

Public Buildings, Safe Construction of, 949  
 Rate-Cutting, what it means, 413  
 Rates, Reduction in Average (Frank Lock), 13  
 Reciprocal Schemes, 691  
 Royal Exchange Assurance, 655  
 Royal Insurance Company, purchases Legal Insurance Company, 1059, 1095  
 Salvage Corps, 747  
 San Francisco, Echoes of, 623  
 School Buildings, Better and Safer, 793, 831  
 Self-Insurance, a scheme finished, 413  
 Shingle Hazard, Serious Character of, 465  
 Shortt, Death of Mr. Adam, 1063  
 Smokers, dangerous, 537  
 Sprinklers having a Boom, 491  
 Spontaneous Combustion, 1215  
 State Fire Insurance, Sidelights on, 485; a Failure of, 981  
 Stock Companies the Best, 511  
 Stock Notes as Assets, 707  
 Stovel Company's fire at Winnipeg, enquiry into, 579  
 Stuyvesant Insurance Co., receives Dominion license, 965  
 Sun Insurance office, death of Mr. H. M. Blackburn, 105; appointment of Mr. Lyman Root as manager, 261; assistant manager's appointment, 979  
 Sweeping Fires, Causes of, 683  
 Taxation in Montreal, 261 369, 371, 1035

Taxes paid by Fire Companies in Canada, 901; taxes for Fire Marshals, 813, 984  
 Telegraph Bills, Keeping Down, 327  
 Thompson, Lieutenant Gratian D., 763  
 Tyre, Death of Mr. Robert W., 841, 883  
 Unauthorised Insurance, 885  
 Under-Insurance, 237; problem of, 1113  
 Underwriting Results, in U. S. for 1915, 13  
 Unlicensed Fire Insurance, licensed companies' petition to Dominion Government, 337; taxation of unlicensed insurance in Ontario, 343; discussion in House of Commons, 429, 461; unlicensed insurance in 1915, 457  
 Use and Occupancy, Big Loss on, 679  
 War Loan, Companies' subscriptions to, 999  
 War Taxes, on Insurance, 37, 199, 227, 487, 737  
 Western Assurance Company, new directors appointed, 9; U. S. 1915 statement, 145; re-insures Anglo-American Fire and Montreal-Canada Fire, 237; establishment of new underwriters' agencies, 261; an English view of, 953; re-insures Factories Insurance Company, 1233  
 Western Canada Fire Underwriters' Association 1111  
 Western Empire Fire and Accident Co., retires from fire business, 401  
 Western Union Fire, liquidator's proceedings, 651  
 Whitehead, Captain E. A., 655  
 Winnipeg, city of, insured in companies which failed, 479  
 Wright, Lieutenant Benson, 1151  
 Zeppelin Raids and Fire Insurance, 1195

