

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	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917.)

Head Office, Canadian Branch:

Commercial Union Bldgs., 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 dis-
abled.

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

INSURANCE COURSE AT COLUMBIA.

Professor S. S. Huebner, formerly of the University of Pennsylvania, and now at Columbia University, announces that the opening sessions of his life insurance lectures at Columbia will be as follows:

"Protective Function of Life Insurance," "Life Insurance in Its Relation to Saving," "Investment Aspects of Life Insurance," "Business Uses of Life Insurance," "Term, Whole Life and Limited Payment Policies," "Endowment Policies," "Income home. It is your job to keep the home fires burning; but to be sure the smoke is not a paeon of joy for Huns in Berlin!

CUTTING DOWN FIRE LOSSES.

By T. ALFRED FLEMING, Fire Marshal of Ohio.

A country at war must provide not only for her fighting forces, but also for the steady progress of the men and women behind the lines. It is up to us to see that the United States is producing up to maximum those commodities needed abroad, and those that make for a healthy and steady progress at home. It is your job to keep the home fires burning; but to be sure the smoke is not a paeon of joy for Huns in Berlin!

It is your duty to aid, in every way, in reducing the number of home fires caused by carelessness, and their attendant awful losses; for every time there is a fire here, there is a hitch in the entire war programme that can only be remedied by the additional army of American and Allied blood over there.

Every cent's worth of material destroyed by fire is gone forever; every minute lost through the rehabilitation of home or industry, ruined by the Red Demon, but adds to the arc over which the hands on the clock of Destiny must sweep, so that the standard time for a world's peace may be fixed forever!

There is no insurance that can reimburse for the hours that have been stolen from the calendar of Progress by the Chief of Thieves—the Careless Fire!

No insurance can replace twisted and ruined maintainable owing to war conditions.

No insurance can compensate for the business lost or for the worry of employer or employee, who see their rivals busy and hear the hum of the wheels that spell prosperity. What is burned has gone into gases that poison the atmosphere and obscure the sun of Health and Happiness.

There is no glory in the smudge left in the clouds by a fire due to carelessness; but there is honor in the grime that shows on the face of a contented and prosperous workman.

Never in the history of the insurance business has there been such an opportunity for the insurance agent, not only for increased business, but for patriotic action.

You have been detailed on work that is vital: your jobs are the outposts that protect the main defense of America at home—The Insurance Business!

You must throw your phalanx against the redoubts of that most dangerous and subtle enemy, Fire.

"SAFETY FIRST" DAYS.

The "Safety First" campaigns carried on in this country during the past half-dozen years have been educational rather than legislative, but they have been highly effective, as shown by the report of the Safety Congress held in St. Louis. The figures given there show that the fatal accidents have been reduced one-third in the last five years, while the reduction of less serious accidents has been somewhat greater. The need for the movement is indicated by the fact that five years ago 35,000 men and women were killed every year in industrial accidents, and the number of such accidents reached 2,000,000 a year. The indirect method by which this change for the better has been brought about is shown by the difficulty which the directors had in compiling statistics of the results. One industrial plant has tried one method, and other plants in the same line of business have tried others. The thing that has been common to them all has been the awakening to the enormous and needless waste of human life in our industries. When it came to correcting the evil each owner adopted the one among the various devices which he thought best

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 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.

suited to his own situation. But out of the agitation there has been a very great increase in the use of safety devices to guard machinery and protect the workers employed about it. The 23,000 or 24,000 fatal accidents yearly which this reduction still leaves with us are far too many, especially in view of our acute shortage of labor, but now that the value of greater care has been shown it is reasonable to expect a still further reduction in our losses.—Brooklyn Eagle.

VAST ROOM FOR ECONOMY.

Former President Eliot of Harvard prepared a table early in the war showing the annual expense bill of the American people for things they put in their mouths that was not bread. The bill was \$3,915,000,000. Liquor, tobacco, candy, soft drinks, tea, coffee, patent medicines and chewing gum made up the total. There is vast room for economy on this item, says the Pan-American Life's agency paper. Just stop to figure the vast amount of insurance protection this volume of money would provide, and how much better off the world would be if this money foolishly and wastefully squandered was invested in life insurance protection.