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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	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917.)

Head Office, Canadian Branch:

Commercial Union Bldg., 232-236 St. James Street,  
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Applications for Agencies solicited in unrepresented  
districts.

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# \$5,000

Provision for your home, plus

# \$50 A MONTH

Indemnity for yourself.

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Shares in Dividends.

Waives all premiums if you become totally dis-  
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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

## COMPELS THRIFT.

(Dr. Lyman Abbott, in Insurance Press.)

What many men count an objection to life insurance, I count its first advantage. It compels thrift; it necessitates saving; it puts the insured under bonds to lay up a few dollars every year to provide for the future.

## DONT'S.

1. Overvalue your property when placing insurance.
2. Start fires in stoves, furnaces or fireplaces unless you are sure the flues and chimneys are clean.
3. Allow a stovepipe to come in contact with wood. Use cement, tin, or galvanized iron where the pipe goes through.
4. Leave your home with a lamp burning or turned down low.
5. Wash clothing or other articles in gasoline, benzine, or naphtha, nor allow it kept in your house.
6. Throw water on flames caused by burning gasoline, benzine, naphtha, or coal oil, as it spreads the flames. Smother it with a rug or covering of some kind.
7. Use any but the safety match; any others are dangerous.
8. Permit children to play with matches or start bonfires.—Fire Marshal, Michigan.

## WOODEN HEADS, NOT WOODEN BUILD- INGS, CAUSE FIRES.

The American Lumberman has recently received a copy of the address made by Wilbur E. Mallalieu, general manager of the National Board of Fire Underwriters, before the National Editorial Association, at Hot Springs, Ark., in June. The address is notable in that instead of being an attack upon wood and wood construction it is almost entirely devoted to human carelessness as a factor in fires. The engineering side of fire prevention is dismissed with the following statement:

It would be interesting if there were time to discuss the engineering side of fire prevention, but we must merely glance at it in passing and hasten on. Engineering fire prevention means the correction of visible and tangible hazards. It deals in terms of building codes, fireproof and fire-resistive materials, lighting, heating and power installations, alarm systems, fire protection devices, and fire-fighting apparatus. It engages the attention of our large corps of engineers and of some 3,500 trained inspectors employed by the various fire insurance organizations. But what it is possible for such work to accomplish has been shown in the case of those great mushroom wooden cities—the Army cantonments. Ordinarily, it would horrify the experts in fire hazard to suggest the hasty construction of miles of wooden sheds to be congested with thousands of occupants; and yet, considering the necessary speed for Army organization, no other course was possible. The National Board had an opportunity to undertake a most interesting experiment, and for this purpose our engineers were assigned to the quartermaster's division while plans were being prepared, and to each of the cantonments while erection was in progress.

As a result these cantonments were given every reasonable provision for fire prevention and fire protection consistent with the conditions under which they were built. Up to the time when they were turned over to their commanding generals they had suffered fire loss of less than \$3,000 upon approximately \$100,000,000 worth of construction. We know of no other record which approaches this. Therefore, in passing the extremely complex and extensive engineering phase of fire prevention, its importance must not be undervalued.

The speaker handled the question of carelessness without gloves, and among other things said: "The careful man in a wooden shed is safer than the careless man in a stone cave."

What this speaker goes on to say about human carelessness as a factor of fires is restating in other and perhaps abler diction what the American Lumberman has already said upon numerous occasions.

## "A Little Nonsense Now and Then"

"Do you think a public official is a servant of the people?" Look, here, my friend," rejoined Senator Sorghum of the Washington Star. "This Republic has troubles enough without bringing in the servant question."

"Sister won't be able to see you to-night," said the little brother to her insurance-man caller. "She's had a terrible accident—got her hair all burned."

"Gracious! Was she burned?"

"No, she wasn't there, and ma wants me to ask you if it's insured as wearin' apparel?"

"Is your husband much of a provider, Milandy?"  
"He jes' ain't nothin' else, ma'am. He gwine to git some furniture providin' he gits de money; he gwine to git de money providin' he go to work; he go to work providin' de job suits him. I never see such a providin' man in all mah days."

—Village Pedagog—"Darwin says we're descended from monkeys."

His Auditor—"Well, what abaht it? My grandfather may 'ave bin a gorilla, but it doesn't worry me."

Voice from the fireside—"Praps not, but it must have worried yer grandmother.—London Opinion.

—Tommy came home at supper time highly elated. "Pa", he said, I have just learned from one of the soldiers how to say 'thank you' and 'if you please' in French."

"Good!" said his father. "That's more than you ever learned to say in English."

"Why not marry", said the benedict to the misogynist, "and have a wife to share your lot for better or for worse?" And the disgruntled one growled. "It sounds all right; but some of these shareholders blossom into directors!"

When the laundress came on Monday morning the mistress of the house was a little disconcerted by her smile. "Why, Elizabeth," she said, "what have you been doing with your teeth?" "Well, mum," replied the woman, "we ain't goin' to have anything to chew till the war's over, so I've pawned them."

—Young Gidley was a raw recruit, just enrolled in a crack cavalry regiment and paying his first visit to the riding school.

"Here is your horse," said the instructor.

Gidley, advanced, took the hold of the bridle gingerly and examined the mount carefully.

"What's it got this strap around it for?" he asked, pointing to the girth.

"Well," explained the instructor, "you see, all our horses have a keen sense of humor, and as they sometimes have sudden fits of laughter when they see the recruits, we put them bands around 'em to keep 'em from bustin' their sides."—Life.

—A French soldier who came proudly up to an American in a certain headquarters town the other day asked: "You spik French?" "No," answered the American, "not yet." The Frenchman smiled complacently. "Aye speak Engleesh," he said. The American grinned and the Frenchman looked about for some means to show his prowess in the foreign tongue. At that moment a French girl, very neat and trim in her peaked hat, long coat and high laced shoes, came along. The Frenchman jerked his head toward her, looked knowingly at the American, and said triumphantly, "Cheeken." The American roared. "Shake," he said, extending his hand. "You don't speak English; you speak American."—New York Sun.

One of the largest insurance contracts ever written is that upon the group plan completed recently by the Equitable Life Assurance Society, covering fully thirty thousand employees of the Standard Oil Company of New Jersey, who have been one year or more in the company's service. No medical examinations are required, and the entire cost of the insurance is paid by the Standard Oil Company.