

- Life Companies, new, what are their prospects, 39
 Life Companies, policy loans of Canadian, 1047
 Life Insurance in Canada, 1912, 869, 871; in 1913, 1787; waste in, 1105, 1177
 Life Insurance, by I. M. Hamilton, 581; by Hon. W. T. White, 1753
 Life Insurance advertising, 493
 " " considerations for to-day, 647
 " " does it pay, 723
 " " and House Ownership, 471
 " " how much should a man carry? 1687
 " " the Indispensable, 293
 " " Outlook Favorable, 795
 " " as a Profession (J. L. Kenway), 619
 " " Selling of, a Man's Job, 939
 " " taxation of in United States, 337; income tax on, 575; extravagance of (Darwin P. Kingsley), 1735
 " " Waste in Canadian, 1165, 1177
 Life Policies, Disability Features of (S. H. Pipe), 151, 187; attitude of company using disability clause, 511
 " Underwriters' Convention at Ottawa, 1175; prize winners at, 1241
 " Underwriters a Factor in Social Economics, by Charles H. Armstrong, 1339; by T. J. Parkes, 1729
 " Underwriters Field almost illimitable, 797
 Loaning privilege, use of during strike, 205
 Loans to policyholders, abuse of privilege, 155; amount of in United States, 303; regulation of, 329; heavy demand for in Canada, 755; problem of, 797; of Canadian Life Companies, 1047; action of Prudential of America, 1139; objections to, 1619; discussion of, 1687
 London and Lancashire Life, appointment of agency manager, 1143
 Lyster, Death of Mr. James, 1535
 Macdonald, Col. W. C., an appreciation of 507; presidential address to Actuarial Society of America, 799, 833
 Manufacturers Life, appointment of Montreal manager, 43
 Medical examinations, are the essential in life insurance, 1303
 Medico Actuarial Mortality Investigation, review of second volume of report, 907, 983, 1045, third volume, 1333, 1475
 Metropolitan Life, declaration of bonuses, 21; statistics of business, 155
 Mitchell, A. N., appointed General Manager Federal Life, 375
 Mortality after the Deferred Dividend Period (Arthur Hunter), 721
 Mortality in Middle Life and Old Age, upward trend of (E. E. Rittenhouse), 761; influence of build upon, 907; among women, 983
 Mortality Surplus and its Distribution (Henry Moir), 710
 Mutual Life and Citizens enters Canada, 1211; details of, 1331
 Mutual Life of Canada opens new home office, 113; activities in West, 1479
 Mutual Life of New York examiners report on dividend system, 573
 New Life Business, is it entirely satisfactory, 1243
 New Year's Resolution, especially for young men, 9
 "No agent" superstition, the, 911
 Notes for premiums due, 337
 "Old Equitables" Report for 1912, 429
 Policy Proceeds, Conservation of (Sylvester T. Dunkin), 1797
 Postal Life, advertising cost, 121; to pay commissions to policyholders, 481
 Premiums, the mad race for, 1305
 Premium tax, how it affects the policyholder, 1519
 Profits from standpoint of life company and public (P. C. H. Papps), 477, 513, 583, 617
 Proof of Age, legislation in Ontario, 359; opposition of insurance managers, 431, 483; final form of act, 649, 653
 Prudential of America, Remarkable Growth of, 1793
 Royal Arcanum, successful objection to assessment increase in New York, 79
 State Life Assurance in Wisconsin, 181; fallacy of, 303; face of, 1577
 Suicide Risk increasing, 943; is suicide an Accident, 1267
 Sun Life of Canada, Montreal City Agency's successful year, 187; to absorb Home Life, 680, 1585
 Survivorship Life Insurance Policies, 759
 Taxation of Life Insurance in United States, 337; protest by Mutual Life of New York, 765; why not (D. P. Kingsley) 803; campaign against, by life underwriters, 1443; suggested methods of campaign, 1759; in Quebec, 1789
 Term Insurance convertible, North West Mutual's experience, 79; useful in periods of stringency, 1409
 Travelers of Hartford adopts scheme of pensions for employees, etc., 1465
 Tuberculosis, Reduction in Death Rate from, 685
 Twisters' Arguments, Fallacies of (P. C. H. Papps), 433
 Twisting, problem of, 33
 Uninsured, 1663
 Union Life of Canada, ill advised discussion in House of Commons, 577; winding-up order applied for, 805; defence of Insurance Dept. (T. B. Macaulay), 1209; investigation of, 1277, 1479, 1513, 1647; Mr. Rusher's explanation, 1757
 Waste in Canadian Life Insurance, 1165, 1177
 Watt, Death of Mr. H. L. 733
 Whole Life and Endowment Insurance, Complementary, 1389
 Winnipeg Life, Formation of, 1441
 Women in Life Insurance, 445; why they should insure (W. T. Nash), 935; mortality among, 983; insurability of, 1203
- ### FIRE.
