

# The Monitor.

THE LONDON LIFE INS. CO.  
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D. F. UYS A. S. S. S.

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VOL. I.

LONDON, CANADA, MAY, 1892.

No. 1.



THE FIRST STEP.

## THE FIRST STEP.

THE pardonable pride evinced by the mother, the evident delight of the children, and the importance of the occasion, go to make up a picture that serves to remind us that every undertaking, however great or small, must needs have a beginning.

Among the many institutions of modern civilization, devised from time to time for the purpose of benefiting mankind, Life Insurance stands in the foremost rank; and, among the many thoroughly reliable Companies engaged in transacting the business,

the London Life Insurance Company, of London, Ont., a Company regularly incorporated by special Act of the Legislature of the Province of Ontario, 1874, and by Act of the Parliament of Canada, 1885, will be found equally reliable, and in every respect as worthy of patronage, as any of its honorable competitors.

Recognising that, while every facility was being afforded persons of means to insure, the average policy was not suited to the circumstances and requirements of a large percentage of the industrial classes, and being desirous of bringing the benefits

of reliable Life Insurance within the reach of all classes, this Company introduced, five years ago, its plans of Industrial Insurance, comprising policies ranging from \$20.00 and upwards to \$500.00, as may be desired, the premiums in respect of which policies may be paid weekly, as small a sum as five cents per week being accepted at all ages from two years of age at next birthday and upwards to sixty-five.

Two kinds of policies are issued, viz:— Whole Life policies, payable only on the death of the person insured, and Twenty Year Endowment policies, payable in the

same manner as Whole Life policies in case of the death of the insured within the twenty year period, but if the insured survives such period then the amount of such policy will thereupon be payable to the person insured.

The amount payable at death in the case of children is necessarily limited at the younger ages to what would reasonably cover funeral expenses, etc., but as the age increases the benefits payable increase in proportion until the maximum is reached on attaining the age of 12 years.

The many thousands of persons who in the short space of five years have availed themselves of the advantages afforded them by this Company, coupled with the large number of fresh applicants for insurance each week, prove conclusively that Industrial Insurance, although but in its infancy in Canada, is, nevertheless, as highly appreciated here as in the older countries, where it is almost universal among the industrial classes, one Company in England alone having upwards of ten million such policies in force.

We invite your attention to the partial list of claims paid on 3rd page; also to the Table of Rates on back page, and should you desire further particulars, any agent of the Company will be pleased to give you the fullest information, if favored with an interview.

Insure in the London Life Insurance Co.

AS OTHERS SEE US.

That the year 1891 was "good" to the London Life Insurance Company is shown in the Company's annual report, published in other columns. The business income, being premiums and interest, amounted to \$113,012.00, and the disbursements, including death claims paid, matured endowments, surrenders and other payments to policy holders, dividends to shareholders, salaries, and all expenses during the year, amounted to \$70,704 59, leaving \$42,307 41 balance of income over expenditure. The assets, exclusive of office furniture, agents' balances, etc., amounted to \$296,451.58, and the liabilities to \$255,644.37, showing surplus security to policy-holders, \$40,787.20, and deducting the capital, \$33,750.00, there remained a \$7,037.20 surplus for the shareholders. There are annual statements that show far larger figures, but there are none cleaner or clearer than the annual statements of the London Life. We gladly note that the Company is making a success of industrial insurance.—*The Budget, Toronto.*

The *Insurance and Financial Chronicle*, in an article on Savings Banks versus Life Assurance, sums up as follows: "The fact is, the attempt to contrast the Savings Bank with Life Assurance as a prudent provision for the future contingencies of both life and death breaks down every time under examination. The Life Assurance affords a ready provision for dependent ones in every one of the three hundred and sixty-five days of the year, and in every one of the years of life's span, be it long or short. It is an already-completed ark of refuge waiting to afford shelter when the deluge comes, while, at its best, the savings deposit is but a boat with the keel laid and in the process of slow construction, to be continued many years before its completion."

LIGHT AND SUNSHINE.

Have you ever watched the cellar potato sprout as it twists its white and sickly branch in search for the window, and when it reaches the light begins to extend with new vigor? It is well recognized that children brought up in close valleys do not thrive so well, and that families through the generations grow smaller in stature and less vigorous in physical and mental force if much excluded from light and sunshine.

One of the chief relations that light has to health grows out of its relation to dampness. It is more and more apparent that a damp soil, a damp house, and a continuous damp atmosphere, are not favorable to long continued and exuberant health. Where light is long excluded, there is sure to be dampness. This also favors the growth of cryptogams, fungoids, and all the various forms of low vegetable and insect life. As it is now found that many diseases are caused by or associated with bacterial or microphytic life, we need to be all the more on our guard against these sources of disease. There are very few, if any, of the pathogenic or disease-breeding germs that flourish in the full light of day. It is not even certain but that artificial light tends to diminish their vitality.

We have no sympathy with that kind of housekeeping which, in order to keep flies out and to keep rooms cool, forever shuts out the light from rooms. Better use nets and have a little more warmth. It is not air alone but light that is needed. The craze for sitting in actinic rays, or the blue-light treatment which was popular a few years ago, did good in that it led many to spend more time where they could get the full benefit of light. It is the combination of light and air that helps to give vigor and tone to many an invalid, and that makes what is known as the out-of-door treatment restorative to many a sufferer.—*N. Y. Independent.*

ONE OF MANY SUCH.

