

- Embezzlement Record, 13, 307, 357, 729, 961
 Employers' Liability Experience in Canada, 1916, 453
 Expenses, a chance to cut down, 607
 General Accident of Canada, Mr. J. J. Durance retires, 397
 German Insurance companies in U. S. after war declaration, 379, 399; poor outlook for, 481; to be liquidated, 1075
 German Social Insurance System, 859
 Globe Indemnity Co. of Canada, receives fire license, 869; portraits of officers, 869
 Guardian Accident & Guarantee Company, changes title to Guardian Insurance Co. of Canada, 815
 Hall Insurance Results, 335; Dominion-licensed companies' experience, 477; reserves required, 577; 1916 results in Saskatchewan, 663; municipal rates raised in Alberta, 683; 1917 results in Saskatchewan, 957; in Alberta 1055; possibility of Alberta scheme being withdrawn, 1131
 Halifax disaster, 1097, 1123
 Insurance Act, 1917, 555, 575, 577, 581, 591, 601, 605, 607, 609, 781, 805, 809, 819, 888; Summary of Act, 921
 Insurance Institute of Toronto, 675
 Insurance Journalism, points about, 925
 Insurance Men and Demobilisation, 883
 Investment Limitations, lightened in new Insurance Act, 607; directors and unauthorised investments, 809; companies' investments, requirements of new Act, 955
 Insurance Papers and Newspapers, 845
 Jurisdiction of New Insurance Act, 605
 Lewis, Apedaile and Hanson, 1101
 Licenses, Agents', in Quebec province, 303, 479
 License, Instructions for Obtaining a Dominion, 1029
 Lloyds, Freaks of, 13
 Miscellaneous Insurance, More Scope for, 609
 Municipal and provincial taxation of insurance companies, 729
 Neely, Mr. Charles H., goes to New York, 1097
 Nova Scotia, Colliery Disaster, Lessons of, 779; resident agent law in province, 357
 Office Staffs after the War, 547
 Papers, Insurance, and Newspapers, 845; points about insurance journalism, 925
 Promoter, Checking-up the Greefy, 601
 Provincial Insurance Superintendents, proposed co-operation of, 955
 Provincial and Municipal Taxation of insurance companies, 729, 733
 Rebating, prohibition extended to provincial companies, 805
 Security Valuations for Annual Statements, rulings of Canadian Superintendent of Insurance, 61, 1119; U. S. Insurance Commissioners' decision, 955
 Sickness Insurance Experience, 809
 State Insurance, why compulsory, 507; more State insurance management, 627; State insurance against disability, criticism of Dr. Blackader's proposal, 659; a further example of State fund insurance, 737. *See also Workmen's Compensation.*
 Subsidiary Companies' Directors, qualification of, 683
 Superintendents, proposed co-operation of provincial, 955
 Taxation of Insurance Companies, by provinces and municipalities, 729, 733
 Unauthorised Insurance, what it means, 741
 War Loan, Insurance Companies' subscriptions to third Canadian, 307, 335, 359; to Victory Loan, 1049, 1071, 1099, 1121, 1135
 Workmen's Compensation, developments in B. C. and Manitoba, 11; proposed new legislation in Alberta, Saskatchewan and New Brunswick, 175; in Great Britain, 359, 1035; employers' liability experience in Canada, 1916, 453; 1916 report of Ontario commission, 549; lessons of Nova Scotia colliery disaster, 779; effect of Halifax disaster, 1097; companies' 1917 experience, 1121; proposed amendments to Quebec law, 1133. *See also State Insurance.*
 Workmen's Compensation, a new field among church employees, 957

LEGAL DECISIONS.

- Banks' Responsibility for Misappropriated Cheques, 573
 Bank under no Legal obligation to Holder of Cheque, 885
 Canadian fire company's unlicensed business in U. S. valid, 375
 Fire Policies exempt from war risks, 459
 Grandchildren's Right to Life Insurance in Quebec province 961
 Liability to Guest for Negligence, 1127
 Life Insurance Applications may be withdrawn, 893
 Maritime Law giving preference to compensation for loss of life ("Empress of Ireland" collision), 337
 Montreal City not liable for fire damages, 353
 Non-Resident cannot claim under Quebec Workmen's Compensation Act, 1127
 Oral Contract in Fire Insurance, 301
 Proofs of Loss (Unlicensed Insurance), *Davis vs. Russian Transport & Insurance Co.*, 301
 Tenants' Responsibility for Fire Loss, 893
 Vacant Building, what is a, 917
 Water Supply, is Montreal liable for lack of, 309
 Workman Injured may sue for capital, 1103

ANNUAL STATEMENTS.

BANKS.

- British North America, 371, 380
 Canadian Bank of Commerce, 27, 26
 Dominion, 143, 156, 775
 Hamilton, 87
 Hochelaga, 1131
 Home, 675, 689
 Imperial, 543, 558
 Merchants, 517, 571, 584
 Molsons, 971
 Montreal, 513, 515, 1017, 1067, 1073
 Montreal City & District Savings, 175, 185
 Nova Scotia, 87, 97
 Ottawa, 1121
 Provinciale, 115, 132
 Royal, 55, 73, 1115, 1128
 Standard, 251, 255
 Sterling, 491
 Toronto, 59, 64, 1119
 Union, 89
 Weyburn Security, 247

INSURANCE COMPANIES.

- Aetna Life, 121, 128
 Atlas, 577, 579
 British America, 277, 285, 331
 British Crown, 629
 Caledonian, 603, 611
 Canada Life, 89, 112
 Canada National, 329, 333
 Commercial Union, 653, 657
 Confederation Life, 147, 155
 Continental, N. Y., 361
 Dominion Fire, 305, 313
 Eagle & British Dominions, 833, 841
 Employers' Liability, 473, 475
 Excelsior Life, 251, 259
 Fidelity-Phenix, 99
 Glens Falls, 183, 187
 Gore District Mutual, 209
 Great-West Life, 175, 187
 Guardian, 861, 868
 Imperial Guarantee & Accident, 101, 103