- "Adjuster" why the Public, 1115
 All Canada Fire Insurance Federation, annual meeting, 763; executive's annual report, 791
 Arson, the Business of (*Collier's* articles), 255, 503
 Automatic Sprinklers, Efficiency of, in Risks of Various Occupancy (H. A. Fiske), 577
 Binghampton Fire, Lessons from the, 1271
 British Colonial Fire, 789
 British Fire Companies, United States problems of (Frank Lock), 149; failure of non-tariff companies, 155; interests in London, Eng., 485; comparison of Canadian and general experience, 1143; business in United States, 1303
 Calgary, Surcharge by Western Canada Fire Underwriters 520
 California Fire, purchased by Commercial Union, 1441, 1475
 Canadian Fire Underwriters' Association, annual meeting, 763; semi-annual meeting, 1733
 Canadian Fire Insurance, Modest Returns of, 1431
 Christmas Shopping Hazard, 1723
 Conflagrations in Canada since 1845, 565, 579
 Consequential Loss Insurance, Development of (H. W. Connell), 1051, 1087, 1119, 1145
 C. P. R.'s \$110,000,000 fire line changes hands, 1733
 Edmonton Fire Insurance Association organised, 519
 Expense ratio of eighteen British Fire Offices, 655
 Factory Buildings, Heights and Areas, Fire Chief's Opinions regarding, 1239
 Fidelity Phenix under new management in Montreal, 1749
 Fire Alarms in Montreal, 21
 Firebug captured at Winnipeg, 479
 Fire Commissioner's Jurisdiction, 805
 Fire Companies, Excessive Taxation of, 1509
 Fire Companies, objections in Parliament to small capitalisation, 651
 Fire Companies retire from Missouri, 547, 589
 Fire Dangers in Department Stores, 1685; dividends paid, out of interest earnings, 933
 Fire Extinguisher, a remarkable, 1409
 Fire Insurance, in Canada in 1912, 15, 1397, 1471; Mr. W. B. Meikle's Survey, 41; statistics of, 837, 863, 865, 867; premiums and losses statistics, 901, 903, 905; for 44 years, 1869-1912, 1107, 1109; fire companies income and expenditure, 1875-1912, 1429, 1431; 1913 experience, 1787
 Fire Insurance a speculation, 751
 " " and the State, 217
 " " a justification of, in Wisconsin, 373
 " " dividends, where they come from, 1117
 " " Experience, against Classification of (A. F. Dean), 439
 " " in Canada, Modest Returns of, 1431
 " " in Ontario, 1912, 467
 " " in Quebec, 1912, 829
 " " and Incendiarism, Relation of (Frank Lock), 1311, 1341
 Fires and Firebugs, 1261
 Fire Insurance Men, demand for qualified, 1553
 Fire Insurance, Nationalist Agitation in, 1427
 Fire Insurance Stocks as an investment, 1333
 Fire Insurance Rates, State Control of, 1579; Control of (David Ramsay), 1623, 1664; Competition in, 1621
 Fire Loss Ratios by States, 797
 Fire Losses, in United States in 1911, 79; in Canada, drain on Country's Resources (W. R. Brock), 399; comparisons of per capita loss in various countries, 755
 Fire Premiums and Taxation in Montreal, 1912, 681
 Fireman's Fund enters Canadian Field, 821, 1233
 Fire Peril in Hotels, 1767
 Fire Prevention, Notes, 259; progress (Franklin H. Wentworth), 475; committee appointed in Montreal, 511; programme of National Fire Protection Association, 769; the movement (G. P. Payne), 1515; what fire companies are spending on, 1535; bureau wanted in Montreal, 1549; points from F. H. Wentworth's Montreal address, 1685