

## UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1711

Canada Branch, Montreal:  
T. L. MORRISSEY, RESIDENT MANAGER.  
North-West Branch, Winnipeg:  
THOS. BRUCE, BRANCH MANAGER.  
AGENCIES THROUGHOUT THE DOMINION

### YOU LOOK FOR SECURITY

Whether with the intention of taking out insurance or associating yourself with some Company, you look for security.  
The latest figures emphasize the unexcelled financial position of this Company.

Business in Force over - - - \$59,600,000  
Assets over - - - - - 16,400,000  
Net Surplus over - - - - - 2,600,000  
These are reasons why the Company is known as  
"SOLID AS THE CONTINENT"

### NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE - - - - - TORONTO, CAN.

Founded in 1803

### THE LAW UNION AND ROCK 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

### WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire, Explosion, Ocean Marine  
and Inland Marine Insurance.

Assets Over - - - - - \$4,000,000.00  
Losses paid since organiza-  
tion, over - - - - - 63,000,000.00  
HEAD OFFICE - - - - - TORONTO, ONT.

W. R. BROCK, W. B. MEIKLE,  
President. Vice-Pres. & Gen. Mgr.

QUEBEC PROVINCE BRANCH:  
61 ST. PETER STREET, MONTREAL  
ROBERT BICKERDIKE, Manager

### The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5,000.  
TOTAL BENEFITS PAID (Over) - - - - - \$53,000,000

FRED. J. DARCH, Secretary. W. H. HUNTER, President.

S. H. PIPE, F.A.S., A.I.A.,  
Actuary.

Head Office - - - - - TORONTO.

### POLICIES FOR CHRISTMAS.

Sixteen hundred employees of the Champion Coated Paper Company of Hamilton, Ohio, received insurance policies as Christmas presents.

### DOUBLING CAPITAL.

Announcement is made by the Queen Insurance Company of America, New York, that the board of directors had voted unanimously to increase the company's capital stock from \$1,000,000 to \$2,000,000. The business of this strong, progressive company has grown to such proportions of late years, together with its popularity, that the board of directors at a recent meeting decided on taking this step. The assets of the "Queen" have increased during the past ten years from \$6,800,000 to \$12,500,000.

### FOREST FIRE SAFEGUARDS.

Ontario has the largest forest fire protection organization on the continent. Last year, at the height of the fire season, its staff consisted of about 1,000 men. With the appointment of E. J. Zavitz as head of the forest service, a new era has begun in the protection of the forests of the province against fire. The Forest Fires Act has been remodelled along modern lines, a forestry branch in charge of technically-trained men has been organized, generous appropriations have been made by the legislature, whilst the co-operation of timber owners has been further stimulated by the imposition of a fire tax to help cover the cost of protecting their limits.

As for mechanical equipment, five automobile trucks with fire-fighting equipment have been provided for districts where roads exist. Some 625 miles of old trails and portages have been cleared out, 60 miles of new trails and portages built, 85 look-out towers have been erected, 45 miles of telephone line constructed, and the permit system of regulating settlers' clearing fires, which has long proved so effective in Quebec, has been put into effect with splendid results. Altogether, such a reformation has been made as a year ago could scarcely have been dreamt possible.

### CATCHING COLD.

This is the season when the average citizen rather expects that before long he is going to catch cold. If indeed he has not already done so, and we found it refreshing the other day to read a statement of a leading physician that there is really no reason why anybody should take cold. He states that the cause of catching cold is a lowering of the temperature of the blood either locally or generally. If a person has been perspiring from exercise and sits down and lets the wind blow on him he soon begins to feel chilly. The effect is similar to that of putting out a fire or blowing out a light. The generation of heat caused by the exercise has ceased and as an evaporation of moisture goes on without any extra heat being produced the evaporation causes a chilling of the body.

Sneezing is an effort of the system to start the generation of heat again, and thus to throw off the chill caused by the evaporation of moisture from the skin.

In sneezing every muscle contracts. There is a jump in the whole body. It would be quite impossible to hold anything steady in your hand when you sneeze; but the motion is particularly of the expiratory muscles. There is a sudden contraction of these muscles, with an explosive effort to warm the body up.

When one sits in church and a draft blows on the back of his neck he says, "I am going to catch cold. I shall have a stiff neck to-morrow." Our cheerful physician says that we do not need to have a cold, all that we need to do is to make the muscles contract as hard as possible, and keep them working and they will keep the skin warm, and we shall not take cold.

The idea is to make every muscle of the body tense. The hands can be kept straight at the sides with the muscles perfectly rigid. Every muscle of the body should be rigid and in that condition you will soon find that you are breathing hard. When deep breaths are taken the whole circulation is stimulated. It is possible to sit still and at the same time have the muscles working as hard as though one were running to catch a train.

