

**THE NEW TERROR TO LIFE**

How this world is given to fashions—especially new ones. Dentists are now urging the inclusion of examination of the teeth as a requisite for life insurance. The reasons for it are, of course, because so little is known of the effects of dental septicity that it is quite easy to scare anybody or to give hope to anybody as the case may be. The formula for the propaganda is that 85 per cent. of children have curable diseases of the teeth, tonsils or adenoids and that 95 per cent. of all persons of 45 years have septic mouths. Medical men “believe” that many diseases have their origin in disorders of the teeth. That is, they believe it for the present—it is the fashion. A few years ago “malaria” was the dreaded and obscure cause. All of the elderly people of this generation remember when malaria was caused by inhaling the miasma that floated about on the night air and caught folks who—didn’t—watch—out!”

That was before Anopheles culex was discovered feeding cutaneously on mortals and paying their board bills in drops of toxic poison. Since then night air has become so healthful that the doctors urge you to breathe all of it you can through open windows.

**WANTED**

Young man with eight years experience of Fire Insurance business, dealing with ten different Companies, seeks position as Inspector or Office work with a reliable Insurance Company. English and French, willing to go any where. Excellent reputation and highest recommendation—Address,

Lock Box 26,  
Chrysler, Ont.

First British Insurance Company Established in Canada  
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**Phoenix Assurance Co. Limited**  
OF LONDON, ENGLAND (Founded 1782)

**FIRE LIFE MARINE**

TOTAL RESOURCES, over . . . . . \$97,000,000.00  
CLAIMS PAID EXCEED. . . . . 500,000,000.00  
DEPOSITS with Federal Government and  
Investments in Canada, for security of  
Canadian policyholders only, exceed . 3,000,000.00

AGENTS WANTED IN BOTH BRANCHES. Apply to

R. MacD. PATERSON } Joint Managers  
J. B. PATERSON }

100 Francois Xavier Street - MONTREAL

**REGARDING ADEQUATE FIRE RESERVES**

In an article on “the importance of adequate reserves,” a valued English contemporary has the following:

It is evident that the public needs more educating, otherwise we should not hear so much about the nationalization of this and that class of business. The insurance companies know perfectly well the risks they would be running by charging excessive rates, and it is for that purpose that the various tariffs have been formed. It would surprise most people to know how small is the average percentage of profit earned over a term of years from “home” business. It would perhaps not be a bad thing if the companies were to give now and again some comparisons between the profits earned on “home” and “foreign” insurance. It would prove an eye-opener, and do away with a great deal of the criticism which is now heard.

Until much more is done in the way of educating the public as to the law of average and the absolute necessity for adequate reserves, the assumption that largely reduced rates are feasible will, we fear, remain a belief with many of the insured.

**WANTED**

A young man, having 15 years experience in Fire Insurance, and with a thorough knowledge of the business, would like to secure a responsible position. Has a good knowledge of French. Address,

L,  
c/o. The Chronicle,  
Montreal

**NOTICE**

Notice is hereby given that the NORTHERN ASSURANCE COMPANY LIMITED of London England, has been granted Dominion License No. 819, dated 24th Sept., 1919, to transact in Canada the business of GUARANTEE Insurance and PLATE GLASS Insurance, in addition to the classes for which it is already licensed, namely, FIRE ACCIDENT, SICKNESS and AUTOMOBILE Insurance.

**SCOTTISH UNION AND NATIONAL**

INSURANCE COMPANY, OF EDINBURGH, SCOTLAND  
ESTABLISHED 1824

Capital, - - - - - \$30,000,000  
Total Assets, - - - - - 79,656,734  
Deposited with Dominion Gov't, - - - 391,883  
Invested Assets in Canada, - - - 7,695,338

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