

The Monitor.

THE LONDON LIFE INS. CO.
Branch Office, Room
CENTRAL CHAMBERS, OTTAWA
D. FUYS & CO. PROP.

PUBLISHED BY THE LONDON LIFE INSURANCE CO.

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:

Table with 4 columns: NAME AND RESIDENCE, Amount Paid, NAME AND RESIDENCE, Amount Paid, NAME AND RESIDENCE, Amount Paid, NAME AND RESIDENCE, Amount Paid. Lists industrial claimants across various Ontario locations including London, Toronto, Hamilton, Kingston, Stratford, and Miscellaneous.

COPY OF CANADA INSURANCE LICENSE.

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, 1895.

W. FITZGERALD, Supt. of Insurance. D. M. COURTNEY, for the Minister of Finance.

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.

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.

RATE TABLE. INDUSTRIAL WHOLE LIFE INSURANCE.

Table with columns for Age at Entry (5c, 10c, 15c, 20c, 25c, 30c, 35c, 40c, 45c, 50c) and Gums Payable at Death for unadmitted Weekly Premiums. Includes text: 'In the event of the death of the Insured, after one and under twelve calendar months from the date of the Policy, as many twelfths of these amounts as full calendar months have elapsed after issue of the Policy will be due or payable. No benefits will be due or payable if death occur within one calendar month from date of issue.'

Table with columns for Age at Entry (10c, 20c, 30c, 40c, 50c) and Gums Payable at the Expiration of 20 Years, or previous Death, for the undermentioned Weekly Premiums. Includes text: 'In the event of the death of the Insured, after one and under twelve calendar months from the date of the Policy, as many twelfths of these amounts as full calendar months have elapsed after issue of Policy will be paid. No benefits will be due or payable if death occur within one calendar month from the date of issue.'

INDUSTRIAL WHOLE LIFE INSURANCE.

Infantile Table.

Table with columns for Age at next birthday (1 yr to 17 yr) and Amount payable for a weekly premium of 5 cents if the child insured die after the Policy has been issued for the following periods. Includes text: '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.

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?

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 - 3 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 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 therein force.

RATE TABLE. INDUSTRIAL ENDOWMENT INSURANCE.

Table with columns for Age at Entry (10c, 20c, 30c, 40c, 50c) and Gums Payable at the Expiration of 20 Years, or previous Death, for the undermentioned Weekly Premiums. Includes text: 'In the event of the death of the Insured, after one and under twelve calendar months from the date of the Policy, as many twelfths of these amounts as full calendar months have elapsed after issue of Policy will be paid. No benefits will be due or payable if death occur within one calendar month from the date of issue.'

INDUSTRIAL ENDOWMENT INSURANCE.

Infantile Table.

Table with columns for Age at next birthday (1 yr to 17 yr) and Amount payable for a weekly premium of 10 cents if the insured die after the Policy has been issued for the following periods. Includes text: 'No amount will be due or payable if death occur within one calendar month from the date of issue.'

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 McCLEARY, Vice-Pres. JOHN G. RICHTER, Manager.

BOARD OF DIRECTORS: JOSEPH JEFFERY, Ontario Loan & Delement Co. JOHN McCLEARY, Pres. Chem. Mfg. Co. WILLIAM BOWMAN, Pres. Canada Chemical Mfg. Co. SHERIFF GLASS, Pres. Agricultural S. & L. Co. JUDGE BELL, Pres. Chatham L. & S. Co. WILLIAM F. BULLEN, Mgr. Ont. Loan & Deb. Co. THOS. H. SMALLMAN, Mgr. Canada Chem. Mfg. Co. GEO. C. GIBBONS, P.C., Gibbons, McNab & Mulken, Barristers. ARTHUR S. EMBURY, 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, MOLSOS BANK.

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

Table with 2 columns: Description and Amount. Rows include: Received from Premiums and Interest on Investments, Expenditure (including payments to Policy-holders), Assets (not including uncollected Capital), Total Liabilities to Policy-holders and Public, Net Surplus Security to Policy-holders, In addition to which there is uncollected Capital, Making Total Surplus Security to Policy-holders.

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, 60 If any such child dies under the age of 9 years, 70 If any such child dies under the age of 10 years, 80 "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.