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tive and unfortunate. One of the most common forms of misleading information is that contained in articles which show merely the "premiums received" and "losses paid" by fire insurance companies in various provinces, leaving it to be inferred—if indeed the article does not specifically state—that the difference between these two amounts represents net profits to the companies. In some cases the figures given have actually merely been those of the "amounts insured" and the "losses paid"! We should follow the lead of our confreres in the Life Insurance business and start a campaign of enlightenment through the public press along the lines of the excellent editorials published in fire insurance journals, but which latter unfortunately do not meet the eye of the general public.

One of the leading insurance journals in the United States in its issue of a few days ago refers scathingly to the lack of vision which the companies possess as evidenced by the fact that at the great Reconstruction Congress held a few days ago at Atlantic City, no one was present to speak on behalf of the huge interests represented by fire insurance companies and to remind the important bodies represented at that meeting how large a part these companies play in the everyday business welfare and progress of the country. This same charge of shortsightedness may, it is feared, very properly be applied to fire companies in Canada and other countries.

Governmental Interest in Fire Prevention.

However, a few days ago a most important meeting was held in Ottawa at the instance of the Acting Prime Minister, Sir Thomas White, who is also the Minister of Finance for the Dominion and as such has immediate supervision over the Canadian Insurance Department. The meeting followed as a result of answers received to a list of "questionnaires" sent out by the Insurance Department a few weeks ago, soliciting suggestions as to the best means of dealing with questions of fire prevention, etc. The meeting was attended by representatives of such important bodies as the Canadian Bankers Association, Canadian Fire Underwriters' Association, Non-Tariff Companies, Canadian Manufacturers' Association, Canadian Credit Men's Trust Association, Retail Merchants' Association, United Farmers of Alberta, United Farmers of Ontario, Wholesale Grocers' Association, the Government's Commission of Conservation and by the Dominion Insurance Superintendent, as well as by Sir Thomas White and the President of the Privy Council. At this meeting resolutions were adopted favouring amongst other things:—

(a) A public campaign of education by the Government along the line of fire protection;

(b) The introduction into the Canadian school curriculum of instruction on this point;

(c) The inspection by the Government of buildings;

(d) The filing of an application before or shortly after a policy is issued;

(e) The compelling of the removal of objectionable and dangerous conditions;

(f) The enactment of legislation fixing some measure of responsibility for fires occurring after a failure to comply with requirements for improvements;

(g) The enactment of better municipal by-laws;

(h) The compulsory "sprinklering" of risks in excess of a certain value and area;

(i) The restriction as far as possible of shingle roofs;

(j) The adoption of uniform hose couplings or adapters.

The ball having been started rolling by such powerful influences will surely not be allowed to stop until at least some of the most desirable of the objects sought to be attained are reached.

SUN LIFE ASSURANCE COMPANY.

The Montreal Agency of the Sun Life under the management of Mr. J. C. Stanton, Jr., reports the following results for the year 1918. The large volume of business was secured almost entirely from the City of Montreal.

Written business, January 1st to

December 23rd, 1918	\$4,643,674.57
Paid-for business, that is, business under which the full first year's premium was paid in cash	4,031,361.00
New Premiums	148,607.14
The total premium collection during 1918 was	969,920.51

Considering the population of the agency as a whole, the paid-for business of 1918 represents on a per capita basis—\$4.03 for every man, woman and child in the entire territory.

This business of the Montreal Agency for many years has been noted for its continual growth in keeping with the progressive policy of the Sun Life of Canada wherever it operates throughout foreign countries in addition to Canada.

NORTH AMERICAN LIFE.

Received Business for December 1918 amounted to over \$1,700,000, the largest in the history of the Company; while the total amount of the applications received during 1918 amounted to over \$14,700,000, an increase of 16% over last year.

The Nalaco Cup contest closed for the year with British Columbia agency winners under Manager E. W. Keenleyside. They hold the Cup during 1919.

H. W. Slipchenko, Saskatoon, A. R. Piper, Moose Jaw and J. A. Collins, Edmonton, led in personal production during December.

New agents appointed were:—Benjamin Renshaw, Cloud Bay, Ont.; S. M. Lowe, Amherst, N.S.; E. T. Burke, Amherst, N.S.; F. J. Jones, Fort William, Ont.; W. G. White, Blind River, Ont.; Calvin Hurst, Midland, Ont.; Wm. P. Bradley, Neudorf, Sask.; W. E. Bayeroff, Beeton, Ont.