

some measure in minimizing the effect of the general fire epidemic upon the funds. The present year promises a better state of things for underwriting generally, and we share the hope expressed by the Directors of a return of the prosperity which the Company has enjoyed for so many years. The growth of its fire business of late is indicated by the increase since 1877 of nearly £300,000 in premium income, which now stands at £532,770, and of £284,773 in the fund, which at the close of the year amounted to £717,129.

In the life branch satisfactory increases were shown in the amount of new and existing business and premium receipts, and a surplus of £278,021 was declared for the past quinquennium as the result of a pure premium valuation at 3 per cent. interest. Special reserves were made to provide for prompt payment of claims, reinstatement of lapsed policies, etc., and of the resultant profits, one-fifth, or £55,000, was allotted to members, and four-fifths, or £220,000, to participating policyholders. We note from the Company's new prospectus that several liberal concessions are to be granted to policyholders, such as interim bonuses, extended assurance, freedom from restrictions as to residence and travel, etc., and that the expenditure is to be limited to 12 per cent. in 1894, and to 10 per cent. thereafter. The same dividend was declared as in 1892, viz., £100,000, and £4,199 was carried forward, leaving the fire fund intact. The resources of the Alliance are enormous; it has an authorized capital of £5,000,000; of this, £550,000 is paid up, and the shares stand at about four and a half times their paid-up price; in addition to this, it has at its back some of the best financial people in the world. With these advantages at its command, the Company is assured of the continuance of that unbounded confidence which it has so long enjoyed and so well earned by the marked ability with which its affairs have always been conducted. Its second year's experience in Canada under the management of Mr. G. H. McHenry, so well known in insurance circles, gives promise of increasingly satisfactory results.

### "REMEMBRANCE"

*Notes for the Life Agent.*

The reputation of the company is in your hands. Act up to the responsible trust reposed in you.

Represent your company; do not misrepresent it.

The agent who looks only after his own interests should not be surprised if the company does likewise.

Your duty is not to get business, but good business.

Make a good start. How much Assurance do you carry yourself?

"Example is better than precept."

Your mission is a high one. Don't discredit it by unworthy tactics.

If you cannot do business honorably, quit it at once. You are not suited to it.

Don't "soil your own nest" by attacking a respectable rival company.

The truth about Assurance is good enough for most people.

Rely entirely on your own efforts. Don't look to the company to do half your work, and then expect to be paid for the whole.

The agent who believes in Assurance can talk it with the added force of conviction.

The agent who expects business to come to him must be content to live on hope.

Argument is power; tact is skill. Both are necessary to success.

Your company wants "to say." Act accordingly.

### FIRE LOSSES IN CANADA FOR MARCH, 1894.

DATE	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Mar. 1	Brandon, Man.	Stores.....	\$25,000	\$13,000
1	Toronto.....	Saloon.....	2,200	2,200
2	Huntingdon....	General Store....	3,500	1,500
2	Thurso, Que.	Catholic Church...	40,000	24,000
3	Halifax, N.S.	Stores.....	5,000	4,000
3	Cloyne, Ont.	Dwelling & Store.	1,100	1,000
3	Sault Ste. Marie.	Stores.....	20,000	11,500
3	Portage la Prairie	Furniture Store...	5,000	3,500
4	Niagara Falls...	Livery Stables....	1,200	1,200
4	Nia. Falls Centre	Hotel.....	1,500	1,000
4	Fort William...	Stores & Dwellings	30,000	11,000
5	Ernestown.....	Farm property....	1,100	1,100
6	Jordan, Ont.	Carriage works, Hotel & Stores..	13,000	3,400
8	Montreal.....	General Store....	1,700	1,000
7	Vance Corners..	Church.....	1,500	1,500
8	Montreal.....	Dwelling.....	1,000	1,000
8	Romney.....	do.....	1,200	1,000
9	Chatham.....	do.....	1,000	1,000
9	Sumbridge.....	Grist Mills.....	3,000	1,500
9	Port Perry.....	Dwelling.....	5,000	4,400
11	Pinkerton.....	Flour Mill.....	18,000	7,000
12	Parkhill.....	Stores.....	6,000	5,100
12	Tsp. Dunham...	Farm Dwelling....	1,200	1,100
13	Montreal.....	Grocery Store....	3,000	1,900
14	do.....	Dwelling.....	1,500	1,100
14	North Augusta..	Tinsmith's Shop..	2,000	None.
14	Mitchell.....	Livery Stables....	3,000	1,000
14	Quebec.....	Schooner.....	2,000	2,000
14	Ottawa.....	Furniture Store....	1,200	1,200
14	South Marysburg	Farm Dwelling....	1,900	1,000
14	Morris, Man....	Stores.....	5,000	4,000
14	Bellefille.....	do.....	7,000	3,000
17	Montreal.....	Dwelling.....	1,000	1,000
18	Longueuil.....	R. & O. N. Co's Stores.....	5,000	None.
20	Bowmanville....	Stores.....	10,000	6,000
20	Port Hope.....	Flour Mill.....	15,000	12,200
20	St. Liboire, Que.	Hotel.....	1,000	1,000
21	Port Rowan....	Hotel and Stores..	10,000	5,500
21	Spring Bank, N. W.T.....	Farm property....	1,100	1,100
21	North Stukely..	do.....	2,000	1,100
22	Ottawa.....	Printing Office....	1,000	None.
22	E. Gwillimburg.	Farm property....	1,000	1,000
23	Sudbury, Ont.	Church.....	15,000	6,000
26	Brantford.....	Dwelling.....	2,200	2,200
26	Charlesbourg, Q.	Saw Mill.....	1,500	1,100
26	Montreal.....	Laundry.....	1,000	1,000
26	Waterloo, Ont.	Farm property....	1,500	1,400
27	St. Rose, Que.	Dwelling.....	1,000	1,000
27	Montreal.....	Saloon.....	5,000	3,000
27	Calgary, N.W.T.	Store.....	2,000	2,000
27	St. Albert, N.W.T.	Grist Mill.....	10,000	None.
27	Montreal.....	Stores.....	30,000	18,400
28	Tp. of London...	Farm property....	1,000	1,000
28	Montreal.....	Restaurant.....	3,000	1,500
30	Zephyr, Ont....	Planing Mill....	10,000	None.
30	Smith's Falls...	Stores.....	5,000	3,000
30	Georgetown.....	Farm property....	1,000	1,000
31	Montreal.....	Stores.....	3,500	3,000
Total.....			\$352,000	\$163,200

### SUMMARY FOR THREE MONTHS.

	1893.		1894.	
	Total Loss.	Insurance Loss.	Total Loss.	Insurance Loss.
For January.....	\$402,000	\$301,900	\$391,500	\$269,600
" February.....	722,800	449,100	598,500	276,350
" March.....	671,050	333,850	352,000	193,000
Totals.....	\$1,795,850	\$1,084,850	\$1,342,000	\$738,950