## LIFE INSURANCE.

Advertising, a pertinent indication for agents, 293  
 Age, A Matter of (J. M. Laing), 689; evidence of age important, 1151  
 Agent and Policyholder (Alex. Bissett), 851  
 Agent, the long-suffering (H. C. Cox), 117  
 Agents, Unlicensed Fined, 349; loss in training (Edward A. Woods), 823; proposed licenses in Quebec, 1131, 1178  
 A. O. U. W. proposal to cancel certificates, 311; members' troubles, 935, 997, 1027; history of, 1085  
 Assets, how Canadian life companies invest their, 561  
 Assured, percentage of, killed in action, 79  
 Assessment Societies' Experience, 767; plight of, 1085  
 Australian Provincial Assurance Association 293  
 Average, Law of, 463  
 "Back at the Old Home," 875  
 Banks and Life Insurance, 945  
 Beneficiary, Naming the (W. H. Somerville), 15  
 British Life Companies, outlook for valuation rates, 917  
 Brown, Death of Mr. Fayette, 1063  
 Business Insurance (W. J. Graham), 545, 827  
 Business Insurances, an example of utility, 81; scope of 517  
 Canada Life, in United Kingdom, 541; Mr. W. B. Meikle appointed director, 595; treasurer on Western outlook, 747; annuity, business of, 1109  
 Canadians Under-Insured (H. C. Cox), 185  
 Canadian Life Officers' Association, 1139  
 Cancer, Mortality from, 23  
 Clark-Kennedy, Major W. H., 17, 45, 399  
 College Graduates in Life Insurance, 851  
 Commissions, First Year, and the Lapse Problem, 1209  
 Company, Agent and Policyholder, 411  
 Comptory Life Insurance, 407  
 Confederation Life Association, British business of, 47; Montreal developments, 1137  
 Deferred dividend policies, outside offers to purchase, 1155  
 Disability Insurance, 1083  
 "Dividends," 285, 409  
 Dodds, Lieut.-Col. W. O. H., C. M. G., 655, 1139  
 "Examination," 485  
 "Expectation of Life," 833  
 Expenditures of Young Canadian Life Companies, 1081  
 Facts, Figures and Fallacies of Conveying (M. P. Langstaff), 853, 881  
 Farm, Farmer and Life Insurance, 325; farmer and life insurance, 679  
 Fraternal Excuse, a, 997  
 Fraternal Societies, proposed actuarial basis in Ontario, 381, 485; right to raise rates when policy stipulates against increase, 1129  
 Funeral Associations, Quebec Government gets after them, 911  
 Gambling *versus* Investing, 799

General Accident of Canada, application for Amending Act, 207  
 Gresham Life, G. M. visits Canada, 1165; to expand Canadian business, 1181  
 Group Insurance, covering depositors in banks, 1159  
 History, a Bit of Life Insurance, 411  
 Homicide Record, 85  
 Imperial Life, new business, 985  
 Income Insurance, 347  
 Income tax and insurance, 799, 871  
 Independent Order of Foresters, scheme for getting in new members, 397; progressing backwards, 593  
 Industrial Agents, Retaining, 951  
 Insurance without Medical Examination, 351  
 Insurance Education, 877  
 Interest Earnings of Life Companies in Canada, 1915, 1053, 1055, 1089  
 Interest, Rate of, earned by U. S. Life Companies, 513  
 Investments, Compulsory in Dominion Government Securities, 197, 233, 305, 397; comparative, 623; how Canadian life companies invest their assets, 551  
 Keeping Business on the Books, 943  
 "Keeping in Touch," 1131  
 Lapses, and Personal Touch, 1179; lapse ratios, 645  
 Letters of a Beginner in Life Insurance Field, 935, 967, 999, 1025  
 Life Companies, and new British Budget, 493  
 Life Companies' Experience with payments on bonds, 793  
 Life Companies' Gain and Loss, 954  
 Life Companies' Interest Rate and Taxation, 551  
 Life Companies' Public Spirit, 299  
 Life Companies' Responsibilities Increasing, 1205  
 Life Companies' Subscriptions to War Loan, 999  
 Life Companies, Starting New, 457  
 Life Companies, Expenditures of Young Canadian, 1081  
 Life Companies, War Claims of, 1113  
 Life Insurance a Big Business, 921  
 Life Insurance, By-products, 381  
 Life Insurance Compulsory, 17  
 Life Insurance Distributions, 743  
 Life Insurance in Canada, 1915, 451, 453; in U. S. 491; a decade's development (H. C. Cox), 1231; in 1916, 1233  
 Life Insurance, Conditions in United States, 41  
 Life Insurance, Human Side of, 599  
 Life Insurance Money, Safeguarding, 495  
 Life Insurance, The Poor Man's Investment, 981  
 Life Insurance, Re-investment of dividends in, 649  
 Life Insurance, when to buy, 355  
 Life Underwriters' Association, Toronto officers, 293; Quebec Association, 491; annual convention, 713, 831; officers of, 883; cup presented by Mr. L. Goldman, 983  
 Liquor and Life Insurance, 515, 537  
 Losses, Investigation of Doubtful, 833