

Impregnable

During 1915, assets of the Sun Life of Canada increased 16% to **\$74,326,423** — much the largest resources held by any Canadian Life Company.

Sun Life of Canada Policies are SAFE Policies to buy.

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

They are Popular

The Seal of Public Approval is stamped upon North American Life Policies.

During 1915, Policies were issued for over \$9,100,000—the largest single year's business in the history of the Company, and a 15 per cent increase over that for 1914.

Liberal, up-to-date policy contracts, backed by a Company of unquestioned strength and integrity, make it an ideal one for any agent to represent.

Some good agency openings are available.

Correspond with E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

Home Office, Toronto, Ont.
EDWARD GURNEY, President.
L. GOLDMAN, 1st Vice-President and Managing Director.

Burglary Insurance

STORES, OFFICES,
CITY RESIDENCES,
SUMMER RESIDENCES.

Accident, Health, Plate Glass Burglary, Fidelity
Judicial and Contract Bonds, Employer's
and Public Liability.

The Provident Accident and Guarantee Company

HEAD OFFICE — MONTREAL
160 St. James Street. Tel. Main 1626.

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000

TOTAL BENEFITS PAID.....\$42,000,000

FRED J. DARCH, S.S.,
ELLIOTT G. STEVENSON, S.C.R.,
Temple Bldg., Toronto, Can.

CITY OF TORONTO BONDS.

Tenders are being called for \$3,669,000 five per cent serial bonds of the city of Toronto. The proceeds of the loan are to go to hydro-electric, water-works, school and street railway pavement purposes. Tenders will be received until 12 o'clock noon, May 31st.

NORTH AMERICAN LIFE.

Honor Roll.

Capt. J. F. Anderson, Regina; Dr. T. D. Archibald, Toronto; R. S. Armstrong, Regina; W. F. Bowes, Edmonton; W. L. Clarke, Calgary; A. E. Rundle, Toronto; Jas. D. Daniel, Fenelon Falls; F. R. Duminy, Pembroke; H. Evans, Toronto; O. J. Farmer, Winnipeg; Geo. Greig, Brandon; Capt. J. Handley, Sudbury; H. G. Hawken, Toronto; L. H. Holman, Toronto; J. S. Kerr, Toronto; Lt.-Col. D. McCrae, Guelph; Major A. E. G. McKenzie, St. John; P. S. McLean, Toronto; T. D. McLeod, Brandon; Sergt. F. McCrae, Regina; W. Macklin, Toronto; A. Mandelson, Stratford; Sergt. J. W. Mills, Toronto; W. B. Murray, Edmonton; Geo. F. Neale, Regina; J. Newlands, Edmonton; Jas. Paterson, Edmonton; B. W. Roscoe, Halifax; Wm. Salmon, Toronto; H. Sampson, Sherbrooke; H. C. M. Vanderfeen, Toronto; F. Whillier, Toronto; Lieut. E. F. M. Williams, Regina; Lieut. J. Wilson, Regina; Charles F. Martell, Halifax; F. T. Samuel, Regina.

WORKMEN'S COMPENSATION IN BRITISH COLUMBIA.

A delegation of insurance men waited on the Government of British Columbia some time ago with a number of arguments against the plan of State insurance which, it is understood, will be included in the proposed Workmen's Compensation Act for that province. The insurance men offered numerous concessions, including a provision that agents would retain only 5 per cent of the premium as commission, paying the balance of 7½ per cent to the Government for the administration of the Act. They argued that private insurance could be carried on as cheaply as insurance by the State, and requested a year's trial of the private insurance system under the new Act. On the other hand, it was stated at the conference that investigations had found only one large employer of labor who favored private insurance over the State system. It was also contended that the employees would receive larger liability payments for the same expenditure on the part of the employers. It is probable that the system of State insurance will be operated in connection with the new act. — Industrial Canada.

WAR'S EFFECT ON INSURANCE.

"One of the most notable instances of the prosperity of the British Isles during the past generation," says the Liverpool "Courier," "has been the striking expansion of the principle of insurance. The growing strength of the chief insurance offices has been taken as an indication of the steadily increasing wealth of the nation. It is, indeed, one of the most gratifying features of our recent history that insurance is filling such a large and popular place in our national life. The war has brought this method of thrift more than ever before the public, and there is no doubt that the growth of insurance, instead of being checked, will be greater than ever. The question is brought into some little prominence by remarks made at the annual meeting recently of the London and Lancashire Fire Insurance Company.

