

Howard S. Ross, K. C.

Eugene R. Angers

**ROSS & ANGERS**

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

**BLACK DIAMOND**

FILE WORKS

Established 1863. Incorporated 1897.  
Highest Awards at Twelve International  
Expositions, Special Prize, Gold Medal,  
Atlanta, 1895.

**G & H. Barnett Co.**

PHILADELPHIA, Pa.

Owned and Operated by  
NICHOLSON FILE COMPANY.

**Insurance****Saved by Sprinklers**

On the night of Nov. 7, fire broke out in a large planing mill and sash and door factory at Ottawa. The building has a complete sprinkler system, and, though the very inflammable nature of the contents enabled the blaze to reach the roof, the fire inside was quickly extinguished by the sprinklers and without any important damage. The fire on the roof was soon overcome by a single stream from a fire hydrant. But for the effective work of the sprinkler system this large factory would have been a total loss. The sprinkler installation saved a valuable plant for the company and continuous employment and a regular pay envelope for the employees.

**Control of Spreading Fires**

The measures popularly advocated to control the spread of fire are four in number; namely, fire prevention, fire limits, fireproof construction and fire departments. None of these alone can prevent a conflagration, and records show that together they have failed in almost every instance.

Fire prevention is the attempt to reduce the frequency of fires. The preponderance of disasters from unknown and trivial causes appears to forbid hope of controlling conflagrations by strictly fire prevention methods. It has been previously pointed out that, on the average, only one in 20,000 fires has reached the magnitude of a conflagration. That one fire is the problem demanding solution. If fire prevention successfully reduced the occurrence of fires in Canada to 100 per annum, there is no assurance that the spreading fire would not be one of the hundred. That depends largely upon the location of the outbreak and the character of its environs. When a small frame dwelling in Hull, Que., caught fire, that was the identical place where Hull and Ottawa began to burn. A similar occurrence in an isolated farm dwelling in a country district would have been equally serious so far as the individual building was concerned but it could not have resulted in the partial destruction of two cities. To debar conflagrations, therefore, fire prevention must not only diminish the frequency of fires, but also establish the confines of the occasional outbreaks that occur.

**Opinions on State Insurance**

"The all-pervading cancer that is destroying the vitals of our state."—Dr. Ferdinand Friedensburg, for 20 years president of the Senate in the Imperial German Insurance Office at Berlin. "The German working man, undoubtedly the most exploited and fooled working man in the world, is compelled to work long hours for low wages."—James W. Gerard, American Ambassador to Germany, 1913-1917. "We need measures which shall increase individual responsibility rather than diminish it; measures which shall give us more self-reliance on society as a whole."—President Hadley of Yale University. "The doctrine of Compulsory Social Insurance springs from a system of government which today is obnoxious to more than two-thirds of the civilized world. The thought which gave birth to Compulsory Social Insurance in Germany was inspired by the desire to strengthen the power of the state, rather than to develop and protect the liberty of the individual."—Hon. Jesse S. Phillips, Superintendent of Insurance, New York.

**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

**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 .....	4,425,000
Life Fund & Special Trust Funds	75,578,630
Total Annual Income Exceeds ..	64,000,000
Total Funds Exceed .....	172,000,000
Total Fire Losses Paid .....	215,897,380
Deposit with Dominion Government (as at 31st Dec., 1918) ..	1,401,333

Head Office, Canadian Branch:  
Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.  
W. J. Jopling, Manager Canadian Branch.

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 & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

**277 Beaver Hall Hill, MONTREAL.**  
Agents wanted in unrepresented towns in Canada.

COLIN E. SWORD, Canadian Manager.  
W. D. AIKEN, Supt. Accident Department.

**"Solid as the Continent"**

The North American Life is high in the esteem of the insuring public. Our representatives are placing unprecedented amounts of new business. Why?

"Solid as the Continent" policies, coupled with liberal dividends and the great enthusiasm of all our agents is the answer.

If you want to associate yourself with a Company that offers its representatives real service, write us. Some good agency openings are available.

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

**NORTH AMERICAN LIFE ASSURANCE COMPANY**

"Solid as the Continent"

HEAD OFFICE - - - TORONTO

**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.

**BUSINESS INSURANCE**

on the lives of the men who run the business is just as important as fire insurance on the property. Fire is a possibility but death a certainty.

The ready cash for a Canada Life Business Insurance Policy at such a time will readjust matters and carry on the business as nothing else can do. Ask for particulars.

**CANADA LIFE**  
**ASSURANCE COMPANY**  
Home Office - - - Toronto