

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:
T. L. MORRISEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION

HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

"SOLID AS THE CONTINENT"
HEAD OFFICE TORONTO, Can.

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON.

ASSETS EXCEED \$48,000,000.
OVER \$12,500,000 INVESTED IN CANADA.
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL.

Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD UP
A PERMANENT CONNECTION

We Particularly Desire Representatives for City of
Montreal.

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT Manager for Canada.

A Practical Pointer on Salesmanship

It is of first importance in good salesmanship to select a worth-while article to sell, something about which you can become enthusiastic with a reason—a reason that will last. In life insurance salesmanship, for instance, a discriminating agent would naturally select the policies of the Mutual Life of Canada because—first, the company is well-established—second, it has an unblemished record—third, it has a continental reputation as a dividend payer—fourth, it is a democratic organization—fifth, it is a wonderfully successful going concern—and lastly, being the only Canadian policyholders' company, its contracts find a ready market. Where a company is so favorably known one-half of the trouble of making the sale is avoided. If you get the best goods in your line and go to it, success is certain. Last year our agents placed \$20,000,000 paid for business.

THE MUTUAL LIFE ASSURANCE Company of Canada

WATERLOO ONTARIO
CHARLES RUBY, E. P. CLEMENT, K.C.,
General Manager. President.

TO-MORROW MEN.

The insurance business is full of to-morrow men—men who are barely earning their salt, when they could be commanding big annual incomes, if they would entirely and completely cut out of their vocabulary the word "procrastination" and do to-day the things they promise themselves to do to-morrow. —American Casualty.

MAKE HEALTH PAY DIVIDENDS.

The United Fruit Company is one of the largest planters in the world. The company farms much as other farmers do, except that it operates on a wholesale basis. It has tens of thousands of employees. As the farms are located in Central and South America and the islands of the Gulf of Mexico, the natural expectation is that there would be much sickness among the employees, and that many of them would die. The company was called upon to decide whether it would pay to spend a considerable sum of money yearly to keep the men well. The concern decided that it would.

In the year 1917 the net cost of operating the medical department was 1 per cent of the total cost of operating the tropical division. To make good the service must increase the efficiency of the employees materially, it must reduce absenteeism, lessen labor turnover, and make it possible for the employee to do a heavier day's work. This it is doing.

The total number of patients treated was 115,000. The death rate was 7.86 per 1,000. No American city has a death rate anywhere near as low as this. No temperate zone city with a very large percentage of its population Negroes, can compare with this group of employees in lowness of death rate. Of course, the great bulk of the population are persons 20 to 30 years of age, but even at that the death rate is very low.

Malaria is the most prevalent disease. They treated 29,000 cases of malaria and only sixty-six deaths occurred. By screening of houses, drainage, and proper treatment of the sick, malaria is being slowly brought under control.

If it pays this employer to care properly for the health of employees, why would it not pay all employees to do likewise? If it pays this farmer, would it not pay other farmers?—Dr. Evans in Chicago Tribune.

EDUCATING THE PUBLIC

Practically the entire business fabric of the country is upheld by fire insurance.

It is fire insurance which protects the grantor of credits and makes it possible for the retailer to do business on other people's money.

It is fire insurance which protects the largest manufacturer and the smallest retailer from ruin. It is generally recognized that the man who does not carry adequate first insurance lacks business sense.

It is fire insurance that enables the home builder to borrow money that will put a roof over his head and make him feel secure as to the future.

Consequently the fire insurance company should be among the most stable institutions in the land.

We have of late had ample evidence of the part posters can play in moulding public opinion. Why should not the insurance companies, through the National Board or some other body, use this form of publicity?

It is not necessary to knock the politician; but rather to educate the public to the value of fire insurance—what it means to the individual and how important that the insurer should be able to weather the most severe storm.

A catchy illustration is always worth while, say a picture of a burning home and underneath the legend, "Is Your Home Insured?" Short and to the point, it catches the eye and teaches its lesson quickly.

