

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

HIGH INSURANCE ON WOODEN SHIPS.

Regarding cabled statements of the bill in the U. S. Senate for Government insurance on American ships on account of alleged extortionate British insurance charges, a despatch from London says:

British underwriters will certainly be found to subscribe to the view that their quotations are "exorbitant," and the suggestion which has been made that the high rates are quoted in order to injure the trade of the United States is clearly due to a complete misunderstanding. As a matter of fact, the view has been expressed in American underwriting circles that the rates of insurance have been unduly low. The question of high rates only arises in apparent respect to wooden steamships, auxiliary power vessels and unclassified ships.

The splendid motives which during the war prompted the United States to build wooden and auxiliary power vessels on a large scale are well appreciated in the British insurance markets, but it has yet to be shown that such vessels can for insurance purposes be placed in the same category as steel steamships are classed, with a registry admitted. Rates on wooden and auxiliary vessels, and unclassified steel steamships are high as compared with quotations on classed steel steamers, but the experience of underwriters is already such that they feel strongly that in going slowly with insurance on wooden vessels they are no more deserving of reproach than are the American underwriters.

THE POWER OF U. S. FIRE MARSHAL.

The Hon. T. Alfred Fleming, State Fire Marshal, Columbus, Ohio, addressed a representative gathering of the Mutual Fire Underwriters' Association, who held their annual convention at Toronto last week. Mr. Fleming used as his subject "Fire Prevention in Rural Municipalities," and impressed upon the delegates the urgent need of the entire country co-operating and doing their utmost to avoid fire waste. "It is everyone's duty to lessen the fire waste," said the Hon. Mr. Fleming, "and it is everyone's duty to exercise proper care and precaution. Gasoline should not be stored in a barn, but at least three feet under the ground, and with proper ventilation into the tank."

He referred to the power which was his, as the Fire Marshal for the State of Ohio. He stated that he had the power to have any building which he deemed to be unsafe removed or rebuilt, as the occasion demanded. If the owner did not carry out the instructions issued by the Fire Marshal, then representatives of his department tore the building down, whether it was occupied or vacant.

In cases where a fire is suspected to be of an incendiary origin, and the individual or company asks for an investigation, the request is at once put into an order and the department begins an investigation. If it is proven that some named person is responsible for the fire, then the Marshal enters proceedings against the named person, and does not wait for the insurance companies to press the charge. On the other hand, if a fire is considered by the Marshal to be of a peculiar nature, he investigates it, and should he be morally certain that a firm or individual set fire to their property in order to collect the insurance, yet cannot prove the case to the satisfaction of a court, he makes arrangements with the various insurance companies whereby it is impossible for the owner of the property to ever again secure insurance on that or any other property that he might own.

U. S. CONVERSION RATES.

The conversion rates for Government risk insurance average some thirty per cent. less than rates for similar policies in private companies. They are based upon the American experience table of mortality, with interest at 3½ per cent. figured on a monthly basis, but because the Government pays all expenses of administration, a net rate less than demanded by commercial policies is possible. Rates for converted policies are at age attained and no credit can be made for premiums paid for war risk insurance.

Bolivia, it is stated, intends to make application to the Peace Conference for an outlet to the Pacific.

United States had two hundred and fifty thousand and enrolled in her secret service during the war. Nearly 40,000 slackers were rounded up by the service.

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.

Security Above All

Whether with the intention of taking out insurance or associating yourself as representative with some Company, you first look for security. The figures for 1919 emphasize the unexcelled position of the North American Life. After a year of War and Pestilence, the Company emerges stronger than ever, meriting its motto, "Solid as the Continent."

Business in Forceover \$70,900,000

Assets " 18,100,000

Net Surplus " 2,750,000

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

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE - - - - TORONTO.

"SOLID AS THE CONTINENT"