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Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day, they exceed by far those of any Canadian life assurance company.

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COMPANY OF CANADA
HEAD OFFICE - MONTREAL**

The London & Lancashire Life and General Assurance Association, Limited

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OF LONDON, ENGLAND

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Provision for your home, plus

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Shares in Dividends.

Waives all premiums if you become totally disabled.

Pays you thereafter \$50 a month for life.

Pays \$5,000 in full to your family no matter how many monthly cheques you may live to receive.

Ask for Particulars.

**CANADA LIFE
TORONTO**

15,000 LIVES LOST IN U. S. FIRES.

Fires in the United States take an annual toll of more than 15,000 lives, and cause a property loss of approximately \$250,000,000, according to statistics received at the opening of a conference between representatives of the Fire Marshals of North America and the National Board of Fire Underwriters in New York on January 9th.

These statistics, compiled from reports of marshals from various states were presented by Colonel James R. Young, Insurance Commissioner and Fire Marshal of North Carolina. He added that most of the persons killed or burned to death were women and children.

T. Alfred Fleming, of Columbus, Ohio, president of the Fire Marshals' Association, reported that more than 93 per cent of the fire prevention orders issued by states had been obeyed. He asserted that more had been accomplished in the last two years toward reducing fire waste than in the ten preceding years.

Terming newspaper reporters "machine guns" and editors "heavy artillery," in the fight against fire, he continued: "The finest asset for a fire marshal is a friendly press. Newspapers are most eager to give facts if related to real conditions. Just as in the recent conflict the rapid fire of the machine guns accounted for a great percentage of the casualties, so daily attacks in the newspapers against careless fires strike the bullseye of public attention."

Mr. Fleming urged the appointment of a director of publicity and education by the underwriters. Such a man, he said, should be an earnest student of fire prevention and protection, and possessed of a "proper sense of news-value."

FIRE INSURANCE'S OPPORTUNITY.

"With the return of peace, American fire insurance leaders have been quickening their efforts for a world-wide extension of the business," says the Weekly Underwriter. "Though little publicity has been given the subject of late, we have the assurance of a number of the foremost men in the business that this project is being actively, though quietly, pushed and that the co-operation of banks and trust companies is being substantially supplied. Last week a strong bank was organized in Cuba by Americans. Branches of powerful American banking institutions are being rapidly located in Central and South America. Of no less significance is the fact, disclosed in the news of the past week, that the head of one of the largest trust companies of New York City has been given a place on the board of directors of a fire insurance company now organizing.

"The co-operation of banking, shipping and insurance is the essential factor in this Great Adventure of American trade extension. The importance of the movement touches as nearly a world recognition of American influence as it does the financial advantages involved. There are strong foreign insurance companies, doing a world-wide business, that have long found their United States premium income greater than that from all the rest of the field combined. There will not, perhaps, be a very great premium yield for the American companies in some of the countries they plan to invade, but, taking the world as a whole and giving due consideration to the added dignity and facility afforded American trade relations, the game is well worth the playing. Central and South America will be the scenes of the first undertakings; then the West Indies and the Philippines; and then, for the stronger and more successful companies, the rest of the world."

FIRE PREVENTION.

An illustrated lecture on "Fire Prevention" was given at the Engineering Institute of Canada rooms in Montreal on the 9th instant, by Mr. George H. Greenfield, of the Canada Car Co., which was followed with interest by a fair-sized audience.

Mr. Greenfield recounted the methods adopted at his own and other plants for the prevention of fires, pointing out that the idea in modern works was not to put fires out, but to prevent them reaching a stage where they could be dangerous.

He touched on the use of chemical extinguishers, and the necessity for continual inspection of them in order that they might not be out of order when needed in an emergency, and then described the use of water and sand, as well as sawdust mixed with bicarbonate of soda, as effective fire extinguishers.

Another point dealt with by Mr. Greenfield was the importance of taking care of waste in factories, especially those where various oils were used, which might lead to spontaneous combustion. In a series of views he showed illustrations of waste receivers which would prevent the possibility of fire, contrasting these with less useful receptacles, in which there was always the possibility of spontaneous combustion or fire from cigarettes or matches.

A MILLION DOLLAR POLICY.

A life insurance policy for \$1,000,000 has been taken out by William Wrigley, jr., millionaire and dominant stockholder of the Chicago National Baseball Club. The insurance will be apportioned among twenty-two companies, and the annual premium on the ordinary life plan will be \$60,000.

"I never saw so many stethoscopes and little mallets," said the insured when the eight physicians had done with him. "They asked me how I kept in such good condition. I told them the things I liked in life took place in the early part of the day and not late at night."

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

The annual meeting of the company was held at Toronto on the 8th instant. A noticeable feature of the annual report was the large sum of money which was paid out for death claims on account of the influenza epidemic. This amount was 51 per cent of the total paid on all claims and stood at \$365,393. The amount paid out on ordinary claims, on the other hand, was \$360,418 and on war claims account \$157,842. The total gross amount of \$893,652 came due during the year to all beneficiaries by reason of death claims and \$1,750,661 was the total of benefits paid to policy holders comprising death losses, matured endowments, profits, etc. This latter sum exceeded 1917 payments by \$730,269. The actual mortality of the year was 116 per cent of that to be expected according to most city tables. The reserves of the company showed an increase of \$1,250,000 over the 1917 period amounting to \$12,247,529.

CANADA LIFE LIMITS AGE.

The Canada Life Assurance Company has decided not to accept risks from parties over the age of 65 years. Their experience with risks in excess of this age has not been satisfactory. It is also pointed out that other companies have experienced the same difficulty, and several have reduced their limit very much for instance over 60. In the case of one large company it is \$5,000.

Life insurance save North America more than \$30,000,000 a year in maintaining the poor and needy.

Fourteen Canadian superintendencies are among the 100 leaders of the Prudential for proportionate ordinary new business for 1918. All the American companies find Canada good territory for business.