The Order of Fraternal Guardians, which in its essential features is one of the Simpure assessment endowment breed, scores of which are collapsing everywhere, has succeeded in finding a good many dupes in Canada, some of whom are men supposed to know that two and two make only four. The fact, however, that these men are led to believe that the payment of \$50 each year will enable the concern to pay back to each living member \$500 at the end of three and a half years would indicate that their mathematical training has been neglected. Members in Philadelphia have filed a bill in equity against the concern, and we predict that all the "benefit" the Canadian members will ever get will be the benefit of a costly experience.—*Insurance and Financial Chronicle.*

RAILWAY OFFICIAL.—"Smoking not allowed in the waiting-room, sir; you'll have to go onto the platform."

MR. MCFINIGAN.—"I'm not smoking, sir."

R. O.—"But you have your pipe in your mouth, sir."

MR. MCF.—"Yes, and I have me feet in me boots, but I'm not walking."—*Tid-Bits.*

THE VALUE OF HOT WATER.

A strip of flannel or a napkin wrung out of hot water and applied round the neck of a child that has the croup, says the *Leeds Mercury*, will surely bring relief in ten minutes. A towel folded several times, and quickly wrung out of hot water and applied over the seat of pain in toothache or neuralgia, will generally afford prompt relief. This treatment in colic works like magic. We have known cases that have resisted other treatment for hours, yield to this in ten minutes. Nothing will so promptly cut short congestion of the lungs, sore throat, or rheumatism, as hot water when applied promptly and thoroughly. Pieces of cotton batting dipped in hot water and kept applied to sores and new cuts, bruises and sprains, is the treatment adopted in many hospitals. Sprained ankle has been cured in an hour by showering it with hot water, poured from a height of a few feet. Tepid water acts promptly as an emetic; and hot water taken freely half an hour before bedtime, is the best cathartic in a case of constipation.

ALL SORTS.

OLLIE.—"What would you do the first thing if you were a woman, George?"

GEORGE.—"Wish I was a man, I suppose."—*Yonkers Statesman.*

TOO DANGEROUS.—*Doctor*: "There is one thing more; your wife must not speak a word to-day; tell her that."

PATIENT'S HUSBAND: "W-would you mind telling her yourself?"—*Dorfbarbier.*

TIRED OF WAITING.—"I hold you in the highest respect," he said, as he pressed her hand. "I know it," she said, and then with a blush she added, "It's the only way you do hold me."—*N. Y. Press.*

POETRY AND PROSE.—*Practical Father*: "So you want to marry my daughter, eh?"

POETICAL LOVER: "Yes, sir; I would lie down and die for her."

P. F.: "H'm! Would you get up and work for her?"

HOUSEMAID.—"It doe' my heart good to see you and the baby together. It's a pretty picture. Sure, and he's the image of you."

FOND MOTHER.—"But they all say that he looks like his father, Mary."

HOUSEMAID.—"Oh, no, mum; he is not good-looking enough for that!"

A Jewish Rabbi in Philadelphia, in a recent address to the Life underwriters of that city, said, among other things: "Gentlemen, the good that you accomplish does not begin after death, but begins long prior to death, for you are really what your name indicates—Life-insurers, life prolongers, life-savers. You insure, you prolong and you save life by taking from the mind of a man the care, worry and vexation as to what will become of his family after his death. You remove one of the greatest sources of loss of life when you sign a policy."—*Monetary Times.*

# THE LONDON LIFE INSURANCE CO'Y.

Head Office, - - - London, Ont.

