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Correspond with

E. J. HARVEY, Supervisor of Agencies.

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It is of first importance in good salesmanship to select a worth-while article to sell, something about which you can become enthusiastic with a reason—a reason that will last. In life insurance salesmanship, for instance, a discriminating agent would naturally select the policies of the Mutual Life of Canada because—first, the company is well-established—second, it has an unblemished record—third, it has a continental reputation as a dividend payer—fourth, it is a democratic organization—fifth, it is a wonderfully successful going concern—and lastly, being the only Canadian policyholders' company, its contracts find a ready market. Where a company is so favorably known one-half of the trouble of making the sale is avoided. If you get the best goods in your line and go to it, success is certain. Last Year our agents placed \$20,000,000 paid for business.

THE MUTUAL LIFE ASSURANCE Company of Canada

WATERLOO - - - - - ONTARIO
CHARLES RUBY, E. P. CLEMENT, K.C.,
General Manager. President.

CANADA'S ASH HEAP.

Canada's annual fire waste is \$2.73 for every man, woman and child, and is larger than that of any other civilized country in the world, according to a most exhaustive report by the Commission of Conservation on fire waste in Canada, just made public. This enormous waste, the commission asserts, is sapping the economic vitality of the country, and the immediate adoption of compulsory fire-prevention measures is necessary. The investigation also revealed the fact that the expense of conducting the business of fire insurance in Canada is unduly high, and that there are grave abuses inherent in the present agency system.

The report, which was compiled for the commission by J. G. Grove Smith, says that, since Confederation, fire loss in Canada, including forest fires, has been \$700,000,000. Of this sum \$350,000,000 is made up of direct fire losses, \$150,000,000 represents the cost of maintaining public and private fire protection services, whilst \$197,000,000 is the amount of insurance premiums paid but not returned to policyholders in compensation for losses. In addition, nearly 200 people are burned to death, and about 500 seriously injured, by fire every year. In the four normal years, 1912-15, Canada's annual per capita fire loss was \$2.73, as compared with \$2.26 in the United States, 64 cents in England, 74 cents in France, 28 cents in Germany, and 13 cents in Switzerland. A disquieting feature is that the losses in this country are increasing with great rapidity.

CARELESSNESS CAUSES 70 PER CENT.

The commission says that seventy per cent of the fires in Canada are caused by carelessness, faulty building construction, arson and lack of fire-prevention laws, such laws as exist being but poorly enforced. Canadian fire departments are described as the best in the world but they are not preventing a steady growth of fire losses.

In dealing with the remedy for present conditions, the commission says that compulsory legislation, making individuals responsible for their own careless acts, is imperative. The public, it is asserted, must be aroused to their collective responsibility, so that public opinion will urge and support the adoption of restrictive legislation. The Dominion Government, not being given direct jurisdiction by the B.N.A. Act, it should, the commission thinks, conduct a campaign to educate the public to their responsibility. The purpose of this would be to assist provincial fire prevention efforts. The Dominion Government, it is said, should also maintain a testing laboratory, to establish standards in building materials and devices.

The commission contends that the high cost of doing business implies extravagant administration on the part of the insurance companies, and says that, from 1869 to 1896, the public has paid the insurance companies 65 cents for distributing every dollar of indemnity. This, it continues, gives food for thought, when it is remembered that, under present Government management, the collection of customs and inland revenue costs less than five per cent of the receipts. Since the establishment of Government insurance in New Zealand in 1905 the rates on mercantile risks have been reduced ten per cent., and on dwellings 33 1-3 per cent. The report asserts that insurance agents in Canada are paid, on the average, a commission of slightly over 20 per cent, obviously a large expenditure on middlemen. It is also stated that the number of agents is excessive, a circumstance which makes necessary a higher commission than is economically necessary.

ROOT EVIL OF INSURANCE.

"The root evil of the insurance business, and one of the greatest factors in the excessive fire waste in Canada, is undoubtedly the method of compensating agents, solely on a commission basis," the report declares.

The careless agent is paid equally well with the careful agent. This tends to over-insurance, carelessness in the use and care of property, and arson, all of which cause a heavier fire waste. The remedy for this, the commission states, is a profit-sharing commission for agents, whereby those who write good risks would be more highly remunerated than those who write bad ones.

The Canadian Fire Underwriters' Association, it is pointed out, attempted, but failed, to enforce a similar system of contingent commissions, on account of the disadvantage under which it would place its members in competition with non-board companies. The Commission of Conservation, therefore, recommends that uniform legislation be drafted into the Dominion and provincial insurance acts, to establish the principle of profit-sharing commissions for all companies, leaving the companies and their agents to work out the details.

"A Little Nonsense Now and Then"

A Georgia paper says: Constructive criticism is to call attention to a hole in the fence by bringing a board to fix it.

Mrs. Johnson (in Boston Transcript).—Sistah Martha has jest got a divo'ce fum her husband: Mrs. Jackson—You don't say. How much ammonia did de cou't grant her?

"I met a real optimist the other day," said a physician, "a fellow to whom I certainly doff my hat. He had lost a leg in a railway accident, and when they picked him up, the first thing he said was: 'Thank God, it was the leg with the rheumatism.'—Buffalo Commercial.

Private Billings went over the top this morning, was knocked down by a German shell, stabbed five times, rolled off a trench parapet, run over by two tanks and dragged three miles by a runaway mule, but came back fresh and smiling, according to Brooklyn Eagle. Before enlisting he was a "stunt man" for a motion picture company back in the states. He says war is child's play.

"Will you take something to drink?" asked the photographer.

"With pleasure," the sitter replied.

The photograph was taken and the sitter said:

"But what about that little invitation?"

"O, sir, that's just a trade ruse of mine to give a natural, interested expression to the face."—New York Sun.

A medical journal vouches for this story: A distinguished surgeon, while making his rounds through a hospital, was momentarily dazed when a wounded soldier inquired querulously: "Say, doctor, when one doctor doctors another doctor, does the doctor doing the doctoring doctor the other doctor like the doctor wants to be doctored, or does the doctor doing the doctoring doctor the other doctor like the doctor doing the doctoring wants to doctor him?"

Henry van Dyke, the former minister to the Netherlands, said the other day:

"The morale of all the allied soldiers is always excellent. They joke about their wounds.

"I met a wounded Canadian aviator from the Escadrille Lafayette at a tea. He sat in a bath chair, with his leg propped straight out, and his two crutches, as at his side.

"How is the leg coming on?" I said.

"Well, anyhow," he laughed, "it isn't—ha, ha—coming off."—Current Opinion.

During the recent Red Cross drive, stores were opened in a number of cities where contributed articles were placed on sale for the good of the cause. A woman in Oakland, California, had a fine pair of Chinese vases. One of them became broken, and, after endeavoring for some time without success to find a match for it, the good housewife placed it in the stock at the Red Cross store, without mentioning the matter to her family. Several nights later her husband came home with a vase under his arm, remarking that he had run into a wonderful piece of luck. "I have found the exact duplicate of your Chinese vase," he said exultantly, "and it cost only \$20."—The Wall Street Journal.

My brother wrote me about a dinner some of the soldiers gave for two visitors at camp, members of a famous Canadian regiment, who were home on sick leave. The sergeant had been carefully coached about giving the toast, but became flustered, and this is what he made of it: 'Here's to the gallant Eighth, last on the field and the first to leave it.'

Silence reigned, then the corporal came gallantly to the rescue.

"Gentlemen," he began, "you must excuse the sergeant: he never could give a toast decently; he isn't used to public speaking. Now, I'll give a toast: Here's to the gallant Eighth, equal to none."—Chicago Tribune.