

SUN LIFE OF CANADA LEADS THE EMPIRE! Outside of Companies Issuing Industrial Policies, the Sun Life of Canada does the largest life assurance business in the British Empire.

Mexican War and Progressive Insurance Man Insurance Exhibit At Big Exposition All Branches of Insurance Will Be Recognized at Panama-Pacific

Alliance Heads Fire Companies Doing More Business Than Any Other Company in Big Metropolis

How Citizens Can Prevent Fires Carelessness Causes Over Fifty Per Cent of City's Big Fires INSURANCE MEN ADVISE

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED OFFERS LIBERAL CONTRACTS TO CAPABLE MEN

British America Assurance Company. FIRE INSURANCE SINCE A.D. 1833.

MR. J. GARDNER, THOMPSON. The Canadian Manager of the Liverpool, London and Globe Insurance Company is recognized as one of the leading authorities on Fire Insurance in the Dominion.

MANY BIG FEATURES For the First Time in the History of the World, Insurance Will Be Given Its Proper Place at a World Exhibition.

Defective Chimneys Cause Many Fires—People Moving Into New Houses Should Take Precautions.

Commercial Union Assurance Co. LIMITED OF LONDON, ENGLAND. Capital authorized and paid up \$1,750,000.

Province of Quebec Branch: LEWIS BLDG., 17 ST. JOHN STREET MONTREAL

Witnesses, Reluctant to Give Evidence Against Fellow Workmen, Admit Smoking Was Done.

Comparison of the Business Done by Different Companies in Both New York and London—Heavy Risks Carried by Lloyds.

A few months ago in Montreal, it was brought very forcibly to the minds of the people, how by the break in the water conduit the city was practically at the mercy of any fire that might occur.

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY. Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile.

WESTERN ASSURANCE COMPANY. FIRE and MARINE Incorporated 1851. Assets Over - \$3,500,000.00

Big Fire Was Caused by Careless Smokers. The investigation into the fire which destroyed a part of the leather manufactory building of Sadler and Howarth on Tuesday last was held yesterday.

The following is a comparison of the amounts of insurance carried in the United States at the close of 1912 with those carried in London for the same year by some of the above companies.

Advice from insurance men is—Let the first thing that you do on entering your new home be to see that the chimney is not choked, and that there are no defective flues.

UNION ASSURANCE SOCIETY LIMITED, OF LONDON, ENGLAND. Fire Insurance since A.D. 1741.

HEAD OFFICE: TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager

The evidence of several workmen in the factory was taken. Several of these very reluctantly admitted that two of them were in the habit of smoking during the noon hour.

Other exhibits of interest to insurance men will be one illustrating the epidemic of arson cases, installed by the New York City fire department; and types of fire fighting apparatus, to be displayed not only in the Liberal Arts Palace, but at working exhibits in the fire stations and various buildings on the Exposition grounds.

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THE STANDARD ASSURANCE CO. OF EDINBURGH. Established 1825.

MONTREAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE, Manager

Mr. Sadler concluded by saying that the nearest chimney to his factory was five hundred yards away, and he did not think sparks would carry that far.

Addressing the New England Congress of Life Underwriters' Associations in London recently on "The Taxation of Life Insurance," Edward A. Woods, vice-president and chairman of the committee on taxation of the National Association of Life Underwriters, began by saying that it was a fortunate time to discuss this subject, after the victory of last year won before Congress in defeating amendments which would have added at least \$6,000,000, and possibly \$10,000,000 to \$15,000,000 to the burden already borne by American policyholders.

Let the motto of all householders be "I must be cautious, for caution means money." If my property is not insured and a fire occurs, I am the loser, but if it is insured, and my property is insured, I am the winner.

GET THE BEST Do not place your insurance policy until you have learned all about the Guaranteed Investment Plan offered by The Manufacturers Life Insurance Company.

INSURANCE AGENTS USE NEW ARGUMENT Liquidators of Insolvent Company May Arrange for Reinsurance of Contracts of Policyholders.

The Kansas City Life has no reservation upon its policy, and it is not expected that its restrictions will be placed upon its contracts later.

Does a Liability Policy Cover the Wives of Automobile Owners? Many Policyholders Think They Do.

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THE LAW UNION & ROCK INSURANCE CO. LIMITED OF LONDON. Assets Exceed \$47,000,000. Over \$11,000,000 Invested in Canada.

Life insurance agents in talks with their various prospects, are using to drive home the safety of life insurance as an investment, the fact that if their company should fail or not be able to meet their claims, their policies would be taken over by some other company, without loss to the policyholder, and to prove this they are able to quote many instances where this has been done in Canada.

Mr. Robert Howard is spending a few weeks in the Old Country on business.

Mr. Charles Horner, director of the Sun Life Assurance Company, is at present in England.

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THE BRITISH CANADIAN REALTY & INVESTMENT CO., Limited. Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

CONFEDERATION LIFE ASSOCIATION. Head Office, Toronto. UNCONDITIONAL ACCUMULATION POLICIES GUARANTEED Extended Term Insurance Cash Value Cash Loans Paid-up Policy

Notes of Interest. The Oklahoma National Life Insurance Company will hold its agency convention in San Francisco, during the Exposition next year.

TROUBLE OVER EXTENT OF MOTOR LIABILITY. Does a Liability Policy Cover the Wives of Automobile Owners? Many Policyholders Think They Do.

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Montreal Office: 226-230 St. James Street J. G. BRUNEAU, Prov. Manager J. P. MACKAY, Cashier A. P. RAYMOND, Gen. Agent, French Department

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GROUP INSURANCE EXTENDS OPERATIONS. Equitable Life Writes Business, Ignoring Jealous Attitude of Fraternal Societies and Smaller Companies.

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Notes of Interest. The Southern Casualty and Surety Conference announces the appointment of Charles E. Clarke, Secretary of the Peninsula Casualty Company of Jacksonville, Florida, to represent their body in the "National Congress" of the World's Insurance Congress.

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