

THE INSURANCE PRESS AND THE COMPANIES.

Insurance, conducted along proper lines by men of experience and integrity, will rank high among the essential enterprises of the country, whatever test is applied. Business credit and solvency depend largely upon sound fire and liability insurance, while social welfare rests strongly upon the legal reserve life and the accident companies.

But despite the wonderful work they are doing, the secular press, almost without exception, grasps every opportunity to play up occasional shortcomings of individuals, and to place the business in a bad light, while law makers, through ignorance or other motives, add steadily to its burdens.

In times like these the companies might be likened to merchant ships, with cargoes representing the credit, comfort and peace of mind of the country, with a small hold reserved for stockholders' dividends, steering through a war zone infested with floating mines and submarines, and with bomb-dropping planes occasionally shooting through the air.

To meet these dangers the companies have at hand anti-aircraft guns and submarine destroyers, in the legitimate insurance press, conducted by experienced navigators and sturdy fighters.

But as it takes men, money and ammunition to wage successful warfare, offensive or defensive, if the companies want better service from the insurance journals, the only independent mediums between the head offices and the field producers, it means that a large number of companies which show practically no recognition of the work of their trade press, must do their share.

The honest publishers' policy may be briefly stated: The best possible news service; defence of reputable insurance at all times; unrelenting watchfulness of the special interests of companies and men who have manifested a capacity for friendship, and who show by their attitude their recognition of the work done by the legitimate insurance journals, which means all papers read and relied upon by a considerable number of agents in any particular section or generally.—Boston Standard.

TRAFFIC RETURNS

Canadian Pacific Railway.

Year to date	1916	1917	1918	Increase
Feb. 28	\$16,926,000	\$18,773,000	\$19,889,000	\$1,116,000
Week ending	1916	1917	1918	Increase
Mar. 7	\$2,198,000	\$2,442,000	\$2,617,000	\$175,000
14	2,258,000	2,670,000	2,496,000	Dec.174,000

Grand Trunk Railway.

Year to date	1916	1917	1918	Decrease
Feb. 28	\$8,290,131	\$8,530,394	\$7,624,743	\$905,651
Week ending	1916	1917	1918	Increase
Mar. 7	\$992,026	\$1,063,190	\$1,122,582	\$59,392
14	957,542	1,068,837	1,135,552	66,715

Canadian Northern Railway.

Year to date	1916	1917	1918	Increase
Feb. 28	\$3,041,600	\$5,191,200	\$5,406,300	\$215,100
Week ending	1916	1917	1918	Decrease
Mar. 7	\$540,200	\$669,100	\$666,400	\$2,700
14	538,000	738,200	733,000	5,200

FIGHTING BASEMENT FIRES.

Fires originating in the basements of business buildings constitute one of the most potent causes of fire loss in Canadian cities. It is difficult to believe that the owners of such buildings are entirely ignorant of or fail to appreciate the value of dry sprinkler systems for basements. The fact that no expense for the installation of special water supplies is involved makes the cost reasonable. A dry sprinkler equipment for basements consists of distributing pipes with sprinkler heads as in the ordinary system but with the supply main carried to the outside wall of the building where it ends in an ordinary hose connection. When an outbreak of fire occurs in the basement the nearest sprinkler heads are opened by the heat, the firemen attach their hose to the external supply connection and the water is immediately directed upon the seat of the fire. The complete saturation of the contents of the basement is thus avoided, the firemen can effectively operate despite the dense smoke which is common to all basement fires and the loss by both fire and water is largely minimized.

By a recent decision of the supreme court of the United States it is held that creditors of a bankrupt may claim the proceeds of a life insurance policy upon which the right to change beneficiary had not been waived.

NOTICE

THE ALLIANCE ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND, has received Dominion of Canada License No. 564 under the Insurance Act of 1917, to transact Fire, Accident, Sickness, Guarantee, and Automobile Insurance.

T. D. BELFIELD,
Chief Agent and Manager for Canada,
39 St. Sacramento Street,
MONTREAL, P.Q.

NOTICE

The Insurance Act of the Dominion of Canada, 1910, having been replaced by the Insurance Act 1917, Notice is hereby given that Licence No. 720 has been issued under the provisions of the latter Act, to

L'UNION COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE OF PARIS (UNION FIRE INSURANCE COMPANY OF PARIS)

L. M. FERRAND,
Manager & Chief Agent for Canada.

NOTICE

The Insurance Act of the Dominion of Canada 1910, having been replaced by the Insurance Act 1917, Notice is hereby given that under the Provisions of the latter Act, there has been issued to

THE OCEAN MARINE INSURANCE COMPANY, LIMITED

License No. 684, insuring Postal and Express packages in transit in Canada.