"While the future will undoubtedly show a greater business in insurance, companies will have to face an increased ration of expense, due primarily to increased taxation, for while heavier income tax will have to be paid on profits, the revenue from interest on investment will be reduced by the same cause."

ATLAS ASSURANCE CO.

The 108th annual statement of the Atlas Assurance Company, Limited, presented to shareholders at their annual meeting held in London on April 28, shows that during the twelve months ended December 31st last, 768 life assurance policies, assuring £463,108, at annual premiums of £18,878, were written. Claims by death number 298, for £214,119, including bonuses, were paid. Premiums income amounted to £215,386, and total revenue to £323,775.

The sum of £120,018 was added to reserves. Dividends of eight shilling per share, or 33 1-3 per cent on paid-up capital, were paid, and £51,862 carried forward, against £45,546 a year ago.

PERSONALS.

The late Thomas Kinnear, the Toronto wholesale grocer, whose death occurred a few days ago, was a director of the Merchants' Fire Insurance Co.

Correspondence

THE BI-LINGUAL SCHOOL QUESTION.

Montreal, Que., May 22nd, 1916.

To the Editor of The Journal of Commerce:

Sir,—On the first page of your issue of May 16th, you state, in connection with the Bi-lingual question, that the Ontario Education Department aims to insure all children instruction in English.

Have you been in Ontario before Rule 17 was passed, if so, how many children from the ages of 10 to 15 years have you met, who could not speak English? Do you take French Canadians for fools? Don't you think they know enough that if their children do not learn the English language that they will not be able to make their living in Ontario?

Here in Quebec French Canadians are in the majority and they could in many cases make a good living without English, but all the boys and girls that are living in the city by working in stores or offices are learning English. Again, there is not a day passes that we here have to refuse to employ English boys for the reason that they do not understand French, and both languages are necessary in our business.

While you say the desire of French parents to have their children instructed in French is only natural, Rule 17 forbids it. If you don't believe it, I can send you the correspondence from the Secretary of Bilingual Schools at Windsor to the Ontario Government, asking that French be taught for one hour a day when 85 per cent of the children were French. Dr. Colquhoun replied that the schools having been erected after the passage of Rule 17, that they had no such right. Still, it is the parents of those children who are paying the taxes to support those schools.

I really don't understand how English papers in Montreal, knowing how the minority in Quebec are treated, would try to excuse the "Prussian" of Ontario.

Another proof that French Canadians learn English is that from the 50 or more French Canadian representatives of Quebec, I don't think there is one in the Federal Government that does not understand English enough to follow discussions in English. Many French can make speeches in Parliament in both languages and some of them speak English better than English born. Now, how many among the English can understand a French speaker?

I can tell you this of the French minority of Ontario — they would allow the children to learn French as well as English, and instead of trying to excuse them, you should try to show them, that what they are doing is not Christian.

Yours very truly,

CHS. LANGLOIS.

Of Gunn, Langlois & Co., Montreal.

(Mr. Langlois' letter is referred to in the editorial columns).

BUYS MONCTON BONDS.

Hew R. Wood and Co., bond dealers of this city, recently purchased an issue of the City of Moncton, N.B., bonds. These are \$82,000 5 per cent of which \$60,000 are serial and \$22,000 20 year issues. They are being offered at a price to yield over 5 per cent. There were several tenders for the bonds showing that the financial standing of the city of Moncton is regarded as being exceptionally good.

INDIA AND THE EMPIRE.

(Concluded from page 3).

fraction of one per cent has been unfriendly to England. The people as a whole are profoundly loyal and devoted to Britain's ideals and the British cause. They have proved their right with heroic fortitude on the field of battle to a larger share in their own government, and to a greater voice in the affairs of the Empire. Never again can the Indians be considered merely as a foreign and subject race. Their disaffection to England would have been a more fatal blow than the loss of a naval battle; their loyal co-operation assures, to the Empire, success over all its foes. England, indeed, might even go down to ruin in this war, conscious of the fact that she has won an imperishable place in history as the saviour of more than one-fifth of the human race. She has taught India well the value of justice and the sacredness of liberty. These ideals, through her mighty power, she will continue to carry to the ends of the earth.