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Assurances in Force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

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HEAD OFFICE—MONTREAL

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Union Mutual Life Insurance Company
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on its

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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,
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Commercial Union Assurance Company, Limited.

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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	73,045,450
Total Annual Income Exceeds	57,000,000
Total Funds Exceed	159,000,000
Total Fire Losses Paid	204,667,570
Deposit with Dominion Government	1,323,333

(As at 31st December, 1917.)

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

BURGLARY INSURANCE.

—By Kenneth H. Wood, Assistant Manager, Montreal, United States, Fidelity and Guarantee Co.)

When the criminal records of the large cities of this continent are examined it will be noticed at once that robbery, through effecting entrance into the premises of another, seems to be the most popular pastime. The average criminal has the idea the world owes him a living, and, jealous of his more favored brethren, attempts to obtain that which he believes is due him from their persons or their possessions, rather than through application of his labor. Every married man with household possessions, every wealthy bachelor owning valuable objects of art, every woman owning jewels, furs, or silver should have the protection of burglary insurance. The premium is so small the only answer seems to be the public's lack of knowledge of the entire question.

Generally speaking, burglary insurance may be divided into five groups, as follows: Residence, bank, mercantile safe, messenger and paymaster hold-up, and interior robbery. Residences may be protected under two forms of policies; one known as burglary only, and the other a much more popular form, known as burglary, theft or larceny. To commit a burglary there must be evidences of forcible entrance, and it is necessary under all burglary-only policies that such evidences, in the way of broken lock, or window, must be visible. Theft and larceny are included in order to broaden the protection to the policyholder. If the premises are entered without visible signs of force and the thief escapes there has been larceny committed, and the assured will obtain reimbursement under the policy. Theft will include abstraction of any article from the house by a dishonest servant as well as speak thieves or burglars, and the effects of guests may be included under this protection without additional charge. A burglary, theft and larceny policy on a private residence is probably the broadest form of insurance written today in any line, and it includes coverage on money and contents of a locked storeroom in the basement of a house or apartment without additional charge. A residence policy can be extended or amplified by the attachment of a highway robbery rider protecting the assured while on a public highway, including any member of his family. Banks, mercantile houses and large industrial corporations, usually carry burglary insurance, paymaster hold-up, or protection to premises from damage by a robber in blowing open a safe. A bank policy will include what is known as daylight hold-up during the hours the bank is open for business, or the contents of the safe or vaults at night, and, without extra charge, the damage done to furniture, fixtures or the safe or vault when the robbery is perpetrated, or an attempt to perpetrate a robbery is made.

Mercantile open stock insurance risks are governed by various laws. First, the moral standing of the concern; next, the physical aspect of the risk, whether the windows are protected, doors barred, proper locks applied, etc., all enter into the desirability of the risk, and, in addition, there are a few classes that are not written, such as junk shops or risks located in a section of the city inhabited chiefly by foreign-born population, etc. A certain percentage of the policy on the stock insured, either during the operation of business or after the store is closed, may be included to cover the contents of the safe located on the premises, or this percentage may be increased by endorsement to the policy granting a much larger coverage on the safe. This is arranged in order that the man who carries a very small amount of cash on hand does not pay unduly for the slight loss that he may actually sustain while he still has a protection of full insurance on his stock-in-trade.

Safes or vaults of mercantile establishments may be separately insured. These are divided into various classifications; burglar-proof, fireproof, etc., and the premium figured accordingly. All the foregoing mercantile policies, whether on open stock or safe, only include damage done to the premises of the assured by any robbery or attempted robbery, and practical experience, from the insurance company's standpoint, shows that a large percentage of claims arise from damages occurring to the premises when the robbers have been either unsuccessful in entering or frightened off from some cause. Whenever a business establishment sends an individual, or a collection of individuals, to collect and transport back to it a large sum of money, it should have the assurance that, if their messenger is waylaid or held up, they will secure the return of their money from other

sources, and to meet these conditions insurance companies issue messengers' hold-up policies. At one time the policy included medical care necessary to the employee attacked, but the claims in certain parts of the country became so heavy that this feature had to be eliminated from the original cost of the policy, although it can be added for a slight extra premium. Reduction and discounts are allowed if the messenger is armed, or if he travels in a private conveyance, or is accompanied by companions, etc.

This, in brief, is a resume of burglary insurance, although the rates differ with various localities according to their reputation, ability of their police force, amount of unemployed population, etc. All the rates are exceedingly low, and it is to be hoped that the public will in the near future realize the benefits of residence insurance to the same extent that banks, mercantile and industrial establishments have burglary insurance from a business standpoint.

GRAND TRUNK RAILWAY SYSTEM.

Montreal-Portland Service.

Through sleeping car between Montreal and Portland on the Grand Trunk, leaving Montreal at 8.20 p.m. arriving Portland 7.30 a.m. Leaves Portland 7.30 p.m. daily arrives Montreal 7.25 a.m. Parlor and dining car service on day trains leaving Montreal daily 8.30 a.m. arriving Portland 7.45 p.m. and leaving Portland 7.35 a.m. daily arriving Montreal 6.50 p.m. No change between Montreal and Portland and baggage may be checked through to destination. Good connection for Old Orchard, Kennebunk, Biddford Pool, etc. Illustrated descriptive publication of Portland, Casco Bay, and Atlantic Coast resorts, giving list of hotels and all information free at the Grand Trunk City Ticket Office, 122 St. James St., Montreal.

IF YOU ARE INTERESTED IN AN INVESTMENT which, in return for an outlay of £100 per annum for five years, will thereafter return you an income of from £500 to £1,000 per annum, write for full particulars to **AFRICAN REALTY TRUST, LTD.** (Capital £400,000 fully subscribed), 36, New Broad Street, London, E.C.2, England.

BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of TWO-AND-ONE-HALF per cent, upon the paid up Capital Stock of this Institution, has been declared for the current quarter, payable on and after Tuesday, the THIRD DAY OF SEPTEMBER next, to Shareholders of record of 31st July, 1918.

By order of the Board,

FREDERICK WILLIAMS-TAYLOR,

General Manager,

Montreal, 19th July, 1918.

PROFESSIONAL

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES.—Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. Kay.

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