

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 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 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

-The Secret of a Wonderful Success-

The rise and progress of the Mutual Life of Canada has been one of the romances in the history of Canadian finance. Less than half a century ago a small group of men in an obscure Ontario town determined to establish a Life Insurance Company that would give the public the maximum of service at a minimum of cost. That being the aim it was resolved that the organization should be purely mutual. Five hundred prospective policyholders were gathered and formed the nucleus of the company. From this small beginning in 1870 the company has gone forward steadily with more regard to security and mutual serviceableness than big business. The result is that the company to-day is enjoying a popularity that is phenomenal, writing during the past year more than \$20,000,000 paid for assurances.

**THE MUTUAL LIFE ASSURANCE
Company of Canada**

WATERLOO - - - - - ONTARIO
Assets, \$32,165,000. Surplus, \$4,764,299.
Assurances, \$123,511,314.

FIRE PREVENTION IN SCHOOLS.

The Fire Commissioner of Saskatchewan, Arthur E. Fisher, has issued a number of bulletins to the school teachers of the province. They are in turn urged to educate the pupils, and the latter will carry into the home the lessons so learned. The Commissioner points out that over fifty per cent. of the fire losses of Saskatchewan, amounting in all to \$2,750,000, were due to carelessness. Twenty-three lives were lost and fifteen persons were severely burned. Here are some of his suggestions:

Clean up.

Oily rags and waste should not be left lying around the barn.

Never neglect to have flues cleaned, examined and repaired at least once a year.

Stove pipes should not pass unprotected through wooden partitions.

Rubbish should not be permitted to accumulate in basement, attic or anywhere else about the premises. Inspect property at regular intervals.

Children should not play with matches.

Trash should be removed without delay.

No smoking should be permitted around barns or granaries.

Handle gasoline with caution. Every time you fill the tank of an auto or tractor with gasoline by lamp-light or an open light you are inviting a loss.

Oil stoves and lamps should be filled only in daylight and never near an open light or fire.

Only properly cured hay should be stored in barns. Spontaneous combustion destroys many barns.

INSURING SOLDIERS.

The director of the bureau of war risk insurance and the commissioner of military and naval insurances have charge of the administration of and are given full authority, with the approval of the Secretary of the Treasury, to make rules and regulations to carry out the most comprehensive and constructive plan adopted by any government to relieve its soldiers and sailors from unnecessary worry concerning the welfare of their families and dependents or the extraordinary hazards of the service they are called upon to render their country.

In the legislation passed by Congress provision is made for three governmental undertakings, with the administration of which the bureau of war risk insurance, through the division of military and naval insurance is charged.

For one thing, provision is made for allotments and family allowances. This means that the soldier and the sailor is expected and required to make provision to the extent of his ability for the support of his wife and children. He must make a truthful statement, under severe penalty for any misstatement, concerning the existence and status of such dependents. He must allot not less than \$15 per month, and may be required to allot not more than half his pay each month for their support.

The government has provided a schedule of allowances which it will make to these dependents to supplement the allotment made by the man. In addition to the compulsory allotment the enlisted man may make voluntary allotments for the benefit of certain relatives other than a child or wife. Conditioned upon such voluntary allotment being made, the bureau is authorized to make allowances to these other relatives in accordance with a prescribed schedule, provided the total payment to such relatives, including what the enlisted man has voluntarily allotted and what the government gives, does not exceed the amount which the enlisted man has habitually contributed to the support of such other relatives, and that they are dependent upon him for such contribution.

Compensation for death or disability is provided for at the sole expense of the government and on a liberal scale, provided the injury is incurred or disease contracted in the line of duty. Only in case of willful misconduct is no compensation made for injury or disease.

In addition to the compensation, an injured person is furnished by the government with reasonable medical, surgical and hospital service and supplies. Provision is also made whereby injured persons shall follow courses of rehabilitation, re-education and vocational training in the United States, to be provided by the government.—Washington Star.

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

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,
Suite 502 MCGILL BLDG., MONTREAL, QUE.

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	- - - - -	76,591,535
Total Annual Income Exceeds	- - - - -	51,000,000
Total Funds Exceed	- - - - -	151,500,000
Total Fire Losses Paid	- - - - -	193,774,045
Deposit with Dominion Government	- - - - -	1,245,467

(As at 31st December, 1916.)

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