

SOMETHING NEW IN INSURANCE.

It is reported that insurance against the misfortune of being old maids has been started in Vienna in view of the terrible losses of young Austrians on the battlefields, and the consequent probability that many young women will not be able to find husbands. The prettiest girls will naturally pay the lowest premium charge.

MARCH FIRE LOSSES.

The losses by fire in the United States and Canada during the month of March as compiled from the records of the New York Journal of Commerce, reached the total of \$20,213,980, an increase of over \$2,500,000 as compared with March of last year, which was \$17,523,000. The losses for the first quarter of 1918 are \$78,477,235, as compared with \$83,542,430 in 1917 and \$84,874,370 in 1916.

BUSINESS INSURANCE.

Advertising is business insurance. Judicious advertising establishes prestige and fixes demand on an enduring basis. It establishes acquaintance and unexpectedly produces results after many years. The dominant value of judicious advertising exists in its visualizing, educational power. Time is essential to all permanent growth. It requires continuity of effort for advertising to gain maximum momentum and permanently to achieve its mission.

THE FOREST RANGER TO RIDE IN AIRPLANE.

In 1917 Canada lost 15,000,000 feet of standing timber by forest fires. This loss was incurred despite the system of forest ranging by watchtower, canoe, trail and telephone, which has been adopted by several provincial governments. Lumbermen believe that the hydroplane can be used freely for the prevention of such losses as soon as the war is over. The St. Maurice Forest Protective Association has already appointed a committee to inquire into the cost of establishing such an air patrol over the limits in which it is interested.

THE BLESSINGS OF PEACE.

Under the peace treaty, the Russian Commissioner of Commerce announces Russia has lost 780,000 square kilometers of territory, with 56,000,000 inhabitants, or 32 per cent. of population.

Russia also lost one-third her mileage of railways, or 21,530 kilometers (13,350 miles); 73 per cent. of iron production; 89 per cent. of coal production; 268 sugar refineries, 918 textile factories, 574 breweries, 133 tobacco factories, 1,685 distilleries, 244 chemical factories, 615 paper mills, 1,073 machine factories. Territories now become German formerly brought in annual revenue of 845,238,000 roubles, and had 1,800 savings banks.

-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 LOSSES.

The losses by fire in the United States and Canada for March show a total of \$20,213,980. The following table gives a comparison of the losses for the past three years:

	1918.	1917.	1916.
January	\$37,575,100	\$36,431,770	\$21,423,350
February	20,688,155	29,587,660	24,770,770
March	20,213,980	17,523,000	38,680,260
April		18,597,225	12,681,050
May		24,968,800	15,973,500
June		15,513,270	12,247,500
July		16,143,050	23,013,800
August		21,751,100	10,745,000
September		14,101,990	12,244,625
October		26,384,450	17,701,375
November		20,198,025	19,898,450
December		26,360,300	22,063,325
12 months		267,560,640	231,442,995

WHAT A PRELATE SAYS OF INSURANCE.

The following is quoted from Archbishop Ireland in "Everybody's Magazine":

"I cannot understand why there should be a single individual with any responsibility whatever, who has family, relatives or friends, who has not an insurance on his life.

"I hold as benefactors of humanity and society those who go around using eloquence, poetry and persuasion and everything else, and win others to go out and insure their lives.

"I have very little regard for any man who leaves the world without having been able to leave behind him a life insurance policy, so that those dependent upon him are provided for; so that any debts he might have are paid, and if he has not much of an estate, so that he himself may be buried with decency and honor."

BENZINE STOVE POLISH.

In the last eight years, according to the Bureau of Standards, there have been in this country more than 400 serious accidents due to the use of benzine stove polish. A number of women have been burned to death.

Many brands of stove polish contain benzine. It has the advantage of causing the polish to dry quickly—a point that strongly recommends it to housewives. The danger is so great, however, that, say the Government experts, it should be banished.

The directions accompanying a benzine polish usually state that it should not be used on a hot stove. But this warning is likely to be ignored; and even if the stove be cold, there may be danger from an open light in the room—the benzine vaporizing and causing an explosion.

Only fireproof polishes should be used, even though it may take a few minutes longer to do the work.—Rene Bache in Philadelphia Public Ledger.

KEEPING WORKERS EFFICIENT.

The remarkable growth of knowledge among employers that recreation facilities and brief recesses for rest pay dividends was reviewed recently in the Monthly Review of the Bureau of Labor Statistics, and the growth of the rest period idea in offices and stores, as well as factories, was stressed.

The custom of providing for a few minutes—usually from five to ten—in the middle of the forenoon, when employees of an office may walk about, open the windows, chat and rest, is gaining rapid headway.

That it pays has been proved beyond a doubt.

That movement has gained strength in this country through discoveries made in England relative to the greatest productivity of laborers, and especially of women, in munition plants. Shorter hours and proper recreation not only brought greater production for each hour, but greater production for the whole day. It has been proved there, as many large stores, offices and factories are proving in this country, that the human machine, with rare exceptions, cannot be forced far beyond what in ordinary times has proved normal expenditure of effort.

The relative increase in the number of women workers, in this country as well as in other nations at war, emphasizes the need for, and the profit in providing, proper hours of recreation.

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 Bldg., 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