## PARTIAL LIST OF INDUSTRIAL CLAIMS PAID:

NAME AND RESIDENCE.	Amount Paid.	NAME AND RESIDENCE.	Amount Paid.	NAME AND RESIDENCE.	Amount Paid.	NAME AND RESIDENCE.	Amount Paid.
<b>LONDON.</b>							
Thos. P. Breen, 55 1/2 Waterloost.	\$428 45	Walter Todd, 111 August.	\$ 5 00	James Dowden, St. Peter's Home.	\$100 00	Michael E. Fleming, 58 Division-st.	5 83
Wm. T. Davis, 202 Horton-st.	111 00	Alice W. Maynard, 11 Mansel Ave.	59 00	James Comerford, 419 James-st.	190 00	Sarah E. Jackson, 12 Grove-st.	35 00
Michael Murray, 542 York-st.	51 00	Bessie Phillips, 625 Gerrard-st.	8 75	Isabella Williams, 35 John-st. N.	159 00	Wm. H. Reed, 679 Princess-st.	25 00
Minnie Alton, 233 York-st.	60 00	Philomene Senior, 26 Alice-st.	121 00	E. E. McElcheran, 217 John-st. N.	50 00	Joseph J. E. Marton, Garden Island.	17 50
Lydia Sage, 235 Clarence-st.	155 00	James Clovin, 265 Parliament-st.	48 00	Jane S. Hogg, 108 John-st. N.	99 00	Jane Myriss, Stewart-st.	75 00
Martha J. Hunley, 114 South-st.	60 00	Emma Devoats, 54 Cent-st.	5 00	Mary A. Ellis, Burlington-st.	88 00	Nancy C. Ferguson, First-st.	42 00
Irene M. Element, 234 Wellington-st.	15 00	Mate J. Reeves, 34 Logan Ave.	5 58	Sarah A. Jefferson, 365 Main-st. W.	45 00	Tamor Taylor, 134 Princess-st.	12 32
Mary A. Farmer, 509 Hill-st.	152 00	Maggie Nicholson, 40 Tecumseh-st.	30 00	Mary Lambert, 275 Queen-st. S.	50 00	Jane Miller, Stanley-st.	105 00
Thomas Armitage, 419 Horton-st.	303 33	Alphonse Guespette, 1158 Sherburne-st.	93 00	Robert B. Gardner, 31 Caroline-st.	112 00	Bridget C. Milne, 387 Division-st.	98 00
Charles Cooke, 369 Simcoe-st.	111 00	Sadie Lavelle, 118 Teruley-st.	27 50	James J. Doherty, 31 Spring-st.	60 00	Elizabeth Harris, Durham-st.	36 00
Henry Sweeney, 943 Queen's Ave.	72 00	John Stutter, 2203 Kackville-st.	54 83	Margaret Allen, 271 Hunter-st. W.	198 00	Charlotte A. Wilson, Albert-st.	154 58
Louis W. Carroll, 257 Wellington-st.	3 33	Maud Cobbold, 293 Sackville-st.	97 00	John Proctor, 65 Catherine-st.	198 00	Mary Reid, Johnson-st.	43 00
Nancy Marsh, 76 Park-st.	3 00	Annie E. Adams, 127 Havenport.	80 00	Annie Corrigan, 424 Catherine-st.	195 00	<b>STAFFORD.</b>	
Joseph W. Keating, 444 Hill-st.	53 33	Agnes R. Cane, 119 Elliott-st.	75 00	Wm. J. Kench, 42 Bay-st. North.	115 50	Patrick Cloney, John-st.	98 00
Edith A. Westcott, Hospital.	60 00	Jeremiah Maloney, 147 Elizabeth-st.	75 00	Wm. J. Dwyer, 37 Margaret-st.	104 00	Margaret A. Edward, Rebecca-st.	150 00
Mary A. Whitbread, 757 Nelson-st.	75 00	Kathleen Switzer, 393 Dupont-st.	1 25	Louis Hackbusch, 295 Hunter-st.	75 00	Emily Redford, Princess-st.	160 00
Isabella Clark, 331 Thames-st.	136 00	Richard Kelly, 8 Bolton Ave.	227 50	Maria Laidlaw, 275 Main-st. West.	115 00	Wm. France.	78 33
Elizabeth Raison, Wortley Road.	97 00	Arthur Hunt, 8 Regent Ave.	70 00	John Stevens, 123 James St. S.H.	168 00	Geo. Stephens.	76 00
John Nicholson, 124 Talbot-st.	156 00	Herb. D. Montgomery, 929 Queen Street West.	32 91	Mary Thaggart, 173 Walnut-st.	128 00	Mary J. Wilson.	35 00
Alex Stinson, 168 Wharfcliffe Road.	17 33	Edward Hagan, 5 St. Patrick-st.	28 00	Idea Shattuck, 54 Simcoe-st. East.	86 63	Mary A. Pinch.	144 00
Wm. Devoys, 537 Piccadilly-st.	70 00	George E. Illman, 87 Magee-st.	38 00	Jeremiah Thomas, 110 Market-st.	144 00	John Brown.	32 00
Margaret Vincent, 318 Talbot-st.	70 00	Mary J. McIntosh, 573 Eastern Ave.	138 00	Mary Haycraft, 65 Tisdale-st.	120 00	John Chadwick.	129 00
Michael E. Devoys, 537 Piccadilly-st.	56 00	John Fraser, rear 24 Oxford-st.	100 00	Olive B. Gray, 35 King-st. West.	40 00	Mildred Milligan, Stragham-st.	108 00
Richard McDonald, 171 York-st.	115 00	John Harrison, 115 Berkeley-st.	42 00	Margaret Hartnett, 231 Bannockburn.	33 33	K. S. McDonald, Huron-st.	198 00
Wm. Claypole, 520 Horton-st.	77 50	Mary Holdback, 213 Clarence-st.	213 34	Margaret Antwistle, 477 John-st. N.H.	33 33	<b>WOODSTOCK.</b>	
Marijory Cameron, East Nissouri.	168 00	Ann Dempsey, 150 Claremont-st.	213 34	Ellen Barrett, 92 Vine-st.	65 33	George Gurbutt, King-st.	111 00
Wilhelma A. Smith, 393 Central Ave.	34 00	Emma J. Rowe, 355 Church-st.	52 50	John Strowbridge, 13 Oak Ave.	60 00	Ormiston D. Leflar, 73 Finkle	108 00
Elizabeth Alexander, 171 York-st.	86 25	Addie L. Dorsey, 24 Adelaide-st. W.	72 00	Margaret Harcourt, 231 Bannockburn.	48 00	Jane Todd.	58 00
Mrs. Sarah Garside, 23 Mill-st., L.W.	44 00	Mary J. Campbell, 174 Ellen-st.	174 16	Harvey Hallah, 255 Wentworth-st.	37 33	Ralph Geroux.	35 00
Ann Eliza Cutley, 174 Wortley Road.	70 00	Mary McGinn, 75 Ontario-st.	124 16	Wm. T. Laing, 797 Mary-st.	37 33	John Gendry.	194 00
