

**INFLUENZA AFTER-EFFECTS.**

Influenza is being made responsible for a lot of things in the life insurance world—some of them radical departures from old-time ways of doing business, some of them increased caution in carrying out present-day rules.

For instance, a few days ago, the International of St. Louis appended to a circular for agents a caution that persons who had suffered from pneumonia following influenza or other serious complications following that scourge should not be insured for at least six months after recovery.

"If in doubt about a prospect," this circular said, "don't have him examined, but have the physician who attended him write a letter giving full details to the medical department at the home office."


All life insurance companies have their rules regarding taking risks after illness. Appendicitis, for instance, where there has been no operation, is allowed to wait sometimes a couple of years. Sunstroke victims will not be given insurance policies during the hot months. Likewise, pneumonia victims always have been compelled to wait until after cold weather before they could obtain insurance policies.

As a result of the influenza epidemic, insurance companies are writing a big increase in business. In the words of an official of one large insurance company, people have become frightened by the high rate of mortality attending influenza and have fled to the insurance companies for policies. Business during January and February, it is stated, will surpass all former records.—Spectator.

**"The Oldest Scottish Fire Office"**  
**The Caledonian**  
**Insurance Co. of Edinburgh**  
 Founded 1805.  
**Head Office for Canada,**  
**Dominion Express Building**  
**Montreal**  
 JOHN G. BORTHWICK,  
 Canadian Manager.

**THE LONDON MUTUAL FIRE**  
**INSURANCE COMPANY**  
 ESTABLISHED 1859

Assets - - - - -	\$639,691.53
Surplus to Policyholders - - - - -	164,317.87



**DIRECTORS:**  
 A. H. C. CARSON, Toronto - - - - - President  
 R. HOME SMITH, Toronto - - - - - Vice-President  
 F. D. WILLIAMS - - - - - Managing Director  
 A. C. McMASTER, K.C. - - - - -  
 S. G. M. NESBITT - - - - - W. T. KERNAHAN  
 G. H. WILLIAMS - - - - - H. N. COWAN

**HEAD OFFICE - 33 SCOTT ST., TORONTO**  
**QUEBEC BRANCH OFFICE**  
 LEWIS BUILDING, ST. JOHN STREET MONTREAL  
 BRANCH MANAGER, W. J. CLEARY

**THE NATIONALE FIRE INSURANCE**  
**COMPANY OF PARIS, FRANCE**

SUBSCRIBED CAPITAL.....	\$2,000,000
TOTAL FUNDS.....	7,491,390
NET SURPLUS.....	1,857,150

J. E. Clement, General Manager  
 J. A. Blondeau, Asst. Manager L. C. Valle, Inspector

**The Canada National Fire**  
**Insurance Company**  
 HEAD OFFICE: WINNIPEG, MAN.

Total Assets - - - - - \$2,468,523.08  
 A Canadian Company investing its Funds in Canada  
 APPLICATIONS FOR AGENCIES INVITED



**FIDELITY (FIRE) UNDERWRITERS**  
 OF NEW YORK  
 HENRY EVANS, President

Policies assumed half by the Fidelity-Phenix Fire Insurance Company and half by the Continental Insurance Company

**COMBINED ASSETS EXCEED FIFTY EIGHT MILLION DOLLARS**  
 FIRE. HAIL. TORNADO. MARINE  
 AGENTS WANTED

W. E. BALDWIN, Manager. HEAD OFFICE for CANADA and NEWFOUNDLAND: 17 ST. JOHN ST. MONTREAL