

Banks' Dominion Note Holdings, 775
 Banks' Grain Loans, 715
 Banks' Municipal Loans, 771
 Banks' New York Call Loans, 33, 213, 773, 1277
 Banks' Officers on Active Service, 997, 1249, 1368
 Banks' Pensions and Premises, 243, 245
 Banks' Rest Funds, 855
 Bank Shareholder, Point for the, 691
 Banks' and Sterling Exchange, 913, 1341
 Banks' Strong Position, 691
 Bank of Toronto, changes in staff, 411
 Banks, War-time duty of, 941
 British Banks, dividends cut, 297
 Canadian Bank of Commerce, declares bonus, 495; "letters from the front," 997, 1249
 Canadian Bankers' Association, Mr. George Burn elected president, 293; new officers of, 105; annual meeting, 1285
 Canadian Banking, London appreciation of, 1277

Colonial Bank of Canada proposed, 297; incorporation of, 323; Canadian representative appointed, 1111
 Crops, Financing the, 997
 Deposits, rise in notice, 271, 381; gain in, 521; foreign deposits, 661
 Draper, death of Mr. W. H., 1227
 English and Canadian Banking Practice Compared, 1303
 Federal Reserve system, what it has done, 1313
 Laird, Mr. Alexander, retirement of, 1079; death of, 1363
 Lloyds Bank, decides to accept savings deposits, 605
 Monthly Bank Statements, November, 1914, 5, 7; December, 127; January, 1915, 269, 273; February, 381; March, 493; April, 605, 631; May, 745; June, 857; July, 969, 993, 1001; August, 1109; September, 1221, 1223; October, 1335, 1361; November, 1447, 1449
 Northern Crown Bank, passes dividend, 577
 Seed-Grain Loans, Permissive legislation, 367
 West and Banks, 1301
 World's Great Banks, 1305

FIRE INSURANCE

Acadia Fire, controlled by Phoenix of London, 187
 Accounts of Insurance Companies, Circular by Dominion Superintendent of Insurance, 809
 Adjusters, Hints to (Donald C. Brown), 983
 Adjustments, obstacles in, 1205; and Settlements, 1337
 Agency Service, Careful (J. L. Cunningham), 397
 Agent, on Guard, 1117; responsibilities, 1169; importance of position, 1197; agents should remit promptly, 969
 Apartment House Risks, 529
 Atlas Assurance Company, progress of U.S. branch, 225
 Average, 503
 Brick and Steel vs. Concrete, 533
 British America Assurance Co., 1914, report of U. S. branch, 161
 British Colonial Fire Insurance Company, plans of, 359
 British Dominions General Insurance Co., 885
 British Fire Companies, Home Experience, 1914, 221; in Germany, 611; 1914 experience, 777, 949; 1915 experience, 1467
 British Fire Prevention Committee, war work of, 1009
 Canadian Fire Underwriters' Association, annual meeting, 755; officials on active service, 1309
 Canadian Fire Companies in Foreign Fields, 919
 Cancellations, Futile, 843
 Carelessness, Root of Fire Evil, 803
 Cash Values, 697
 Central Canada of Brandon, re-insures, 9; liquidation of, 105
 Chappell, late Mr. Colin, 473
 Christmas Fire Risks, precautions against, 1369
 Clean-up Precautions, 1099
 Climate, Carelessness and the Fire Loss, 165
 Co-Insurance Clause, 1397
 Commercial Union Assurance Co., new branch manager at Vancouver, 475
 Commissions, Contingent, 249, 1116, 1293, 1407
 Conflagration Hazard, 1027; at London, Ont., 1411
 Congested Area Liability, 391
 Consequential Loss, What is a, 509
 Continental Fire, portrait of Mr. Henry Evans, 950; Re-organises Capital, 1337
 Contract, Essence of, 839
 Depreciation of property, 975
 Dwellings, a Method of Rating, 899
 Edison Fire, Lessons of, 329
 Expenses in Interest of Public, 1031
 Experience, of 1914 unfavorable (Frank Lock), 39
 Experience, Grading and Rating Schedule (E. G. Richards), 1063, 1089
 Factory Inspection (F. E. Roberts), 787
 Fidelity Underwriters, Development into Stock Company, 817
 Fire Claims, payment of, 1087
 Fire Insurance Credit, 557
 Fire Hazards, Inspection of (Review), 15
 Fire Inspection, at Regina, 805
 Fire Insurance, in Canada, 1914, 9, 301, 303, 304, 333, 334, 335, 389, 497, 498, 499, 781; unlicensed, 531; poor returns from, 545; 46 years of, 585, 781; centralisation in Canada, 1003; premiums and taxation in Montreal, 1914, 385; 1915 business, 1455
 Fire Insurance, and fire extinguishment, 161; critics of, 251; optimism in, 367; unprofitable in U.S., 583, 639, 689, 721; how much, 613; where fire insurance dividends come