A burning factory, with the legend, "Fire Insurance Saved This Man From Ruin."

A burning store, with the legend, "This Man's Credit Was Made Good by Sound Fire Insurance."

A wild cat in a trap, as the hunter is about to shoot it, with the legend, "Wild-Cat v. Safe Fire Insurance—Examine Your Policies."

A prosperous business street, with fine buildings and hurrying crowds, with the legend:

"Fire Insurance Saved From Ruin Boston, in 1871! Chicago, in 1872; Portland, Me.; Baltimore; Atlanta; San Francisco, etc., etc.—Insurance Monitor.

"A Little Nonsense Now and Then"

"He's a real patriot, anyhow." "What makes you think so?" "He's taken a big government contract for the same profit he'd charge a private corporation." —Detroit Free Press.

Mrs. Dresser (gloomily)—I simply can't induce my husband to wear spats.

Mrs. Clymer—We all have our skeletons, my dear. Don't mention it to a soul, but Mr. Clymer positively won't eat salad with oil on it.

"Now, gentlemen of the jury, the defendant sold eight bottles of whiskey. We have proved that, so I say we have made a case."

"Nothing to it," declared astute attorney for the defense. "It takes twelve bottles to make a case." —Louisville Courier-Journal.

Food Controller Hoover said at a meatless luncheon to a complaining girl:

"The strongest people, the Turks and Japs, are vegetarians. The strongest animals—the elephant, for example—are vegetarians, too."

The girl's lip curled.

"Yes," she said. "If they weren't so strong they'd never be able to stand vegetarianism."—Exchange.

It was at a British hospital near the front. A Red Cross nurse came to the door, spied a soldier near, and, reaching out pail, said sweetly:—"Will you please get me a pail of water?" He hesitated an instant, then stammered out, "Why, I can't do that, you know. I'm a captain." "Is that so? I am a duchess!" she said, even more sweetly. The crestfallen captain got the water and the duchess finished scrubbing the floor.—Hamilton Times.

It was somewhere in France and the trenches looked like some river not on the map. Paddy was on guard in the communication trench, and was up to his chest in water.

Along came a Cockney, who inquired of Paddy if he could direct him to a company of the East Lancashires.

Paddy's temper was not of the best, for he had a long weary guard. "Holy smoke!" he replied, viewing his surroundings. "Chuck it! I'm not the bloom-in' harbor-master!"

A Japanese resident of Vancouver recently enlisted in a British Columbia battalion, and, before going to the front, wished to sell a small marine engine. He wrote to a possible purchaser, as reported in the Vancouver World, the following letter. Its English may be unidiomatic, but it makes his meaning clear and his spirit infectious: "I was educated in most excellent high school in Japan, and in high hope of my condition bettering made my resolution and embarked for this nation. But things do not find themselves thus. Bad time eventuated. I have signal honor to fight for this land and am distributing my property before I depart to encounter common foe, dam Hun, excuse me I beesech you my colloquial phraseology. Price 95 dollars. Ask for K— T—, private."

Lieut. Pat O'Brien, the American aviator who was shot down by the Huns, and who escaped by leaping from a train speeding thirty-five miles an hour, says in the American Magazine:

"The first two days I lived on the bread and sausage I had. After that, I got what I could from the fields and gardens; cabbage, sugar beets—raw, of course—and carrots! I think I must be the champion carrot eater of the world.

"Later, when I reached England, King George read the report of my experiences and gave me what I was told was the longest audience of the war, exactly fifty-two minutes. And he said to me then, laughingly, 'I don't suppose you're fond of carrots now?' "No, I said, 'less than ever! And, seeing as I'm Irish, I never did like anything about them anyway—except the green of their tops.' "

"You know the color of a carrot comes pretty close to orange! Perhaps it was a stiff joke to make to the King of England, but he seemed to appreciate it."