

## Impregnable

During 1915, assets of the Sun Life of Canada increased **16%** to **\$74,326,423** — much the largest resources held by any Canadian Life Company.

Sun Life of Canada Policies are SAFE Policies to buy.

SUN LIFE OF CANADA  
HEAD OFFICE—MONTREAL

## They are Popular

The Seal of Public Approval is stamped upon North American Life Policies.

During 1915, Policies were issued for over \$9,100,000 — the largest single year's business in the history of the Company, and a 15 per cent increase over that for 1914.

Liberal, up-to-date policy contracts, backed by a Company of unquestioned strength and integrity, make it an ideal one for any agent to represent.

Some good agency openings are available.

Correspond with E. J. Harvey, Supervisor of Agencies.

**NORTH AMERICAN LIFE ASSURANCE COMPANY**

Home Office, Toronto, Ont.  
EDWARD GURNEY, L. GOLDMAN,  
President, 1st Vice-President and  
Managing Director.

## Burglary Insurance

STORES, OFFICES,  
CITY RESIDENCES,  
SUMMER RESIDENCES.

Accident, Health, Plate Glass Burglary, Fidelity  
Judicial and Contract Bonds, Employer's  
and Public Liability.

## The Provident Accident and Guarantee Company

HEAD OFFICE — MONTREAL  
160 St. James Street. Tel. Main 1626.

## The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000  
TOTAL BENEFITS PAID.....\$42,000,000

FRED L. DARCH, S.S.,  
ELLIOTT G. STEVENSON, S.C.R.,  
Temple Bldg., Toronto, Can.

## P. LYALL & SONS.

The board of directors of the P. Lyall and Sons Construction Co. was re-elected at the recent annual meeting as follows: William Lyall, president; Traill Oman Lyall, vice-president; J. N. Green-shields, K.C., the Hon. Robert Mackay, H. Wyndham Beauclerk, John McKergow.

## THE MAY FIRE LOSS.

The losses by fire in the United States and Canada during the month of May, as compiled from the records of The Journal of Commerce and Commercial Bulletin, aggregate \$15,973,500, as compared with \$11,388,450 charged against the same month last year and \$15,507,800 in May, 1914. The losses for the first five months of the present year show a total fire waste thus far of \$113,528,920, as compared with \$81,497,050 for the same months last year and \$103,670,250 in 1914.

## PLATE GLASS BROKEN BY AUTOMOBILES

The "Automobile Hazard" — a common phrase in the accident field—fittingly describes a new danger in the plate glass line. A record kept by one company for the past three years of losses caused by automobiles flicking stones from the roadbed through store windows show that \$835 was paid in 1913 for such losses; \$2,700 in 1914, and \$4,000 in 1915. When it is taken into consideration that the average loss is \$15, the frequency of such break-ages can readily be determined.

## ACCIDENTS IN NEW YORK CITY IN 1915.

Approximately one person out of 221 in New York City while on the street suffered an accident of severity sufficient to be reported to the police.

Statistics of the Police Department show that the number of street accidents in New York City during 1915 was 22,540, of which 659 proved fatal.

As to causes, the largest contributors were as follows: Passenger automobiles 4,865; electric street cars, 3,026; falls 3,005; horse-drawn vehicles 2,441; collisions of various kinds 2,428.

## THE PHOENIX INSURANCE COMPANY.

In sixty-one years of existence, the Phoenix Insurance Company has paid in losses \$81,617,129, an average of \$1,340,000 a year since its organization. During that period its assets have more than doubled, from \$7,610,658 to \$15,345,365. Its net surplus has grown from \$1,263,323 to \$6,056,106. Its reserve for reinsurance has increased from \$3,628,964 to \$5,628,337. Its income has risen from \$4,885,935 to \$6,540,000, and during the past decade, the company has averaged in losses paid not far from \$3,000,000 a year.

## ADVERTISING THE HOTEL BUSINESS.

For the purpose of drumming up trade in South America, a leading New York hotel which caters especially to foreign visitors, has sent two representatives on a tour through Brazil, Argentine and Chile with picture films showing views of life in New York calculated to arouse interest in a visit to the American metropolis. As the United States is now enjoying a greater share of trade with her Southern neighbors, on account of the war in Europe, the plan is expected to result in many South American business men who formerly went to London, Paris and Berlin, going to New York for both business and pleasure.