Ellen O'Neil, Grey King's Ave.	42 00	John Ferris, 215 Taylor-st.	52 00	Edward Lavis, 253 King William-st.	70 00	Mildred Milligan, Stragham-st.	108 00
Jane Hutchinson, 724 Queen's Ave.	96 00	Mary Ritchie, 7 Shaw-st.	109 00	Barbara Smith, 225 King-st. North.	144 00	Marnie Beyer.	10 50
Eliza J. H. McNamara, 259 Thames-st.	96 00	Sarah A. Smith, 28 Eastern Ave.	80 00	Wm. J. Doherty, 508 John-st. North.	95 00	Jane Eiton, 129 Wilson-st.	56 00
Edwin Fildew, 348 Clarence-st.	120 00	Cath. Arthur, 152 Queen-st. East.	94 00	Wm. P. McCawley, 161 Wilson-st.	95 00	<b>MISCELLANEOUS.</b>	
Moses Westbrook, 570 Richmond-st.	76 60	W. H. N. Johnson, 98 Berkeley-st.	28 00	Annie M. Joyce, 193 King-st. West.	60 50	ALTON, ILL.:	
Mary A. Devoys, 537 Piccadilly-st.	143 00	E. S. Culross, 14 Sydenham-st.	33 00	Nelson Stevens, 149 King William-st.	150 00	Michael Beehan.	187 50
Honour C. Ellis, 477 Grey-st.	108 00	Isabel M. Quinn, 28 Ontario-st.	87 00	Elizabeth Dick, 23 Jones-st.	53 32	<b>BARRIE:</b>	
Wm. Reed, 205 Richmond-st.	198 00	Eliza Ranie, 5 Windermere Ave.	45 00	Jirigett Buckley, 20 Duke-st.	98 00	Abraham W. Walton.	66 66
T. B. D. Ley, 15 Maitland-st.	50 00	Jane C. Farmer, 9 St. Patrick-st.	64 00	L. M. Milligan, 346 Hunter-st.	104 00	<b>BELLEVILLE:</b>	
Geo. Sturgeon, Wellington Road.	152 00	Elizabeth Olney, 114 Munro-st.	11 00	Joseph Horton, 159 King William-st.	408 00	Daniel O'Kieff.	60 66
Mary Spearman, 65 Maple-st.	28 00	Jessie Ward, 209 Victoria-st.	98 00	Patrick Roach, 32 Guise-st.	92 00	<b>BUFFALO:</b>	
Ann Hawthorn, 705 William-st.	28 00	Edward T. Murphy, Camden-st.	189 00	M. R. English, 15 Harriet-st.	148 00	Ernest Merkel.	500 00
Ann Jamison, 510 Simcoe-st.	30 00	Isabella Routell, 211 Church-st.	127 50	Kate Fox, 17 Woodmarket.	25 33	Sarah Pettit.	46 00
Jane E. Parks, 190 Wellington-st.	121 00	Wm. Gilmore, 24 Sydenham-st.	162 00	Mary Greer, 346 Hunter-st.	25 33	John Rimmer, 356 Elk-st.	52 00
Patrick McGuire, 228 Nelson-st.	60 00	Rhiza K. Kendrick, 46 Queen-st. W.	189 00	Patrick Burn, 55 Wood-st. East.	146 66	<b>CALEDONIA:</b>	
Chas. Mottashed, 15 Grey-st.	22 00	Robt. Findlay, 597 Pope Ave.	98 00	Stewart Douglas, 92 James-st.	58 67	Ellen H. Paterson.	36 00
Edwin Moran, 262 Kidour-st.	104 00	Edward Sanders, 48 Alice-st.	46 66	Ida C. Hart, 43 Kelly-st.	28 00	<b>DETROIT:</b>	
Jas. D. Loftus, 539 Bathurst-st.	500 00	Cecilia Binkhorn, 173 Sheridan Ave.	148 33	Thos. Adams, 74 Barton-st. East.	46 00	Bertha Repp.	40 00
Geo. Wunnamott, 142 Wellington-st.	120 00	Mary E. Shearer, 113 Augusta Ave.	96 00	Judith Lawry, 159 Wellington-st.	95 00	Harold I. Lane.	26 25
William E. Cole, 31 Palace-st.	71 25	Ann Cox, Tolmie-st.	36 00	M. A. Martin, 59 Hannah-st. West.	75 00	Mary E. Tease, West River-st.	84 00
Gelon Slater, 23 Palace-st.	78 00	Mary Benson, 508 Front-st.	64 66	Martha Purott, 99 Hannah-st. West.	208 33	<b>SEAFORTH:</b>	
Thos. H. Dorell, 620 Dufferin Ave.	70 25	Harry Haman, Cherry Ave.	34 00	Patrick Leonard, 159 Wellington-st.	192 00	Arthur Deem.	97 00
Eliza M. Brown, 613 Dufferin Ave.	41 16	John H. Baker, 47 Hosking-st.	30 00	Geo. Lee, 4 Ferguson Ave.	25 50	James Weeden, 26 Talbot-st.	20 00
Julia McCarty, 62 King-st.	35 00	Thos. Binkhorn, 173 Sheridan Ave.	63 33	Robt. W. Mathews, 141 Cathcart-st.	61 33	St. Thomas's.	
Mary Cumberledge, 375 York-st.	51 50	Bert McLean, 39 Prince Arthur Ave.	63 33	Wm. Smith, 25 Margaret-st.	69 32	James Weeden, 26 Talbot-st.	20 00
Ann Norrie, 138 Bathurst-st.	99 00	Jane A. Bertram, Esplanade.	63 33	Ellen Riddle, 255 Catherine-st. North.	112 00	Eva M. Murphy.	88 91
Ellen Wells, 407 Hamilton Road.	64 80	John Bredan, 10 St. Vincent-st.	32 50	F. S. D. Smith, 115 Catherine-st. N.	92 50	LOCKPORT, N. Y.:	
Sarah J. Brennan, 95 Oak-st.	39 00	Margaret E. Clonkey.	65 00	Wm. J. Nicholls, 18 Pine-st.	39 66	Jane Ball.	44 00
Thos. Heth, 121 Amelia-st.	34 66	John E. Taylor, 247 St. Vincent-st.	146 66	<b>BRANTFORD.</b>		<b>MANITOBA:</b>	
Isabella Ramsey, 198 Horton-st.	43 33	Emma J. Tivey, 275 Gore Vale Ave.	146 66	Michael E. Killeagh, 22 Pearl-st.	46 65	Eliza Tink, Shoal Lake.	148 00
<b>TORONTO.</b>							
Ann Squires, 633 Gerrard-st.	120 00	Ethel S. Smith, 95 Yonge-st.	64 66	Maximilian Bell.	96 00	<b>PARIS, ONT.:</b>	
Edna Fleming, 133 Manning Ave.	25 00	Samuel Caswell, 80 Seaton-st.	41 66	Gordon D. M. Fadden, 79 Harbor-st.	30 00	Mary E. Tease, West River-st.	84 00
James W. Mott, 373 King-st.	21 50	James Daniel, 1 Pine Terrace.	134 00	Annie McQuillan, 750 Richmond-st.	61 66	<b>SEAFORTH:</b>	
