is loaning money to a merchant wants its loans protected by insurance, particularly if its customer is losing money. How can it then deal that even-handed justice which Mr. Shakespeare recommends so highly?—Insurance Monitor.

"A Little Nonsense Now and Then"

The Politician—I see you farmers believe in putting good men in office. The Farmer—Yep! The best that money can buy.

"What became of that young man who used to win all the debates in college?" asked a Detroit, quoted in the Free Press of that city. "Oh," said his companion, "he married and hasn't won a debate since."

Edith—"Dick, dear, your office is in State street, isn't it?"

Dickey—"Yes, why?"

Edith—"That's what I told papa. He made such a funny mistake about you yesterday. He said he'd been looking you up in Bradstreet."—Pittsburgh Dispatch.

Landlady—That new boarder doesn't talk about himself, does he?

Housemaid—No.

Landlady—Wonder if he's married?

Housemaid—Sure he is.

Landlady—How do you know?

Housemaid—He only uses one hook in the wardrobe in his room.—Buffalo Express.

"I told Henrietta that I was proud to see her vote just like a man," said Mr. Meekton.

"Did that please her?"

"No. The choice of phrase was unfortunate. She said that if she couldn't vote better than a man there would have been no need of her troubling about the ballot in the first place."—Washington Star.

In a certain western state, relates the Argonaut, two farmers were conversing about their periodical trips to town. "How is it you no longer put up at the Golden Buck when you drive to market?" "Why, they are regular take-ins," replied the second farmer. "Last winter, when I lodged there for the night, they made a great fuss and gave me a big bottle to take to bed with me, and when I opened it, what d'ye think it was? Nothing but hot water."

"I hear that Swiddler has written a new three-act comedy."

"Yes," he read it to me and two other of his oldest friends yesterday."

"And what did you think of it?"

"Well, we all three thought one of the acts superfluous."

"Which act was that?"

"Oh, we each chose a different act." — London Opinion.

"Charley is simply wonderful," exclaimed young Mrs. Torkins. "I never dreamed that anyone could run a motor car the way he can!"

"What has happened?"

"We took a ride yesterday and went along beautifully in spite of the fact that he had forgotten some of the machinery."

"Running without machinery?"

"Yes. We had gone at least eleven miles before Charley discovered that his engine was missing."

The following is a Munchausen tale, showing the quality of the mud in Flanders at the present day.

A soldier walking along a road noticed a hat, which he attempted to kick out of the mud. What was his surprise to find a head under it, and to hear a voice calling for help.

When the man was extricated, he said: "I was on horseback." So together they proceeded to dig out the horse. The horse's mouth was found to be full of hay taken from a wagon which had sunk still farther down.—Everybody's Magazine.

A man who was travelling in the mountains stopped at a cabin and asked for a drink of water. An old woman brought it out to him, and after drinking he had quite a talk with her, telling her great stories about some of the wonders he had seen in the outside world. Finally, when he stopped to take breath, the old woman took her pipe out of her mouth and said:

"Stranger, if I knowed as much as you I'd go som'erc and start a little grocery."—St. Paul Pioneer Press.