## WAR AND LIFE INSURANCE.

The effect of war on the business of life insurance companies in Europe continues to be watched with interest, with the results so far a good deal less far-reaching than was expected at the outset. Thus, the North British and Mercantile Insurance Co., in the 106th annual report, states that the sums which became payable in its life department in 1915, including endowments and bonus additions, totalled £1,178,522. Of this £153,601, or about 13 per cent represented claims directly due to the war. The proportion is far from large, considering at once the wide range of the company's business and the heavy casualties reported from the fighting zones.

General results of the company's business were favorable and in the life insurance branch, the directors, after making full provision for depreciation, were able to declare bonuses to policyholders, although at a slightly reduced rate from that of the previous year.

Net premiums received from the fire branch for the year were £2,146,759 against £2,146,289 in 1914; in the marine branch there was quite a sharp increase, £429,668, the total net premiums for 1915, comparing with £309,711 in 1914. In accident insurance the figures were £399,306 against £420,206 in 1914.

## "A LITTLE NONSENSE NOW AND THEN"

Everything in the dear old village seemed the same to Jones after his absence of four years. The old church, the village pump, the ducks on the green, the old men smoking while their wives gossip — it was so restful after the rush and bustle of the city. Suddenly he missed something.

"Where's Hodges's windmill?" he asked in surprise. "I can only see one mill, and there used to be two."

The native gazed thoughtfully round, as if to verify the statement. Then he said slowly:

"They pulled one down. There weren't enough wind for two of 'em."—Argonaut.

An Irish soldier had lost his left eye in action, but was allowed to remain in the service on consenting to have a glass eye in its place. Being a typical "absent-minded beggar," he appeared on parade one day minus his left "lamp."

"Nolan," said the officer, "you're not properly dressed. Why is your artificial eye not in its proper place?"

"Sure, sir," replied Nolan, "I left it in my box to keep an eye on my kit while I'm on parade."—Boston Transcript.

"An' phwat is your Patsy doin' these days, Mrs. O'Hagan?"

"Ah, he's doin' fine! He's a conductor in the op'ry house, an' wears a swalltail coat."

"A conductor, is it? An' p'what does a conductor do?"

"He conducts people to their seats."

The smart young officer of a local volunteer corps was walking about, pretending to look for a seat, but really "showing off" his regimentals. Suddenly he was brought to a sitting posture by the minister remonstrating, in apparently appealing tones: — "Oh, my son, will ye no' sit doon, and we'll all see your new breeks when the service is done."

A story is told of an old village worthy who was an optimist of the most pronounced type. No matter what calamity or catastrophe when Sandy heard of it his invariable answer was, "Ah, weel, it might hae been waur." Many were the traps laid to catch Sandy, but to no purpose. Two or three of his cronies put their heads together with the following result:—One of them approached Sandy. "Man", says he, "I had an awful dream about ye last night." "Ah, says Sandy "whit was that." "I dreamt the deil cam' in person and took ye awa' in his clutches." Sandy was nonplussed for a moment, then came the answer, "Weel, it might hae been waur." "But", think, Sandy," said his companion in horrified accents, "whit could be waur than that?" "Ah, weel", said Sandy with a triumphant gleam in his eye, "it might hae been true."

One of the diminutive flower maidens at a school fete attended by the Queen Mother of England was both pretty and plump, and when her Majesty stopped for an instant to smile down upon her, what did she do, according to the Christian Herald, but put up her wee mouth for a kiss, which she received. "Molly!" gasped her astounded mother, after the distinguished visitor had passed on. "How could you?" Molly gave good reason. "I fought," said she, "it 'ud be interestin' to tell my gran'children."

A young husband complained bitterly to an old bachelor about his wife's extravagance.

"Why," he said, "they told me that two could live as cheaply as one. I never dreamed my wife would prove such an expense."

"Ah, yes, my boy," said the old bachelor, "a wife is an expensive article, that is true; but then you must remember that she lasts a very long time."

Parson—"Do you, Liza, take Rastus for bettah or for wuss?"

Bride—"Well, if Ah got to tell the truth pahson, Ah'm takin' him 'cause hes' de fust man what ev' axed me."—Boston Transcript.

"Thompson has made a discovery."  
"Indeed?"

"Yes. He says that the more buttons there are on a woman's coat the greater the probability that it really fastens with hooks and eyes."—Puck.