Sarah Eden, 41 Hayden-st.	50 00	Ann Gynn, 95 Markham-st.	41 66	Mary G. McIntyre, 95 Spring-st.	98 00	Arthur Deem.	97 00
Benj. McGowan, 137 Ontario-st.	99 16	Ann Roark, 38 St. Paul-st.	44 00	Milton M. Martin, Dundas-st.	94 00	St. Thomas's.	
Michael Burns, 2 Sackville-st.	100 00	Elizabeth Finlay, 597 Pope Ave.	24 16	Wm. H. McCurtis, 28 Nelson-st.	34 00	James Weeden, 26 Talbot-st.	20 00
Genevieve A. Dorsey, 24 Adelaide-st.	100 00	Andrew Beattie, 446 Church-st.	204 66	Wm. H. McCurtis, 28 Nelson-st.	34 00	St. Thomas's.	
Edith M. McCurray, 191 Bolton Ave.	16 04	Mary Whitwate, 93 Cherry-st.	83 33	Caroline Kelly.	113 33	James Weeden, 26 Talbot-st.	20 00
Mary Hennessey, 646 King-st. W.	145 00	Edward W. Dillon, 41 Sackville-st.	41 66	Geo. Hubert, 46 Pearl-st.	60 00	St. Thomas's.	
John Shaw, 46 King-st. W.	115 00	Alfred Wilkinson, 55 Spring-st.	19 00	Clara Ott, 29 Walnut-st.	24 00	Supernatural BRIDGE, N. Y.:	
Ellen Grose, General Harbord.	97 00	Robert Peaker, 24 Hayter-st.	28 00	Daniel Jennings, 83 Arthur-st.	35 00	John King.	130 00
Mary Dalton, 39 Denison-st.	61 66	William Davey, 31 Allan Ave.	62 00	Wm. Frater, 24 Ball-st.	42 66	<b>UKBRIDGE:</b>	
Lizzie M. Welsh, 610 1/2 Yonge-st.	6 66	Edward Dunsford, 76 Hayter-st.	42 00	M. L. Smith, Tuscarora.	57 15	Mary A. Hunter.	85 00
Mary Driscoll, 102 Eastern Ave.	100 90	Margaret Dimeo, 79 Gerrard-st.	190 00	Sarah J. Matthews, 111 Wellington-st.	37 00	<b>WATERFORD:</b>	
Mrs. M. Black, 223 Queen-st. W.	120 00	Wm. S. Wilson, 147 Farley Ave.	61 50	Geo. T. Huffman.	98 00	<b>WINDSOR, N. S.:</b>	
John W. Stringer, 9 Walnut-st.	40 00	Sarah Phillips, 39 Bellevue Ave.	24 25	Sophia M. Mockridge.	24 00	<b>GENERAL BRANCH.</b>	
Edith H. Rowland, 193 Gladstone Ave.	48 00	Daniel P. Ior, 34 Wood-st.	97 50	In addition to the issuing of Industrial Policies, this Company also issues ordinary Whole Life, Limited Payment Life, and Endowment Policies, for amounts ranging from \$2500 to \$50000, on individual lives, and in respect of which the premiums may be paid yearly, half-yearly or quarterly, as may be desired.			
Robert Armstrong, 128 Eastland-st.	62 00	Samuel Walker, 24 Sackville-st.	26 25	<b>COPY OF CANADA INSURANCE LICENSE.</b>			
Joseph L. Leussour, General Hospital.	96 60	John McBeath, 14 Seaton-st.	29 00	No. 99.—This is to Certify that the London Life Insurance Company, having deposited in the hands of the Receiver-General of Canada the sum of Fifty Thousand Dollars, as required by the Act of Canada, 40 Vic., Cap. 42, section 5, is hereby Licensed to carry on the business of Life Insurance. Dated at the City of Ottawa, the 7th day of December, 1885.			
James Dixon, 121 Amelia-st.	100 00	John Chisholm, 39 Agnes-st.	110 00	W. FITZGERALD, <i>Supt. of Insurance.</i> D. M. COURTNEY, <i>for the Minister of Finance.</i>			
Mina Muir, 180 Berkeley-st.	20 00	Margaret Dimeo, 79 Gerrard-st.	190 00	Since this License was issued the Company voluntarily increased its deposits with the Government to the extent of \$10,000, having now on deposit securities to the amount of \$60,000.			
Charles Loyer, 95 Sherburne-st.	15 00	Wm. S. Wilson, 147 Farley Ave.	61 50				
Lena Mann, 4 Clarence St.	33 00	Sarah Phillips, 39 Bellevue Ave.	24 25				
Hannah Fernley, 177 Belvidere-st.	39 00	Daniel P. Ior, 34 Wood-st.	97 50				
John Delory, 10 Talbot-st.	31 00	Samuel Walker, 24 Sackville-st.	26 25				
Francis Ferguson, 81 Palmerston Ave.	100 00	John McBeath, 14 Seaton-st.	29 00				
Robert Lytle, 105 Cumberland-st.	20 00	John Chisholm, 39 Agnes-st.	110 00				
Ralph V. Walker, 51 Carlow Ave.	16 00	Margaret Dimeo, 79 Gerrard-st.	190 00				
Edward E. Snow, 121 Cathara Ave.	1 45	Wm. S. Wilson, 147 Farley Ave.	61 50				
Catherine Hanna, 53 Anderson-st.	17 50	Sarah Phillips, 39 Bellevue Ave.	24 25				
Sarah Jordan, 114 Palmerston Ave.	30 67	Daniel P. Ior, 34 Wood-st.	97 50				
Stewart Wilson, 504 Auelaland-st.	8 16	Samuel Walker, 24 Sackville-st.	26 25				
M. H. Middleton, 115 Oak-st.	8 33	John McBeath, 14 Seaton-st.	29 00				
Herbert J. Heath, Fuller-st.	42 00	John Chisholm, 39 Agnes-st.	110 00				
Mary McQuaid, 97 Ontario Place.	12 50	Margaret Dimeo, 79 Gerrard-st.	190 00				
Mary J. Maher, 381 Gerrard-st.	100 00	Wm. S. Wilson, 147 Farley Ave.	61 50				
Bruno Rend, 9 Ways Place.	96 00	Sarah Phillips, 39 Bellevue Ave.	24 25				
Andrew Rock, 144 Cathara Ave.	45 83	Daniel P. Ior, 34 Wood-st.	97 50				
Alex. F. Crosbie, 152 Givens-st.	166 00	Samuel Walker, 24 Sackville-st.	26 25				
Gertrude M. Harrison, 115 Berkeley-st.	25 00	John McBeath, 14 Seaton-st.	29 00				
John Urquhart, 13 Coburg Ave.	42 00	John Chisholm, 39 Agnes-st.	110 00				