If we would remember these points when we feel a chill or a draft we have the word of our physician that we need not fear a cold.—Money and Risks.

### SUPT. OF INSURANCE.

Mr. E. E. Duckworth, of the Sun Life of Canada's actuarial staff, has been appointed superintendent of insurance for the Province of Quebec, in succession to the late Mr. William Chubb. Mr. Duckworth, who is a science graduate of Liverpool University, has spent the whole of his insurance career in the service of the Sun Life.

### FIRE INSURANCE IN CANADA.

In the following list will be found the principal Canadian losses from fire for the year 1917, which involved property loss of \$75,000 or over:

#### JANUARY.

Preston, Ont., car plant . . . . .	\$ 100,000
Vancouver, B.C., wholesale hardware . . . . .	300,000
Quebec, Que., wholesale crockery warehouse . . . . .	125,000
Quebec, Que., stock, stables and garage . . . . .	100,000
Tyndall, Man., stone quarries . . . . .	190,000
Winnipeg, Man., wholesale grocery . . . . .	100,000
Niagara Falls, Ont., cyanamid plant . . . . .	100,000
St. Louis de Coureville, Que., church . . . . .	75,000

#### FEBRUARY.

Quebec, Que., piano salesrooms . . . . .	100,000
Fort William, Ont., store . . . . .	90,000
Simcoe, Ont., lithographing plant . . . . .	175,000
Hamilton, Ont., stores . . . . .	120,000
Winnipeg, Man., commercial block . . . . .	100,000
Toronto, Ont., foundry . . . . .	80,000
Quebec, Que., dry goods stores . . . . .	95,000

#### MARCH.

Oshawa, Ont., interior fitting works . . . . .	75,000
Kenora, Ont., mercantile block . . . . .	120,000
Halifax, Ont., car barns . . . . .	80,000
Bathurst, N.B., seminary . . . . .	150,000
Collingwood, Ont., planing mill . . . . .	75,000
Winnipeg, Man., grain elevator . . . . .	140,000
Montreal, Que., warehouse . . . . .	200,000
Ford, Ont., motor car plant . . . . .	200,000

#### APRIL.

Gladstone, Man., flour mill . . . . .	145,000
Belleville, Ont., evaporator . . . . .	185,000
Simcoe, Ont., cannery . . . . .	225,000
Montreal, Que., white wear factory . . . . .	125,000
Vulcan, Alta., elevator . . . . .	100,000

#### MAY

Montreal, Que., shoe factory . . . . .	75,000
Toronto, Ont., munition plant . . . . .	250,000
Fort William, Ont., munition plant . . . . .	210,000
Pembroke, Ont., lumber mills . . . . .	120,000

#### JUNE.

Sorel, Que., conflagration . . . . .	250,000
Bruce Mines, Ont., conflagration . . . . .	100,000
Lanark, Ont., woolen mills . . . . .	95,000
St. Johns, Que., mercantile block . . . . .	75,000
Regina, Sask., storage warehouse . . . . .	125,000

#### JULY.

Seven Persons, Alta., conflagration . . . . .	75,000
Strathroy, Ont., canning plant . . . . .	165,000
Amherst, N.S., engineering plant . . . . .	75,000
Regina, Sask., exhibition building . . . . .	100,000
Macklin, Sask., conflagration . . . . .	75,000

#### AUGUST.

Winnipeg, Man., wholesale grocery warehouse . . . . .	110,000
Alton, Ont., knitting mills . . . . .	100,000
Estuary, Sask., business section . . . . .	125,000
Consort, Alta., conflagration . . . . .	80,000
Bellevue, Alta., business section . . . . .	150,000

#### SEPTEMBER.

Trenton, N.S., machine shop . . . . .	100,000
Levis, Que., munition plant . . . . .	80,000
Toronto, Ont., hydro office . . . . .	125,000

#### OCTOBER.

Hastings, Ont., tannery . . . . .	100,000
Montreal, Que., shell loading plant . . . . .	150,000
Ottawa, Ont., junk warehouse . . . . .	85,000

#### NOVEMBER.

Toronto, Ont., munition plant . . . . .	125,000
South Bay, N.B., lumber mill . . . . .	75,000
Ingersoll, Ont., stores . . . . .	75,000
Montreal, Que., lumber . . . . .	80,000
St. Hyacinthe, Que., hospital . . . . .	125,000

#### DECEMBER.

Toronto, Ont., iron works . . . . .	75,000
Wallaceburg, Ont., sugar plant . . . . .	75,000
Halifax, N.S., explosion; fire insurance involved . . . . .	1,250,000
Ottawa, Ont., arcade . . . . .	175,000
Valleyfield, Que., cotton mills . . . . .	75,000
Montreal, Que., church . . . . .	150,000
St. Boniface, Man., elevator . . . . .	200,000