

## 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.

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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

### SUN LIFE INSPECTION.

Superintendent of Home Agencies James W. Simpson, of the Sun Life Assurance Company of Canada, leaves this week for an extended tour of the company's divisions in Western Canada. Mr. Simpson has just returned from a tour of inspection in the State of Michigan.

### COLLISION WITH SEAPLANE.

Sooner or later a collision between an aircraft and a seaborne vessel was bound to occur, and the first recorded instance is worthy of consideration with regard to the problems which such an occurrence presents to the insurance market. The case referred to occurred at Toulon, where the steamer Manteau is reported to have been severely damaged by a seaplane, though no details of the extent of the damage appear to have been received. These details are immaterial, however to the consideration of the case from an academic point of view, and until practice has established an answer to the questions now requiring a solution, discussion of any other nature would be valueless. The first point to be raised, is whether a seaplane is "another craft or vessel" for the purpose of the application of the franchise clause. This clause eliminates all claims under three per cent of the insured value, unless the vessel shall have been stranded, on fire or in collision with another ship or vessel, and the necessity for determining whether the last part of the clause is operative when aircraft is concerned is obvious. If the plane is a ship or vessel, underwriters can be asked to pay for small damage resulting from a collision, if not the claims falls upon the owner, or upon any "small damage" insurance he may have effected.

The next point to be considered is the question of the limitation of liability on the part of the plane. Under British laws a statutory liability for collision damage done to another vessel is fixed at £8 per ton of the vessel at fault. Presuming this law to be applied to a seaplane, the point arises as to the method of determining the tonnage of the aircraft. Secondary to this it may be argued that the floats alone are vessels, and that the rest of a plane is exempt from this law, in which case the liability of a colliding float would work out at an infinitesimal figure, and the balance to be borne by the damaged steamer would be enormous in proportion. Then there is the question of blame, though at present it is difficult to see how a steamer on the sea could be held to blame for a collision with an object which is capable of movement in two dimensions. It is possible that other pertinent questions in connection with such claims may have been overlooked, but the foregoing is sufficient to show that a new problem has presented itself, which will require careful consideration on the part of claim experts in the near future.

### ALGONQUIN PARK.

The autumn months are delightful in Algonquin Park. The "Highland Inn," situated on the shores of Cache Lake, offers splendid accommodation at reasonable rates. Owned and operated by the Grand Trunk Railway. Altitude 2,000 feet above sea level. Just the place for rest, recreation and recuperation. The Inn will be open for the reception of guests all winter. For rates and all information apply to N. T. Clarke, Manager, Algonquin Park Station, Ontario.

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.

## 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.

J. McGREGOR, Manager Canadian Branch.

W. S. JOPLING, Assistant Manager.

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.

J. E. E. DICKSON, Canadian Manager.

W. D. AIKEN, Supt. Accident Department.

## Every Agent Wants

to represent a Company whose name is his introduction. One whose policies are unexcelled. Liberal dividends. Strength and security unsurpassed.

The figures for 1918 emphasize these

points in the North American Life.

Business in Force... over \$70,900,000

Assets... 18,100,000

Net Surplus... 2,750,000

Payments to Policyholders... 1,700,000

These are reasons why the Company is known as "Solid as the Continent." Correspond with E. J. Harvey, Supervisor of Agencies.

**NORTH AMERICAN LIFE ASSURANCE COMPANY**

HEAD OFFICE - - - TORONTO