**INDUSTRIAL INSURANCE.**

**WHAT IS IT?**—It is Life Insurance on the most improved plans, specially adapted to the circumstances and requirements of the Industrial Classes.

**WHO MAY INSURE.**—All persons from 1 to 65 years of age, whether male or female, are eligible for insurance, if in good health. Applications for Infantile Policies may be signed by either parent.

**HOW IT IS DONE.**—An Agent of the Company calls upon you, takes the application and delivers the Policy when issued. The premium—except when paid for several weeks in advance—is payable weekly thereafter. The first weekly payment must be made when the application is taken.

**PAYMENT OF CLAIMS.**—The *London Life* pays all claims under its policies within twenty-four hours after receipt at the Head Office of the necessary claim papers, thus rendering the insurance available to those of limited means when most needed.

**ALL MUST DIE**—Consider the fact that you have no lease of life, and that you may be called upon at any time to leave those in whose welfare you take the deepest interest, and you will, no doubt, call to mind many a once happy family left in want, or dependent upon the charity of friends, under such circumstances. What guarantee have you that your own household will not be placed in this unenviable position?

**HOW MUCH DO YOU SAVE?**—Comparatively few are able to save a competency against the time of need, and of those who are able not to do so. When a reliable Company, such as *The London Life*, for a few cents per week, offers in case of sudden bereavement in your family to supply you with what is truly the one thing needful—money—or, in case of your death, to stand between your family and affliction, does not common sense direct that your plain duty is to take out a Policy at once, and thereby save your loved ones from humiliation?

