

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 Policy-holders.

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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
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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

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Province of Quebec and Eastern Ontario,
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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	- - - - -	195,774,045
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.

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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,

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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

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this.

All correspondence strictly con-

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CANADA LIFE

ASSURANCE COMPANY

Head Office, Toronto.



SAFETY FIRST—FOR MUNITIONS.

So much is heard from the front of the necessity of endless supplies of munitions to economize in lives that it occurs to few that greater pains are taken to safeguard the supplies of shells than the men falling in his vicinity. "It sounds dangerous," writes time to the munition parks at the front as much as \$400,000 of shells. It is work in which the driver frequently has the experience of pieces of shells falling in his vicinity. "It sounds dangerous," writes an American college lad, who is driving a 5-ton American truck in the French field service. "But don't think that the French authorities are careless about safeguards. They are constantly much concerned about the safety of the trucks and the munitions." —Wall Street Journal.

FIRE PROTECTION FOR RURAL DISTRICTS.

What is said to be the first rural fire department in the United States was put in service recently in Hollandsburg, Ohio. The company is to serve farmers of Wayne County, Ind., and Darke County, Ohio, living within a radius of five miles of Hollandsburg. An auto truck of the most modern type has been purchased, and has just been delivered. It is provided with two large chemical tanks and can make thirty miles an hour. The equipment was bought by the farmers and will be maintained by annual dues of the membership. If the department is called to extinguish a fire at the home of a member, no charge is made. If the call comes from a farmer who is not a member, the service will cost the farmer \$50.—The Marshal Bulletin, Indiana.

FIRE PREVENTION.

It must seem peculiar to the thinking outsider that with all the talk concerning fire prevention and all the clean-ups and other efforts put forth to remove the cause before it has time to demonstrate its destructive ability, so little is done to scotch the firebug, who usually goes gaily on his way because of the difficulty of proving that he is a double-dyed villain.

The fire underwriter does not need to be told why this is so. He knows how next to impossible it is to prove to the satisfaction of a jury that a loss or claim is questionable, and every one who has adjusted losses knows how easy it is to be deceived, provided destruction is complete and the claimant is plausible and has a nice, clean set of books.

Much could be done before the risk is written in the way of getting information that is not covered by the mercantile agency. But this costs money — more money in many cases than the premium warrants. If, however, companies systematically combined on this point and each contributed its share to ward such expense, instead of independently handling this feature, the expenses item would usually be brought down to within reasonable limits.—Insurance Monitor.

THE SEPTEMBER FIRE LOSS.

The losses by fire in Canada and the United States during the month of September, as compiled from the records of The New York Journal of Commerce, aggregated \$14,101,990, as compared with \$12,244,625 for the same month last year. The September fire losses were the lowest for any month this year. The losses for the first nine months of this year reach a total of \$194,617,865, as against \$171,779,845 for the same months a year ago.

There were during September this year some 193 fires each causing an estimated property damage of \$10,000 or over. This compares with 211 such fires in August and 211 in July. The number of fires causing \$10,000 and over since January 1 this year reaches a total of 2,304. The September fires of \$10,000 and over when classified according to their destructiveness show the following results:

Estimated loss.	No. of fires.
\$10,000 to 20,000	69
20,000 to 30,000	37
30,000 to 50,000	29
50,000 to 75,000	23
75,000 to 100,000	6
100,000 to 200,000	18
200,000 and over	16

Total 193

"A Little Nonsense Now and Then"

At a military tribunal in the border district the other day one member asked the applicant, a shepherd, if he knew of any reason why his work should not be undertaken by a woman.

"A woman once tried it," replied the applicant, "and she made a mess of it."

"Who was she?" inquired the Chairman.

"Bo-peep" answered the shepherd. — Tit-Bits.

When Gen. Leonard Wood was a small boy he was called up in the grammar class.

The teacher said: "Leonard, give me a sentence and we'll see if we can change it to the imperative mood."

"The horse draws the cart," said Leonard.

"Very good. Now change it to an imperative."

"Get up" said young Wood.

The wife of a successful young literary man had hired a buxom Dutch girl to do the housework, says the Boston Transcript. Several weeks passed and from seeing her master constantly about the house, the girl received an erroneous impression. "Ogscuse me, Mrs. Blank," she said to her mistress one day, "but I like to say somedings." "Well, Rena?" The girl blushed, fumbled with her apron and then replied, "Vell, you pay me four tollars a week—" "Yes, and I really can't pay you any more." "It's not dot," responded the girl; "but I be villing to take tree tollars till—till your husband gets vork."

A slater who was engaged upon the roof of a house in Scotland fell from the ladder and lay in an unconscious state upon the pavement.

One of the pedestrians who rushed to the aid of the poor man chanced to have a flask of spirits in his pocket, and, to revive him, began to pour a little down his throat.

"Canny, mon, canny," said a man looking on, "or you'll choke him."

"Pour awa', mon, pour awa'; ye're doin' fine." — London Fund.

To be a successful salesman in any line a man must be a quick thinker and be able to find a business man's weak spots. In one of the large banking houses of Wall Street a book salesman made his way to one of the officials and before the official had time to order him out, was displaying a fine dictionary he had for sale. After the agent finished, the official angrily exclaimed: "Get out! I can't find words to express my dislike of book agents."

The salesman quickly answered: "How lucky! I have just the book you need — 317,000 words — every living and usable word in the English language." He sold the book — Wall Street Journal.

Representative Cooper of Wisconsin was talking about Prussian militarism.

"Prussian militarism," he said, "prepared for this war since '71 as frankly and openly as—as—well, as the club."

"A lady, you know, rang up the club the other evening."

"Please call my husband to—," she began, but she was interrupted.

"Your husband ain't here, ma'am," said the attendant, blandly.

"My goodness gracious me!" the lady exclaimed, "You're mighty sure about it, aren't you? And I haven't told my name yet either. Look here, mister how do you know my husband isn't at the club when I haven't told you my name?"

"The attendant answered more blandly than ever:

"Nobody's husband ain't never at the club, ma'am." — Washington Star.

A few days ago a well-dressed and very charming young lady hailed a four-wheeler, there being no taxi in sight. Just as she was getting in she noticed that the horse seemed inclined to be frisky.

He was jumping about, and swishing his tail in a way that alarmed her; she was a timid little thing. So she addressed a few words to the ancient Jehu:

"I hope," she said, smiling bravely, "that you will not run away with me."

The cabby sighed mournfully.

"No, mum," he replied, "I have a wife and seven kids at 'ome already!" — Chicago News.