

A PROVIDER FOR WAR AND FOR FAMILIES

EVERY LIFE INSURANCE PREMIUM

--IS A--

CONTRIBUTION TO DEFEAT GERMANY

In the United Kingdom the life insurance companies subscribed for 11½ per cent. of the recent war loan of \$5,000,000,000.
 In Canada the life companies took nearly 11 per cent. of the recent Canadian war loan of \$260,000,000.
 In Australia the life companies took over 13½ per cent. of the war loan of \$90,000,000.

IN WAR OR PEACE JUST THE SAME

These ratios indicate the tremendous importance of life insurance to the country in time of war. It is equally as important to the country in times of peace, but its work then is less sensational, and goes unremarked. The life insurance assets then, instead of being used to assist the country in its agony, are diverted in small sums to help the farmer and the general community by such things as loans on mortgage, loans to municipalities, etc. The public generally does not hear much about that work, but it is almost equally as important as loans to the Dominion Government for war purposes. Insurance then is developing the country, whilst now it is saving it from destruction.

INSURANCE ASSETS OWNED BY YOU AND ME

Now, the average man, in considering these life insurance loans to the Government, is apt to think of them as the contributions of wealthy corporations, owned by a few rich men. They are nothing of the sort. A few rich men do not own life insurance assets. They are owned by you, if a policyholder, and every other insured person in the Dominion.
THERE ARE JUST ABOUT 2,300,000 INSURED PEOPLE IN CANADA WHO OWN THESE LIFE INSURANCE ASSETS OF OVER \$400,000,000.

EACH INSURER HELPS TO DEFEAT GERMANY

Insured people have the satisfaction of knowing that, although they may not have subscribed for any war loan direct, that their life insurance premiums have been largely used for that purpose by their insurance companies. This was at first a matter of voluntary patriotism by the life companies, but it is now a matter of compulsion by Dominion Law.
EVERY INSURANCE PREMIUM, WE REPEAT, IS A DIRECT CONTRIBUTION TO THE CANADIAN GOVERNMENT TO PROVIDE SOLDIERS AND SHOT AND SHELL TO DEFEAT THE ENEMY.

Probably, many years ago, when life insurance was in its infancy, this useful function of its assets was not foreseen at all. Yet it is not only the saviour of the country now. It is, and has been for long, also the saviour of families, protecting the widows and orphans when a husband dies, or providing for the old age of the insurer himself.
 Thousands of people in all parts of the civilized world owe their start in life to it, or owe their complete sustenance to it.
 We would like to point out, that whilst the average man has a natural objection to paying a premium for a life policy, and has often to be dragooned into it by the life insurance agent, that the whole system, in addition to being of use to the country, as we have explained, is one of the best means in existence of equalizing the wealth of the country and of keeping us democratic. If life insurance did not exist the money now saved in premiums would largely be spent in luxuries.

IS YOUR HOME PROTECTED ?

You know they are protected while you live. But what if you die? Would you leave your wife and children sufficient to provide for their welfare? You should consider well the fact that a principal amount which might have been considered adequate three years ago would fall far short today in providing sufficient income for the present high cost of living.
 The modern method is to purchase Income Insurance payable in monthly instalments and not leave a large amount of insurance payable in one sum to be invested by a widow or others inexperienced in finances.
 Income Insurance is receiving much attention at the present time. Let us emphasize the importance of the fact that under Great-West Life policies the income will be increased by profits from surplus interest earnings.
 The following, out of many letters of appreciation received, speak for themselves,—

Charlottetown, P. E. I.,
 5th August, 1916.

Messrs. Hyndman & Co., Ltd.,
 CITY.

POLICY NO. 3690

Gentlemen:—

I beg to acknowledge your letter of the 4th inst., stating the dividends on my life policy which matured on the 3rd inst.

I may say that I am more than pleased with the returns of this policy. I had a policy for a like amount on the same plan with another company which matured about the same time and the returns on the Great-West policy are about one hundred per cent. greater than that of the other Company. I have much pleasure in recommending your Company to intending insurers. I beg to inform you that I have decided to accept a paid up policy for the amount of the policy and profits.

Yours truly,
 (Sgd.) DANIEL J. RILEY.