**RATE TABLE.**

**INDUSTRIAL WHOLE LIFE INSURANCE.**

Age at Entry next Birthday	Gums Payable at Death for Undermentioned Weekly Premiums.			
	5c.	10c.	15c.	20c.
12	8123	8246		
13	121	242		
14	113	238		
15	117	234	\$354	
16	115	230	345	
17	113	226	339	
18	111	222	333	
19	109	218	327	
20	106	212	318	\$24
21	104	208	312	416
22	102	204	306	408
23	99	198	297	388
24	97	194	291	388
25	95	190	285	380
26	90	184	278	368
27	90	180	270	360
28	88	176	264	352
29	85	170	255	347
30	83	166	249	332
31	81	162	243	324
32	78	156	234	312
33	76	152	228	304
34	74	148	222	296
35	72	144	216	288
36	69	138	207	276
37	67	134	201	268
38	65	130	195	260
39	63	126	189	252
40	60	120	180	240
41	58	116	174	232
42	56	112	168	224
43	54	108	162	216
44	52	104	156	208
45	50	100	150	200
46	48	96	144	192
47	46	92	138	184
48	44	88	132	176
49	42	84	126	168
50	40	80	120	160
51	38	76	114	152
52	37	74	111	148
53	35	70	105	140
54	34	68	102	136
55	32	64	96	128
56	31	62	93	124
57	29	58	87	116
58	28	56	84	112
59	26	52	78	104
60	25	50	75	100
61	24	48	72	96
62	23	46	69	92
63	22	44	66	88
64	21	42	63	84
65	20	40	60	80

**INDUSTRIAL ENDOWMENT INSURANCE**

Combines all the advantages of reliable Life Insurance for a specified term of years with that of a Savings Bank Investment, and has been specially designed to meet the requirements of a large class who desire to avail themselves of the protection afforded by the former and yet participate in the advantages of the latter.

Parents are now afforded an opportunity to insure their children at an outlay so small—5 cents per week and upwards—as not to be compared with the many advantages gained; for in addition to the value of the insurance, while they are directly under their care, the benefits that will result by insuring into the midst of these young people the principles of economy, and to provide for those of those who in turn may be dependent on them for support, will undoubtedly prove a tenfold blessing in after life.

Any allotments of profits to these Policies will, subject to the rules and regulations of the Company, be made quarterly to Policies then in force.

**RATE TABLE.**

**INDUSTRIAL ENDOWMENT INSURANCE.**

Age at Entry next Birthday	Gums Payable at the Expiration of 20 Years, or previous Death, for the Undermentioned Weekly Premiums.				
	10c.	20c.	30c.	40c.	50c.
12	808	\$195	\$204		
13	98	196	194		
14	96	196	194		
15	98	196	194		
16	95	192	190	\$32	
17	93	190	194	32	
18	98	196	194	32	
19	98	196	194	32	
20	97	194	191	32	\$45
21	97	194	191	32	45
22	97	194	191	32	45
23	97	194	191	32	45
24	97	194	191	32	45
25	96	192	188	34	48
26	96	192	188	34	48
27	96	192	188	34	48
28	96	192	188	34	48
29	96	192	188	34	48
30	95	190	185	35	47
31	95	190	185	35	47
32	94	188	182	37	47
33	94	188	182	37	47
34	93	186	179	37	46
35	93	186	179	37	46
36	92	184	176	38	46
37	92	184	176	38	46
38	91	182	173	39	45
39	91	182	173	39	45
40	90	180	170	39	45
41	89	178	167	39	44
42	88	176	164	39	44
43	87	174	161	38	43
44	86	172	158	38	43
45	85	170	155	38	42

**INDUSTRIAL ENDOWMENT INSURANCE.**

Payable at the expiration of 20 years or previous death. (Subject to increase from profits.)

**Infantile Table.**

Amount of Insurance if Life is rated UNDER 12 YEARS OF AGE.

If a weekly premium of only 5 cents be payable, the amount insured will be only half that payable under the following to cent table.

If a weekly premium of 20 cents be payable, the amount insured will be double that payable under the following 10 cent table.

Age next birthday	Amount payable for a weekly premium of 10 cents if the insured die after the Policy has been issued for the following periods:										
	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.	11 Yr.
1	825	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75
2	30	35	40	45	50	55	60	65	70	75	80
3	35	40	45	50	55	60	65	70	75	80	85
4	40	45	50	55	60	65	70	75	80	85	90
5	45	50	55	60	65	70	75	80	85	90	95
6	50	55	60	65	70	75	80	85	90	95	100
7	55	60	65	70	75	80	85	90	95	100	105
8	60	65	70	75	80	85	90	95	100	105	110
9	65	70	75	80	85	90	95	100	105	110	115
10	70	75	80	85	90	95	100	105	110	115	120
11	75	80	85	90	95	100	105	110	115	120	125

When the amount insured reaches \$100.00, it will continue at that sum till the expiration of the said term of twenty years or previous death of the insured, when that sum will be payable, subject to the terms and conditions of the Policy. No amount will be due or payable if death occur within one calendar month from the date of issue.

**INDUSTRIAL WHOLE LIFE INSURANCE.**

**Infantile Table.**

Amount of Insurance if Life is rated UNDER 12 YEARS OF AGE.

If a weekly premium of only 3 cents be payable, the amount insured will be only half that payable under the following 5 cent table.

If a weekly premium of 10 cents be payable, the amount insured will be double that payable under the following 5 cent table.

