

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

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.

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

\$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

INSURANCE

JANUARY FIRE LOSSES LESS.

The fire losses in the United States and Canada for the month of January were again heavy (\$29,446,325), although there was a substantial reduction as compared with the corresponding months of the years 1917 and 1918, as will be seen from the following: January, 1917, \$36,431,770; 1918, \$37,575,100; 1919, \$29,446,325.

FIGHTING CANADA'S FIRE FIEND.

One of the most vital points for consideration in attempting to obtain any reduction of fire waste in Canada is clearly indicated by the fire record of 1918. Although 17,355 fires entailed an aggregate loss amounting to \$33,623,000, more than \$23,200,000 or 69 per cent. of that loss was caused by 276 fires. Sixty-two fires alone were responsible for almost 50 per cent. of the total loss. That is the crux of the situation, and presents the logical point for substantially lessening fire waste. It is not essential to attempt the Herculean task of preventing all fires. Immediate results can be obtained by the concentration of our corrective efforts upon those classes of property where extensive loss is possible.

While it is perhaps desirable to bring fire prevention methods to the attention of the public, it should be recognized that if the 12,000 dwelling fires which occur every year could be eliminated, the actual fire loss of the Dominion would be reduced by less than five per cent. On the other hand, if less than 300 fires which annually damage large mercantile establishments and manufacturing plants could be prevented, over 65 per cent. of our fire waste would be avoided.

To accomplish this result without loss of time the following legislation should be enacted:

(1) Requiring a signed application (on a standard form) for all insurance, the statements of such application to form a part of the insurance contract and a continuing warranty during the currency of the policy.

(2) Requiring the registration and licensing of all agents and brokers placing insurance with companies operating under Dominion authority. Licenses to be issued by the Superintendent of Insurance after examination of the character and qualifications of the said agents and brokers.

(3) Requiring the proper inspection by insurance agents of all property whereon the total insurance exceeds \$5,000 and making compulsory the notification of defective or dangerous conditions in buildings to the Provincial Fire Marshal's Department.

(4) Empowering Provincial Fire Marshals to stay the issuance of insurance and to cancel all existing insurance upon property reported as being in a dangerous condition until such conditions have been remedied.

(5) Requiring the installation and proper maintenance of automatic sprinkler systems in all buildings (fire-proof buildings excepted) which together with their contents have an insured value exceeding \$10,000.

W. W. KING GOES TO WINNIPEG.

Mr. W. W. King, superintendent of agents of the Mutual Life Insurance Company of New York in Montreal, has been appointed manager for that company of the Winnipeg office, and leaves shortly to take up his new duties. He has been connected with the Mutual Life Insurance Company for twenty years, the last three of which as acting manager in the absence of the front of Brigadier-General W. O. H. Dodds, C.M.G., D.S.O.

When you cash your Interest Coupons, buy War-Savings Stamps with the money and make your interest earn interest. W.-S.S. costs \$4.02 during March.



National War Savings Committee, Ottawa.

SIR HERBERT B. AMES, Chairman.
CAMPBELL SWEENEY, Vancouver.
H. W. Wood, Calgary.
HON. GEO. A. BELL, Regina.
J. B. MONK, Winnipeg.
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W. A. BLACK, Halifax.
HON. MURDOCK MCKINNON, Charlottetown.
TOM MOORE, Ottawa.
Dr. J. H. PUTMAN, Ottawa.

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.

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay.

Founded in 1806.

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

ASSETS EXCEED \$50,000,000.
OVER \$10,000,000 INVESTED IN CANADA.
FIRE AND ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

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

Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these points in the North American Life.

Business in Force	over \$70,900,000
Assets	18,100,000
Net Surplus	2,750,000
Payments to Policyholders	1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY
HEAD OFFICE - - - - - TORONTO