

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:
T. L. MORRISSEY, RESIDENT MANAGER.North-West Branch, Winnipeg:
THOS. BRUCE, BRANCH MANAGER.

AGENCIES THROUGHOUT THE DOMINION

YOU LOOK FOR SECURITY

Whether with the intention of taking out insurance or associating yourself with some Company, you look for security.

The latest figures emphasize the unexcelled financial position of this Company.

Business in Force over - - - \$59,600,000

Assets over - - - - - 16,400,000

Net Surplus over - - - - - 2,600,000

These are reasons why the Company is known as "SOLID AS THE CONTINENT"

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE - - - - - TORONTO, CAN.

Founded in 1803

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON

ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.

FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL

Agents wanted in unrepresented towns in Canada

J. F. E. DICKSON, Canadian Manager.

W. D. AIKEN, Superintendent Accident Dept.

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTIONWE PARTICULARLY DESIRE REPRESENTATIVES
FOR CITY OF MONTREALChief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - - - Manager for Canada

WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire, Explosion, Ocean Marine
and Inland Marine Insurance.

Assets Over - - - - \$4,000,000.00

Losses paid since organiza-

tion, over - - - - 63,000,000.00

HEAD OFFICE - - - - TORONTO, ONT.

W. R. BROCK, W. B. MEIKLE,

President. Vice-Pres. & Gen. Man.

QUEBEC PROVINCE BRANCH:

61 ST. PETER STREET, MONTREAL

ROBERT BICKERDIKE, Manager

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000

TOTAL BENEFITS PAID (Over).....\$50,000,000

FRED. J. DARCH, ELLIOTT G. STEVENSON,

Secretary. President.

S. H. PIPE, F. A. S., A. I. A.

Actuary.

WAR RISK INSURANCE.

United States government war risk insurance rate on ships and cargoes from United States to Europe has been advanced from 3 per cent to 5 per cent.

SHRUNKEN INSURANCE.

While life insurance does not cost any more today than it did 10 or 12 years ago, the American dollar to-day has shrunk in that time about one-third in its purchasing power. It takes \$1.50 to buy now as much as \$1 would have purchased then. This means that the man who provided his family with say, \$10,000 of insurance protection a decade or more ago, should have \$15,000 insurance to give the same protection now.—Pacific Mutual News.

MARINE INSURANCE.

The steady stiffening of marine war risk insurance rates, which has been a feature of the situation for some time continues to manifest itself. While rates here have not been affected by the British government rate increase from 3 per cent to 5 per cent, the largest increase yet, there is a steady hardening which manifests itself, not in a change of rate, but in a reduction by underwriters of the line they will take. Where \$50,000 of insurance could formerly be placed, there will now be accepted say \$25,000 and this tendency in some places expresses itself in a disinclination to touch the business at all, on current rates. Probably this sentiment will shortly crystallize in the shape of another rate increase.

WHERE ACCIDENTS OCCUR.

An analysis of 128,326 accident claim payments was prepared and published some time ago by the Aetna Life Insurance Company. It is appended:

Classification -	No.
Travel accidents	29,534
Street car	5,650
Steamboat	565
Total	35,749

Falls -	
On pavement	10,940
An stairs or steps	4,289
From ladders, chairs	2,856
Through trap doors	889
From bed	132
Miscellaneous falls	5,085
Total	24,191

Riding and driving -	
Carriage and wagon	5,964
Horse kicks and bites	1,830
Horseback riding	1,505
Horse stepped on foot	454
Total	9,753

Cut with edge tools, glass, etc	5,837
Fingers crushed in various ways	4,967
Recreation, sports	4,458
Automobile	4,326
Hands and feet injured by glass, nails, wire, etc.	4,017
Burns and scalds	3,842
Falling of heavy articles	3,649
Bicycle	3,029
Lifting weights	2,034
Eye injuries	2,633
Septic wounds (blood poisoning)	2,431
Cuts or bruises from machinery	1,902
Toes crushed in various ways	1,651
Stepping on rolling stones, sticks, etc.	1,211
Bites by dogs or insects	960
Bathing and drowning	795
Contact with furniture	755
Firearms	726
Splinters in hands or feet	586
Assaults	567
Elevator	399
Motorcycle	326
Tripped over carpets, rugs, etc	298
Motor boats	208
Fingers caught in electric fan	173
Contact with poison ivy	101
Miscellaneous	5,852
Grand total	128,326

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 Co. LIMITED OF LONDON, ENG.

The largest general Insurance Company in the world

Capital Fully Subscribed\$14,760,000

" Paid Up 1,475,000

Life Fund and Special Trust Funds.... 74,591,540

Total Annual Income Exceeds 47,250,000

" Funds Exceed 142,000,000

" Fire Losses Paid.. . . . 183,366,690

Deposits with Dominion Government ... 1,225,467

(As at 31st December, 1915.)

Head Office, Canadian Branch:—Commercial Union Bldgs
232-236 St. James Street, Montreal.Applications for Agencies solicited in unrepresented
districts.J. McGREGOR - - - Mgr. Canadian Branch
W. S. JOPLING - - - Asst Manager

A Free Course in "Salesmanship"

We have thought about the young man who sees no prospects 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 Com-

pany'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 con-

fidential.

CANADA LIFE

ASSURANCE COMPANY

Head Office, Toronto.

