

## 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 Policyholders.

**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.

## \$5,000

Provision for your home, plus

## \$50 A MONTH

Indemnity for yourself.

### OUR NEW SPECIAL INDEMNITY POLICY

Shares in Dividends.

Waives all premiums if you become totally disabled.

Pays you thereafter \$50 a month for life.

Pays \$5,000 in full to your family no matter how many monthly cheques you may live to receive.

Ask for Particulars.

**CANADA LIFE**  
TORONTO

### TOO VALUABLE.

A colored recruit said he intended to take out the full limit of government insurance, \$10,000. On being told by a fellow soldier that he would be foolish to pay on so much when he was likely to be shot in the trenches, he replied: "Huh, I reckon I knows what Ise doin'. You all doan 'spose Uncle Sam is gwine to put a \$10,000 man in the first line trenches, do yuh?"

### OVER 100,000 SMITHS IN U. S. ARMY.

The army has more than 100,000 Smiths, 1500 William Smiths, 1000 John Smiths and 200 John A. Smiths. It has 15,000 Millers, 15,000 Wilsons, and 262 John J. O'Briens, of whom have fifty wives named Mary. There are 1000 John Browns, 1200 John Johnsons and 1040 George Millers.

These figures on identical names were cited by the Bureau of War Risk Insurance as a reason why applicants for government soldiers' insurance, or for allotment and allowance payments, should sign their full name rather than initials only.

### FOREST FIRE DANGERS.

The danger season for forest fires is near at hand. Rapidly drying soil has left the old grass, brush, leaves, etc., in most perilous condition for starting fires.

An effort is being made by the fire rangers in this province to keep down the forest losses this year to a minimum. They will succeed only if every camper carefully extinguishes his camp-fire before leaving it, if every smoker refrains from tossing away burnt matches or tobacco in or near a wood, and if settlers in the newly-opened districts guard their land-clearing fires with the utmost care. Settlers' fires continue to be the very worst source of forest conflagration, although campers and careless smokers are close competitors.

"The fire rangers," says the Canadian Forestry Association, "want every good citizen to regard himself as a deputy ranger from now until November first."

"A Canadian forest was never worth so much as to-day, never gave so many jobs as to-day, never put money into circulation as it does this year."

### INSURANCE COMPANIES DIVIDENDS.

The following letter from Mr. G. D. Finlayson, the Dominion Superintendent of Insurance to the secretary of the Life Underwriters' Association is of the utmost interest. The letter reads as follows:

"With reference to the possibility of reduced dividends during the current year and for the duration of the war, to which I referred briefly at the meeting of the association, it appears to me that if the war mortality which has been experienced during the last two years continues for another two years, or even for another year, it would be unreasonable to expect a continuance of the present rate of dividends.

"The life insurance companies in Canada paid during the first three years of the war approximately \$7,000,000 in war claims, the amount of such claims incurred in 1916 being over \$5,000,000. In 1917 the war claims incurred exceeded the 1916 claims, and, while the 1918 figures are, of course, unknown, it would, I think, be unwise to anticipate a reduction in the amount of war claims as compared with the figures of last year.

"At the same time, the volume of new business being transacted is increasing, and this means an increasing strain on the companies' surplus. There is also a tendency towards a reduction in the rate of interest earned on the companies' funds, while at the same time expenses continue high. With this combination of factors, a reduction in the rate of dividends would appear to be inevitable unless the margin of surplus over dividend declarations is to be very materially reduced.

"Such action as indicated above if taken by the companies during the present year should cause no surprise. It has, indeed, been a matter of surprise to those unfamiliar with the exceedingly sound position occupied by the life insurance companies in Canada that the strain of war has continued so long without reducing the dividends declared to policyholders. A reduction in the rate of dividends will not indicate an impairment in the stability of the insurance companies, but rather a determination on the part of life insurance executives to maintain the life insurance business on the solid basis on which it has been gradually built up."

## Explosions in Flour Mills

Five Causes Outlined in a Valuable Report Recently Issued by the United States Bureau of Mines.

The United States Bureau of Mines has recently issued a report on grain-dust explosions that is of particular value at this time when conservation of wheat is of such great importance. The information cannot be too widely circulated.

The following causes have been assigned to many of the explosions in milling plants:

- (1) Use of open lights, or naked flames, such as lamps, torches, gas jets, lanterns, candles, matches, etc.
- (2) Property fires.
- (3) Introduction of foreign material in grinding machines.
- (4) Electric sparks from motors, fuses, switches, lighting systems.
- (5) Static electricity produced by friction of pulleys and belts, grinding machines, etc.

A detailed discussion of the first two classes is not necessary; recognizing the explosive hazard of dust-laden air, it is obvious that all the causes in (1) should be guarded against. Many violent explosions have occurred during mill fires, as the force from the fire produces sufficient concussion to jar accumulator dust into suspension.

A large number of explosions in more recent years have been traced to the introduction of foreign materials into grinding machines, particularly in grinding oat hulls and feeds. Particles of foreign material seem to pass the separating system and, coming in contact with the grinding plates of the machines, produce sufficient sparks to cause an ignition of the dusts in the grinding machines and conveyor lines.

Explosions have been assigned to the ignition of the dust cloud by an electric arc, and by sparks from motors, blown fuses, switchboards, starting boxes, lighting systems, etc. A disastrous explosion in Liverpool, England, in 1911, was due to the ignition of dust stirred up by the breaking of a belt. The cause of the ignition was due to sparks from a blown fuse of a temporary switchboard.

The production of static electricity by friction of pulleys and belts has been assigned as the cause of recent dust explosions. Although experiments have been conducted along this line to show that a dust cloud can be ignited in this manner, a recent experiment by the United States Bureau of Mines showed very clearly that sufficient static electricity could be produced by a very small pulley and shaft to readily ignite gas. A milling company in Texas, engaged in grinding cottonseed cake into meal, states that, after experiencing a series of explosions, the insulating of a certain grinding machine prevented any repetition of previous occurrences. The fact that explosions have been known to occur at times when the feed of grinding machines was cut off, seems to indicate that an unknown factor may be responsible the agent.

## "Representing the MUTUAL LIFE of CANADA"

Efficient representatives of our company will be found in every important center in the Dominion and in the Island of Newfoundland. Their motto is "Service," and they will gladly furnish any needed information regarding Life Insurance in general and Mutual Life Insurance in particular. The Company issues policies on every approved plan—including Endowment policies, Monthly Income policies and policies designed for the protection of business enterprises. It has been the aim of the Mutual Life of Canada to introduce into its contracts every modern privilege that is compatible with safety, but the distinguishing feature of the company is Mutuality. Under this system all profit from whatever source reverts to the policyholders and so reduces the cost of protection. We furnish—

The Largest Amount of Protection for the Least Possible Outlay.

**THE MUTUAL LIFE ASSURANCE  
Company of Canada**

WATERLOO ONTARIO  
Assets \$32,165,432. Assurances \$123,510,899.