Age next birthday	Amount payable for a weekly premium of 5 cents if the child insured die after the Policy has been issued for the following periods:										
	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.	11 Yr.
1	820	\$24	\$28	\$34	\$40	\$46	\$52	\$58	\$64	\$70	\$76
2	24	28	34	40	46	52	58	64	70	76	82
3	28	34	40	46	52	58	64	70	76	82	88
4	34	40	46	52	58	64	70	76	82	88	94
5	40	46	52	58	64	70	76	82	88	94	100
6	46	52	58	64	70	76	82	88	94	100	106
7	52	58	64	70	76	82	88	94	100	106	112
8	58	64	70	76	82	88	94	100	106	112	118
9	64	70	76	82	88	94	100	106	112	118	124
10	70	76	82	88	94	100	106	112	118	124	130
11	76	82	88	94	100	106	112	118	124	130	136

When the amount insured reaches \$124.00, it will continue at that sum during the lifetime of the person insured, subject to the terms and conditions of the Policy.

No amount will be due or payable if death occur within one calendar month from the date of issue.

Three or five cents weekly are the only premiums that will be accepted on the lives of children under six years of age next birthday, and ten or twenty cents weekly is the limit on ages between six and eleven inclusive.

Five or ten cents weekly are the only premiums that will be accepted on the lives of children under six years of age next birthday, and twenty cents weekly is the limit on ages between six and eleven inclusive.

**The London Life INSURANCE CO.**

HEAD OFFICE, - LONDON, ONT.  
 Authorized Capital, \$1,000,000.00.  
 Subscribed Capital, \$225,000.00.  
 Government Deposit, \$60,000.00.

JOSEPH JEFFERY, President. JOHN McCLARY, Vice-Pres.  
 JOHN G. RICHTER, Manager.

**BOARD OF DIRECTORS:**  
 JOSEPH JEFFERY, Ontario Loan & DeLenture Co.  
 JOHN McCLARY, Pres. McClary Mfg. Co.  
 WILLIAM BOWMAN, Pres. Canada Chemical Mfg. Co.  
 SHERIFF GLASS, Pres. Agricultural S. & L. Co.  
 FURGE BELL, Pres. Chatham L. & S. Co.  
 WILLIAM F. BULLEN, Mgr. Ont. Loan & Deb. Co.  
 H. H. SMALLMAN, Mgr. Canada Chem. Mfg. Co.  
 GEO. C. GIBBONS, P.C., Gibbons, McNab & Mulken, Barristers  
 ARTHUR S. EMERY, Broker, Valuator, Auditor, Etc.  
 GEO. M. HARRISON, Harrison & Rathburn, Bankers  
 A. O. JEFFERY, L.L.B., D.C.L., Barrister, Solicitor, Etc.

Medical Referee, WILLIAM WOODRUFF, M.D.  
 Solicitor, JAMES MAHER, Q.C.  
 Bankers, MOLSONS BANK.

**ABSTRACT OF FINANCIAL STATEMENT FOR YEAR ENDING DECEMBER 31st, 1891.**

Received from Premiums and Interest on Investments, -	\$113,012 00
Expenditure (including payments to Policy-holders)	70,704 08
Assets (not including uncollected Capital), -	296,451 68
Total Liabilities to Policy-holders and Public, -	255,664 38
Net Surplus Security to Policy-holders, -	40,787 20
In addition to which there is uncollected Capital, -	189,350 00
Making Total Surplus Security to Policy-holders, -	230,137 20

**Extracts from the Insurance Corporations Act, 1892.**

PASSED BY THE LEGISLATURE OF ONTARIO.

35.—(1) In this section the word "life" includes accident, sickness, infirmity, casualty and disability; and the expression "life insurance" includes any contract of insurance having for its subject the life, health, safety, or physical or mental condition of a person.

(2) In order to render valid any contract of life insurance, the beneficiary under the contract, being other than the assured or the parent or bona fide assignee or nominee of the assured, or a person entitled under the will of the assured or by operation of law, must have had at the date of the contract a pecuniary interest in the duration of the life or other subject insured.

(3) No corporation shall insure, or pay on the death of a child under the age of 2 years, \$25; if any such child dies under the age of 3 years, 30; if any such child dies under the age of 4 years, 35; if any such child dies under the age of 5 years, 40; if any such child dies under the age of 6 years, 45; if any such child dies under the age of 7 years, 50; if any such child dies under the age of 8 years, 55; if any such child dies under the age of 9 years, 60; if any such child dies under the age of 10 years, 65; if any such child dies under the age of 11 years, 70; if any such child dies under the age of 12 years, 75.

"Provided that nothing in this section contained shall apply to existing insurances on the lives of children under ten years of age or apply to insurance on the lives of children of any age where the person effecting the insurance has a pecuniary interest in the life of the assured."

(4) Where the age of the assured is, at the date of such contract, less than ten years, and the insuring corporation has knowingly, or without sufficient enquiry entered into any contract prohibited by the next preceding sub-section, the premiums paid thereunder shall be recoverable from the corporation by the person or persons paying the same, together with legal interest thereon.

(5) Every corporation undertaking or effecting insurances on the lives of children under ten years of age shall print sub-sections 1, 2, 3, 4 and 5 of this section in conspicuous type upon every circular soliciting, and upon every application for, and every instrument of contract of, such insurance; and any contravention of this subsection shall be punishable as for an offence against section 27, all the provisions of which section shall equally apply to an offence committed against this subsection.