

## Insurance: Fire, Life and Miscellaneous.

Have you got your new LIFE AGENTS' MANUAL yet?

If not, better hurry up and get it.

The attorney-general of Alabama rules that life dividends are allowable under the Alabama laws as return premiums, thus providing a credit on taxes of the amount paid back in this way.

### SUN LIFE ASSURANCE COMPANY OF CANADA.

The following are the principal figures from the report of the Sun Life Assurance Company of Canada, as of December 31, 1911:—

Assurance issued and under which 1st premium is paid to the Company in	
Cash.....	\$ 26,436,781.19
Increase over 1910.....	2,924,403.38
Business in force.....	\$164,572,073.32
Increase.....	21,022,797.32
Assets.....	\$ 43,900,885.98
Increase.....	5,736,095.61
Income.....	\$ 10,557,335.52
Increase.....	981,881.58
Surplus.....	\$ 4,717,073.73
Increase.....	764,636.19
Profits paid policyholders.....	\$ 479,126.83
Excess of Income over Expenditure..	\$ 5,180,452.99

### LIFE INSURANCE CONDITIONS IN ENGLAND.

In a year of such general unrest, the most efficient organisation is liable to prove comparatively ineffective, and it would be most satisfactory to know that even one section of the great life assurance business has been thoroughly prosperous. What grounds are there, however, for imagining that such was the case. Ordinary assurances were certainly not specially plentiful, and industrial business was undoubtedly a partial failure. Between these extremes there is a middle class—men and women who can afford to take out ordinary policies for fifty or one hundred pounds each. Small shopkeepers, clerks and artisans of the higher grades have all alike felt the pinch of late, and one would need to be of a most optimistic temperament to believe that the ordinary branches of industrial offices have enjoyed real prosperity.—Insurance Observer, London.

### FEWER INDUSTRIAL ACCIDENTS.

Eighty-two fatal and one hundred and ninety-four non-fatal accidents to work people were recorded by the Department of Labour during December. This record shows a slight decrease compared with the preceding month, and is much less than in the same month of last year. In November there were 286 accidents, fatal and non-fatal, to individual workmen, and in December, 1910, there were 351 accidents. There were eleven killed in the railway service, and fourteen in mining. The largest number of non-fatal accidents occurred in the metal trades, in which forty-two were injured. Nine men were killed and thirty-one were injured in the building trades, an unusually high number for the month of December. There were twenty-six non-fatal accidents in the railway service.

The following new licenses have been granted by the Dominion Superintendent of Insurance:—to the Providence-Washington Insurance Company of Providence, R.I., for fire insurance, chief agents, Messrs. Robert Hampson & Son, Ltd., Montreal; to the Germania Fire Insurance Company, of New York for the transaction of fire insurance, chief agent, Mr. Percy V. Robertson, Toronto; to the Capital Life Assurance Company of Canada, of Ottawa, for the transaction of life insurance, chief agent, Mr. A. Eugene Corrigan, Ottawa.

If you haven't got it, order it forthwith—the new LIFE AGENTS' MANUAL.

### Personals.

Mr. R. E. Harris, K.C., has been elected a director of the Bank of Nova Scotia.

One of Toronto's new controllers, Mr. J. O. McCarthy, is Ontario manager of the Aetna Life. For two years, Mr. McCarthy has been an alderman of Toronto.

It is announced that the officers of the Canada Life Assurance Company have arranged to tender Hon. George A. Cox, a complimentary banquet in honor of his completion of a half-century's connection with the company. The banquet will be held on February 1, at the Toronto Club.

The death is announced in Singapore, Straits Settlements, of Mr. Alfred Arnold Brown, agent for the Sun Life at that point. Up to a year ago Mr. Brown represented the Manufacturers Life in Singapore, having previously been cashier for that company at the head office in Toronto.

Mr. William Hay, assistant deputy manager of the Liverpool & London & Globe, has been appointed by that company to the position of local manager of its branch in the Argentine Republic with headquarters at Buenos Ayres. He leaves shortly to take up his new duties and carries with him the best wishes of the Montreal officers and staff and numerous other friends he has made during his two and a half years' sojourn in this country.

Mr. Fred Heath, who recently left London, Ont., for the West on his appointment as provincial manager for Alberta, of the Confederation Life, was presented with a handsome watch fob by the London Life Underwriters Association on his departure. At the annual meeting prior to the presentation, the following officers were elected for the coming year:—Honorary president, George McBroom; president, Geo. H. Davis; vice-president, Charles Glass; secretary-treasurer, D. A. Sinclair; executive committee, J. Vivian, Capt. Manley and W. H. Richardson.

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