from, 761; more insurance necessary, 773; in Germany, how transacted, 903; U.S. 1915 experience, 1467
 Fire Insurance Failures, 811
 Fire Insurance, How to buy (A. Hawthurst), 1323
 Fire Insurance Indemnity only, 839, 889
 Fire Insurance, as an Investment (R. M. Bissell), 529
 Fire Insurance Rates, 1059
 Fire Insurance Reserves, 1431
 Fire Insurance Surveys, 449
 Fire Insurance, value of to Business World, 887
 Fire Losses, on the farm, 15; of 1914, 35; losses not expenses responsible for high rates, 65; fire losses abroad, 371; in Manitoba, 449; fire losses in large cities of world, 521; personal responsibility for, 385, 419, 477, 555; responsibility of property owners, 101, 1179; business men and, 639; in Great Britain, 871; decreased losses due to rainfall, 1199; paid by communities, 1251; fire losses and taxation in Quebec Province, 1365
 Fire Premiums, paying promptly, 35; as Profits, 1121
 Fire Prevention, relationship of, to fire insurance (C. F. Nesbit), 15; Chief Tremblay's recommendations in Montreal, 135; his suggestions, 589; Fire Protection Association's programme, 565; a matter of patriotism, 721; in rural localities, 1151; a fire prevention programme, 1311; suggestions, 1353; prevention of home fires, 1121; of winter fires, 1149; lumber interests fighting fire prevention movement, 225; cost of safe construction, 1467
 Fire Rating System, Elements of, 193
 Fire Schedule for Dwellings, etc., 695
 Fire Underwriters' Broken Vows, 589
 Fire Waste, Investigation of, 999, 1029
 Foreign Fire Companies in U.S., 423
 Forest Fire Protection, making headway, 565; fires started by settlers, 813; prosecutions in Quebec province, 1267; Forest Fire Loss, 1369, 1409
 General Fire of Paris, appoints Canadian Manager, 1125
 German American Insurance Company, 557
 Globe & Rutgers Fire Insurance Co., 9; additional license, 1439
 Guardian Assurance Company, retirement of Mr. A. J. Relton, 827; new executive appointments, 841
 Hampson, Mr. Robert, donates armed aircraft, 923
 Hamilton Fire Insurance Company affiliates with Liverpool & London & Globe, 579
 Hamilton, Ont., revision of City's fire insurance, 443
 Heaton, Mr. E. P., becomes Fire Marshal of Ontario, 1473
 Home Insurance Company of N.Y., examination of, 1315
 Hotels, Epidemic of Fires in North West, 399, 473, 493; fire trap summer hotels, 471; cause of hotel fires, 1183
 Illegitimate window dressing, 861
 Incendiaries, necessity of getting after, 411; cost of, 779
 Incendiary fires in Montreal 95 years ago, 1199
 Labelle, Mr. J. H., on Conditions in British Columbia, 225
 Lloyds' non-Marine Business, 947
 Logan, death of Mr. John E., 1227
 London Guarantee & Accident begins fire business in Canada, 1455
 London & Lancashire Fire, annual statement of U.S. branch, 357; a new acquisition, 1373
 Lumber Insurance Company retires, 43
 Matches, no fires from rats nibbling, 475
 Medland, late Lieut. F. R., 509
 Meyers, late L. D. M., 1227
 Millers National Insurance Co. enters Canadian field, 1199