

## THE Dominion Savings AND Investment Society

Capital - - - \$1,000,000.00  
Reserve - - - 235,000.00

T. H. Purdom, K.C. Nathaniel Mills  
President Managing Director

**Dominion Savings Bldg.**  
LONDON, CANADA.

## AN IDEAL INCOME

can be secured to your Beneficiary with  
Absolute Security by Insuring in the

**Union Mutual Life Insurance Company,**  
Portland, Maine  
on its

### MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.65 par value with the  
DOMINION GOVERNMENT in cream of  
Canadian Securities.

For full information regarding the most liberal  
Monthly Income Policy on the market write, stating  
age at nearest birthday, to

WALTER I. JOSEPH, Manager  
Province of Quebec and Eastern Ontario.  
Suite 502 MCGILL BLDG., MONTREAL, QUE.

## You can Improve Your Position

Have you heard of the Sales and  
Intelligence Departments of the  
Canada Life?

They give special assistance to  
the Company's representatives.  
They teach a man the insurance  
business by correspondence and  
personal assistance free of  
charge.

Then they place him in a posi-  
tion and help him to make good.  
The first two lessons of  
the Company's correspondence  
course will be sent to anyone in-  
terested. It will pay young men  
who desire to get on in the  
world to look into this. All cor-  
respondence strictly confi-  
dential.



CANADA LIFE ASSURANCE CO.  
Head Office, Toronto.

## Commercial Union Assurance Co. LIMITED OF LONDON, ENG

The largest general Insurance Company in the world

Capital Fully Subscribed ..... \$14,750,000  
" Paid Up ..... 1,475,000  
Life Fund and Special Trust Funds.... 74,591,540  
Total Annual Income Exceeds ..... 47,250,000  
" Funds Exceed ..... 142,000,000  
" Fire Losses Paid... .. 183,366,690  
Deposits with Dominion Government ... 1,225,467  
(As at 31st December, 1915.)

Head Office, Canadian Branch—Commercial Union Bldg.  
232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented  
districts.  
J. MCGILGOR - - - Mgr. Canadian Branch  
W. S. JOPLING - - - Asst Manager.

## THE COMMERCIAL UNION ASSURANCE COMPANY.

Commenting upon the excellent statement of the  
past year's business issued recently by the Com-  
mercial Union Assurance Company, of London, Eng.,  
"The Policy-Holder," says, in part: "Conspicuous  
as a fire office of vast proportions, as a singularly  
successful marine company, it has quickly built  
up a huge accident department, is taking an increas-  
ingly prominent position in the life assurance branch  
of the business, and, in addition, its reports cover  
the transactions of what remains of the West of  
England, the Hand in Hand, the Union, the Liver-  
pool Victoria offices, whilst everyone knows that  
the Ocean Accident (a concern with a turnover of  
£2,200,000), the Imperial Live Stock and the Pala-  
tine are among its subsidiary companies. With such  
ramifications it would require a very widespread  
disaster indeed to stop its progress, for history  
shows that neither the San Francisco conflagration  
of 1906, nor the terrible war which is now impover-  
ishing and desolating Europe, has caused a percept-  
ible halt in its growth."

The following is a brief summary of the 1915  
results:

	Premiums.	Losses.	Expenses.	Surplus.
	£	£	£	£
Fire.....	3,755,892	1,828,023	1,377,162	550,707
Marine.....	759,791	441,001	77,053	241,773
Accident.....	428,891	207,730	176,071	45,090
Emp'l Liab....	684,297	312,144	230,024	142,129
General.....	1,695,260	892,061	653,508	149,691

In the life department the new business of the  
year consisted of 3,087 policies for £1,781,338 of  
which £83,650 was reassured with other offices and  
the net amount retained by the Company at its own  
risk £1,697,688.

## THE COST OF WAR.

Estimated at more than 140 Billion Dollars.

The American Peace Society estimates the total  
cost of the war at more than \$140,000,000,000 (\$59,000,-  
000,000 direct; \$88,000,000,000 indirect) basing its  
estimate on the conservative figures of some of  
the foremost European statisticians such as Edgar  
Crammond, of England; Henri Masson of Belgium;  
Yves Guyet of France; Monsieur Barriol, of Russia;  
von Rensult and Riesser of Germany, and the Aus-  
trian Minister of National Defense.

