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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.

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COMPANY OF CANADA
HEAD OFFICE - MONTREAL**

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the

**Union Mutual Life Insurance Company
Portland, Maine**

on its

MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in cream of Canadian Securities.

For full information regarding the most liberal Monthly Income Policy on the market write, stating age at nearest birthday, to

WALTER I. JOSEPH, Manager.

Province of Quebec and Eastern Ontario,
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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.

\$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**

PREVENTABLE FIRES TOO MANY.

Insurance Commissioner Phillip H. Wilbour, of Rhode Island, announces that plans are under way with the State Board of Education to introduce into the public schools a course instructing children in the essentials of fire prevention and protection, as a means of reducing the annual fire loss from preventable causes. Fire losses for 1917 in Rhode Island totaled \$3,049,897, the commissioner's report shows, of which 60 per cent could be saved by care, it is estimated.

UNDERWRITERS' CONVENTION.

The first international convention of Life Insurance Underwriters of the U. S. and Canada convened at the Hotel Astor, New York, this week. Nearly 2,000 delegates were present. The organizations represented were the National Association of Life Underwriters and the Life Underwriters Association of Canada. Lawrence Priddy, of New York, president of the National Association, presided.

Orra S. Rogers, president of the New York Association of Underwriters, welcomed the visitors, responses being made by J. T. Wilson, president of the Canadian Association, and President Priddy, of the National body.

The following officers were elected for the ensuing year: President, J. K. Voshell, Baltimore; Vice-President, Warren C. Flynn, St. Louis; F. Oellason, St. Paul, and P. A. Wintermute, Calgary; Secretary, Hiram M. Taylor, Wheeling, W.Va.; Treasurer, Wm. Wood, Pittsburg.

FIRE PREVENTION DAY.

According to present indications, there will be practically unanimous support by Governors and other State officials of Secretary McAdoo's suggestion to the National Board of Fire Underwriters that Fire Prevention Day be observed this year on November 2 instead of October 9, as has been the custom.

The National Board has already received telegrams of concurrence from the Governors of twenty-four States, including New York, Pennsylvania, Massachusetts, Connecticut, Indiana, Michigan, Minnesota, Rhode Island, Louisiana, Maryland, Ohio, South Carolina, Tennessee and Vermont. In addition the fire marshals of twenty-one States have also expressed their hearty co-operation in making the proposed postponement effective.

Mr. McAdoo pointed out in his message that the Liberty Loan campaign will be in full swing during October and that it would be a matter of "practical patriotism" this year to postpone the observance of Fire Prevention Day. The National Board gladly approved Mr. McAdoo's suggestion and at once wired the officials of the different States.

Last year, it has been stated, the Governors of thirty-three States and the Mayors of 500 cities issued Fire Prevention Day proclamations.

JULY FIRE LOSSES

Losses by fire in the United States and Canada during the month of July, as compiled from the records of The New York Journal of Commerce, reach a total of \$24,537,000, an increase of 50 per cent over the figures for the same month last year, which were \$16,143,050, and even \$1,500,000 greater than the July, 1916, record, when Black Tom Island contributed \$11,000,000 of the \$23,013,800 total. The losses for the first seven months of 1918 aggregate \$168,559,635, which compares with \$158,764,775 for the same months in 1917. During July this year there were 253 fires, each causing an estimated property damage of \$10,000 or over. The loss in Canada is shown at \$1,527,000 for the month, according to these totals.

Detailed losses in Canada are as follows:

London, Ont., stables	\$ 10,000
Windsor, grocery stock	20,000
Vancouver, B.C., oil plant	20,000
Vancouver Builders' Supplies, warehouse	40,000
Vancouver, B.C., logging camp	50,000
Graham, Ont., business section	150,000
Point Grey, B.C., sawmills	125,000
Thorold, Ont., pump factory	200,000
Cardston, Alta., livery barns	15,000
Ladner, B.C. horse sheds	10,000
Montreal, Que., coal and wood yards	10,000
Winnipeg, Man., four business houses	150,000
Pembroke, part of business section	500,000
Toronto, paint and glass factory	150,000
Toronto, coal sheds	12,000
Quebec, railway workshops	75,000

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

HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

"SOLID AS THE CONTINENT"

HEAD OFFICE TORONTO, Can.

Founded in 1806.

THE LAW UNION AND ROCA INSURANCE CO. LIMITED

OF LONDON.

ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.

FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL

Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, Canadian Manager.

W. D. AIKEN, Superintendent Accident Dept.

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.

Monthly Income Policies a Necessity

A legacy of life insurance amounting to \$100,000 was completely dissipated in seven years by faulty investments and expensive living; in another case a beneficiary squandered the proceeds of a life insurance policy amounting to \$50,000 in a single year. To protect the beneficiary against inexperience in making investments and against extravagance the monthly income policy has been introduced providing an automatic, safe and profitable investment of life insurance funds. Supplement your existing insurance with a monthly income policy. It can be written on the life, limited life or endowment plan. Such a policy with our disability clause incorporated is without an equal in furnishing ideal household protection. We will gladly furnish full particulars and illustrations.

**THE MUTUAL LIFE ASSURANCE
Company of Canada**

WATERLOO

ONTARIO