Charlottetown, P. E. I.,
 July 6th, 1916.

Hyndman & Co., Ltd.,
 Provincial Managers Great-West Life Assurance Co., Charlottetown, P. E. I.

Gentlemen:—

I am in receipt of your letter enclosing cheque from the Great-West Life Assurance Company, being the deferred dividend on my Insurance Policy for \$2,000, matured today.

I thank you very much for your promptness of payment and would like to express my appreciation through you to the Company for the very satisfactory results.

The older I get, the more convinced I am that every man who is not already possessed of sufficient means to ensure a comfortable living for himself and those who may be depending on him, should carry Life Insurance, and my experience has been that the Great West is a good Company in which to insure.

Yours very truly,
 (Sgd.) THEODORE ROSS.

BRACE MCKAY & CO., LIMITED
 Summerside, P. E. I.,
 March 16, 1916.

Messrs. Hyndman & Co.,
 Agents, Great-West Life Assurance Co.,
 Charlottetown, P. E. I.

Dear Sirs:—

I was agreeably surprised a few days ago when your representative here, Mr. W. G. Schurman, handed me a check for \$93.20, representing my second quinquennial dividend on one of my \$2,000 Great-West twenty pay life policies. This is nearly double the dividend paid me for the first five year period and needless to say, is perfectly satisfactory.

When I consider that these substantial and increasing dividends do not impair in any way the splendid protection features of the policy, I could not feel other than favorably inclined to the Great-West Life, if considering taking out more insurance—particularly when I find that on a fifteen year endowment policy for \$1,000 with another company which matured last year, I received nearly \$200.00 less accumulated profits than the Great-West paid on a similar policy.

Yours very truly,
 (Sgd.) CREELMAN MACARTHUR.

ACTUAL RESULTS
 LIFE 20 PAYMENT

AMOUNT OF INSURANCE \$5,000.00
 Age 37. Annual Premium 177.35

ISSUED IN 1897

Total Cash Value in 1917 \$5,065.00
 Total of Premium Paid 3,547.00
 The insured thus received \$1,518.00 in excess of the amount of premiums paid and had the benefit of \$5,000 insurance during a period of 20 years.

ENDOWMENT 20 YEARS

AMOUNT OF INSURANCE \$2,000.00
 Age 28. Annual Premium 95.34

ISSUED IN 1897

Total Cash Value in 1917 \$3,176.00
 Total of Premiums paid 1,966.80

The Insured thus received \$1,269.20 in excess of the amount of premiums paid and had the benefit of \$2,000 insurance during a period of 20 years.

"NOTHING GIVES GREATER PEACE OF MIND THAN TO KNOW THAT IF ANYTHING HAPPENS, THAT AN ADEQUATE PROVISION HAS BEEN MADE FOR THOSE WHO ARE LEFT BEHIND." — Lord Strathcona.

All Insurance is a remedy against losses that are certain or possible. It is a device for distributing among a community the losses of a few people so that what would crush the individual will be felt lightly by the many. In certain particulars Life Insurance is like other branches, but it differs from all others in one feature—it deals not with the possible or probable, but with the certain. A house may burn, a ship may sink, an accident may cripple, a trust may be betrayed, but death sometime or other is sure to come.

Life Insurance is an anchor of security. It is an alliance of prudent men against misfortune.
 It protects wealth and removes poverty.
 The poorer a man may be, the greater the need for Insurance. The rich man needs Insurance to protect his estate.
 No man dies twice, if he could he would be heavily insured the second time.
 Very few men at fifty have the fortune laid aside that their optimism of twenty thought they would. There is one sure way of having a certain amount coming to you when mid-life is past, that is by taking out Endowment Insurance when young and increasing it as your Income permits.
 We sell policies of Insurance to meet every requirement, and at the lowest net cost.
 We will be glad of an opportunity to quote you. All information submitted free of cost.

W. G. SCHURMAN AND S. M. HICKS
 District Agents at Summerside

J. F. WHITE, Jr.
 Agent at Alberton

HYNDMAN & CO.,
 Managers for P. E. Island
 Charlottetown,

J. B. HUGHES
 Special Agent at Mill Cove

EMERSON WARREN
 Agent at New Glasgow, P. E. I.