

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:
T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION

HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

**NORTH AMERICAN LIFE
ASSURANCE COMPANY**
"SOLID AS THE CONTINENT"
HEAD OFFICE TORONTO, Can.

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.

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

Offers Liberal Contracts to Capable 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.

-The Secret of a Wonderful Success-

The rise and progress of the Mutual Life of Canada has been one of the romances in the history of Canadian finance. Less than half a century ago a small group of men in an obscure Ontario town determined to establish a Life Insurance Company that would give the public the maximum of service at a minimum of cost. That being the aim it was resolved that the organization should be purely mutual. Five hundred prospective policyholders were gathered and formed the nucleus of the company. From this small beginning in 1870 the company has gone forward steadily with more regard to security and mutual serviceableness than big business. The result is that the company to-day is enjoying a popularity that is phenomenal, writing during the past year more than \$20,000,000 paid for assurances.

**THE MUTUAL LIFE ASSURANCE
Company of Canada**
WATERLOO **ONTARIO**
Assets, \$32,165,000. Surplus, \$4,764,299.
Assurances, \$123,511,314.

LIVE STOCK INSURANCE.

The Great North Insurance Company of Calgary is entering the Province of British Columbia to write live stock insurance.

TO PREVENT FIRES.

Leo Jasper, of Montreal, has been appointed inspector of industrial plants by the provincial government. He will be especially entrusted with the care of preventing fires.

AMERICAN SOLDIERS' INSURANCE.

More than \$16,000,000,000 insurance on the lives of more than 1,800,000 soldiers and sailors already has been written by the Bureau of War Risk Insurance. That is said to be more insurance, all written since the middle of last October, than is to-day on the books of the twenty largest life insurance companies in the world. All kinds of problems have been met with in achieving this gigantic task, according to information furnished to Congress by Thomas B. Love, Assistant Secretary of the Treasury in charge of the Bureau, and other officials.

PREVENTABLE FIRE LOSSES.

In 1916 the reported cost of fires in the United States was \$208,705,340, which covers about 97 per cent of the estimated total. Of this vast sum \$60,466,054 was chargeable to wholly preventable causes, and \$99,606,293 to partly or reasonably preventable causes, such as spontaneous combustion and the careless use of electrical appliances. In other words, 76.7 per cent of the total fire loss was due to preventable causes. New York City shows improvement, due to greater vigilance on the part of the firemen and police, which goes to prove that something can be done to lessen this fearful waste.

A COMEDY OF ERRORS.

The Fire Marshal of the State of Wisconsin has issued a bulletin which he terms a "Comedy of Errors." It should have been called a tragedy. It says:

He looked for a gas leak with a match, and found it.

He lighted a match to see if his gasoline tank was empty. It was not.

He smoked while filling his auto tank, but will do so no more.

He smoked in bed, so did the bed clothes.

He threw the matches into the waste paper basket. He is wiser now.

He threw a cigarette stub into some rubbish.

He saved his oily waste and oily rags and they burned his shop.

He washed his hands in gasoline near the stove. The doctor washes them now.

He did not worry about fires as he had "plenty of insurance," and forgot the safety of his wife and children upstairs.

He stuffed up the chimney holes with paper and rags.

She cleaned her gloves with gasoline and saved fifteen cents, but paid the doctor and druggists fifteen dollars.

She poured kerosene into the lamp while the wick was burning.

She put gasoline into wash boiler on the stove to make washing easier.

She dried clothes too near the stove.

She used the wrong oil can.

She burned sulphur all over the house to fumigate.

She used the wood-box back of the range as a waste paper receptacle.

She gave matches to her children to go out to burn leaves in the yard. The cotton dresses burned easier than the leaves.

She was "coming right back," so left the electric current on in her iron.

She swung the gas bracket too close to the curtains.

She fixed up a fine tissue paper shade for the lamp.

She filled the tank of her gasoline stove while one burner was going.

The comedies have turned to tragedies; many of the scenes of action were in ashes and too many of the actors are maimed or asleep; others will follow, no doubt, as they are prone to ignore the advice and experience of others instead of profiting by the errors and sufferings.

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

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.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE - MONTREAL

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.

Commercial Union Assurance Company, Limited. OF LONDON, ENGLAND.

The largest general Insurance Company in the World.
Capital Fully Subscribed \$ 14,750,000
Capital Paid Up 1,475,000
Life Fund and Special Trust Funds 76,591,535
Total Annual Income Exceeds 51,000,000
Total Funds Exceed 151,500,000
Total Fire Losses Paid 193,774,045
Deposit with Dominion Government 1,245,467
(As at 31st December, 1916.)

Head Office, Canadian Branch:

Commercial Union Bldg., 232-236 St. James Street,
Montreal, Que.

Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR Manager Canadian Branch.
W. S. JOPLING Assistant Manager.

\$5,000

Provision for your home, plus

\$50 A MONTH

Indemnity for yourself.

OUR NEW SPECIAL INDEMNITY POLICY

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