The tremendous daily increase in the cost of the  
war during the last year, may be seen in compar-  
ing these figures with those for August, 1, 1915, when  
the total cost was estimated at something like \$38,-  
000,000,000. The cost of the war to the various  
nations at the end of the first year, excluding  
Japan, Turkey and the Balkan States was as fol-  
lows:

	Direct	Indirect
Belgium.....	\$185,000,000	\$2,480,000,000
France.....	2,770,000,000	5,165,000,000
Russia.....	3,000,000,000	4,000,000,000
England.....	3,540,000,000	6,400,000,000
Germany.....	4,690,000,000	13,875,000,000
Austria.....	2,810,000,000	7,510,000,000

The cost of the war to the second year  
is estimated as follows:

	Direct	Indirect
Belgium.....	\$565,000,000	\$4,975,000,000
France.....	7,400,000,000	14,625,000,000
Russia.....	8,775,000,000	10,000,000,000
England.....	12,750,000,000	14,600,000,000
Germany.....	15,305,000,000	32,500,000,000
Austria.....	8,790,000,000	15,000,000,000

To this must be added the approximate cost to  
Italy which may be estimated at about \$5,000,000,000  
direct and \$6,000,000,000 indirect cost. The present  
daily cost of the war to the various belligerents  
has been variously stated, but a conservative esti-  
mate will place it at \$28,000,000 for England; \$15,-  
000,000 for France; \$25,000,000 for Germany; \$15,-  
000,000 for Russia and \$8,000,000 for Austria.

The property losses and the losses in capital are  
especially difficult to determine. The total prop-  
erty loss of the five principal nations engaged  
may be said to be about \$25,000,000,000 and the  
capital loss approximately \$20,000,000,000.

The Acadia Fire Insurance Company has been  
registered under The Alberta Insurance Act to un-  
dertake the business of Hail Insurance in the Pro-  
vince of Alberta.

## Returning Confidence

The storm is the test of the ships. The  
strength of the Empire is being tested by the  
fiercest gale that ever blew.

With the nation the institutions that com-  
pose it have suffered, not one financial organ-  
ization has escaped.

The Life Insurance companies of England  
and Canada are being tested and tried, but are  
not found wanting.

The Mutual of Canada, for instance, has  
not only held its own, but has made substan-  
tial progress during every day of the war.

The wave of returning confidence finds  
The Mutual of Canada on the crest, stronger  
and more prosperous than ever.

## THE MUTUAL LIFE ASSURANCE Company of Canada

WATERLOO ONTARIO  
E. P. Clement, George Wegenast,  
President. Managing Director.  
Assets, \$27,000,000. Assurances, \$100,000,000.

## WESTERN ASSURANCE COMPANY

INCORPORATED 1851  
Fire, Explosion, Ocean Marine  
and Inland Marine Insurance.

Assets Over - - - \$4,000,000.00

Losses paid since organiza-  
tion, over - - - 63,000,000.00

HEAD OFFICE - - - - TORONTO, ONT.

W. R. BROCK, W. B. MEIKLE,  
President. Vice-Pres. & Gen. Man.

QUEBEC PROVINCE BRANCH:  
61 ST. PETER STREET, MONTREAL

ROBERT BICKERDIKE, Manager

## UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:  
T. L. MORRISSEY, RESIDENT MANAGER.

North-West Branch, Winnipeg:  
THOS. BRUCE, BRANCH MANAGER.

AGENCIES THROUGHOUT THE DOMINION

## The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD  
UP A PERMANENT CONNECTION

WE PARTICULARLY DESIRE REPRESENTATIVES  
FOR CITY OF MONTREAL

Chief Office for Canada:  
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - - - Manager for Canada

Founded in 1806

## THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON

ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL  
Agents wanted in unrepresented towns in Canada  
J. E. E. DICKSON, Canadian Manager.  
W. D. AIKEN, Superintendent Accident Dept.

## EMPLOYERS GROUP INSURANCE.

Over 90 large employers are named in a partial  
list of the concerns whose employees it insures, pub-  
lished by the Travelers' Insurance Co. The list  
includes the New York, New Haven & Hartford  
Railroad, the New York Edison Co. and subsidiaries,  
the Brooklyn Rapid Transit and a number of other  
public service corporations.

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