

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE—MONTREAL

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 CONNECTION

We Particularly Desire Representatives for City of
Montreal

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - Manager for Canada.

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:
T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE
DOMINION

\$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

INSURANCE

The Insurance Press, of New York, under the bizarre title of "Seven Roasted to Sousa Ragtime," comments severely on the Dominion Park fatality in Montreal. It says:

Montreal has a distinction respecting recent fires in amusement places. During the last 19 months, 16 fires of considerable proportions, fatal and otherwise, have appeared in the fire reports. Three of them have happened in Montreal—too large a proportion when one considers the size and urban population of "the United States and Canada."

In January, 1918, the "Montreal Arena," a skating rink, and several buildings were destroyed as a result of an explosion in an ammonia plant. On July 7, 1918, another skating rink known as the "Ontario Skating Rink," took fire, destroyed itself and other buildings. Next comes the August 10 fire by which seven persons lost their lives. By the three fires the property losses were probably in excess of \$100,000.

Fires in "amusement places" of the character of rinks, parks, etc., come along steadily, if not frequently. In the period mentioned, other cities than Montreal have had such fires: Detroit, Brooklyn, Cincinnati, Charlotte (N. C.), Chicago, Revere (Mass.), East Orange (N. J.), Cheyenne, Spokane, Marlin (Tex.), Louisville, Brighton Beach, Rehoboth Beach (Del.).

THE BOOM IN LIFE INSURANCE.

There has been in all civilized countries a notable expansion in life insurance business during the current year. It is partly explained by the decreased purchasing power of money, so that a given volume of insurance represents only a fraction of its former value in terms of commodities. There are, however, other reasons.

The New York Sun in a valuable analytical review attempts an explanation of the unprecedented growth of life insurance, from the standpoint of the trained editorial writer on general topics, advancing seven reasons as contributing factors:

1. The educational effect of Government insurance upon the lives of soldiers and sailors.
2. The increasing adoption of group insurance, which in itself not only represents a substantial volume, but also stimulates interest in individual insurance.
3. The diversion of a large share of wage earners' prosperity into life insurance as the surest method of saving.
4. The epidemic of influenza striking mankind at its most vigorous age, shocked the entire nation and warningly illustrated the uncertainty of life.
5. The economies in the home, forced upon American housekeepers by the War, produced a salutary effect in domestic management. Previous waste and extravagance were converted to frugality, leaving an excess for insurance premiums.
6. The recognized shrinkage in monetary values likewise explains many of the increases in insurance, in order that prudent men might preserve a balance of insurance protection sufficient to meet the needs of their families under present inflated conditions.
7. A final unique explanation is offered by the "Sun," in suggesting that the quickened demand for insurance is due to the imitative faculty of mankind. The good example of a man is often copied by his friends and neighbors, and insurance solicitors have long ago discovered the value of securing reference calls and introductions from men who have taken insurance.

Strike, and the world strikes with you; work, and you work alone.—Life.

Howard S. Ross, K. C.

Eugene R. Angers

ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

BLACK DIAMOND

FILE WORKS

Established 1863. Incorporated 1897.
Highest Awards at Twelve International Expositions, Special Prize, Gold Medal, Atlanta, 1895.

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PHILADELPHIA, Pa.

Owned and Operated by

NICHOLSON FILE COMPANY.

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	4,425,000
Life Fund & Special Trust Funds . .	75,578,630
Total Annual Income Exceeds	64,000,000
Total Funds Exceed	172,000,000
Total Fire Losses Paid	215,897,380
Deposit with Dominion Government . .	1,401,333

(As at 31st December, 1918)

Head Office, Canadian Branch:
Commercial Union Bldgs., 232-236 St. James
Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR, Manager Canadian Branch.
W. S. JOPLING, - Assistant Manager.

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF
INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics
No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON.

ASSETS EXCEED \$50,000,000.
OVER \$10,000,000 INVESTED IN CANADA.
FIRE AND ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

277 Beaver Hall Hill, MONTREAL.
Agents wanted in unrepresented towns in Canada.
J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these points in the North American Life.

Business in Force	over \$70,900,000
Assets	18,100,000
Net Surplus	2,750,000
Payments to Policyholders	1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with
E. J. Harvey, Supervisor of Agencies.
**NORTH AMERICAN LIFE
ASSURANCE COMPANY**
HEAD OFFICE TORONTO