

**PATRIOTISM OF COMPANIES IN RED CROSS INSURANCE.**

In the report of the Insurance Bureau of the American Red Cross for the year 1918 the patriotism of all classes of insurance companies is most clearly exemplified. The insurance companies not only furnished protection against all forms of loss to the Red Cross at net cost and without commissions, but agreed to return premiums in excess of losses. The unselfish attitude and willing co-operation of the great insurance companies who undertook these large affairs furnished a very honourable contribution to the splendid record of Red Cross service rendered by the businessmen of the United States. As regards fire insurance protecting Red Cross property the report states:—

“The Red Cross requirements with respect to fire insurance were placed before several leading underwriters, with the result that the Globe & Rutgers Fire Insurance Company of New York, through E. C. Jameson, its president and controlling owner, offered to issue to the Red Cross a single ‘blanket’ fire insurance policy.

“The policy covered all property of the Red Cross in the United States, its possessions, and Canada, except property belonging to the chapters, branches and auxiliaries, which property, as heretofore explained, was insured locally. The insurance at any one location was limited to \$600,-

000. Statements of the total value at risk were to be furnished to the insurance company periodically, and the premiums adjusted accordingly. The original premium was paid on an estimated value of \$6,000,000, but this was later increased to \$20,000,000 in the fall of 1918, as the reports from the divisions showed greatly increased values.

“The rate paid for the blanket policy was one and one-half per cent. per annum, this being somewhat less than the average local rate on the properties. This rate was low when it is considered that many of the warehouses were wooden buildings, located at camps and cantonments, exposed by other wooden buildings and outside of any city fire protection. In any event the premiums were merely a deposit subject to accounting and refund at expiration of the insurance.

“The total deposit premiums paid on the blanket policy up to December 31, 1918, were as follows:—

April 15, 1918 .....	\$ 90,000
December 1, 1918. ....	105,000
	\$195,000

“As there have been no losses under the policy during the year 1918 it is hoped and anticipated there will be a large refund at expiration.”

The Red Cross Insurance Bureau takes pleasure in making formal acknowledgment to the Globe & Rutgers Fire Insurance Company of this generous and patriotic service.

**NIAGARA FIRE INSURANCE COMPANY**

HEAD OFFICE, NEW YORK

INCORPORATED 1850

Cash Capital  
**\$1,000,000.00**

Net Surplus 31st Dec., 1918  
**\$3,117,106.53**

CANADIAN DEPARTMENT  
W. E. FINDLAY, Manager

22 ST. JOHN STREET, MONTREAL  
AGENTS REQUIRED

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