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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 Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.

J. McGREGOR - Manager Canadian Branch, W. S. JOPLING - Assistant Manager,

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\$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
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e. Ask for Particulars.

CANADA LIFE TORONTO

FARM FIRE PROTECTION.

All chimneys should be built from the ground and not be supported by floors, wooden beams, posts, etc. All wooden joists, beams, girders, etc., should be kept at least two inches clear of chimneys and at least twenty inches clear of the front wall of fireplaces.

Build all chimneys to a point at least three feet above flat roofs and two above ridge of peak roofs.

Never build a chimney wall less than six inches (one and one-half courses of brick) in thickness. Chimney walls eight inches (two course of brick) in thickness or four inches of brick with tile lining are preferable. Use only cement mortar up to the first floor and above the roof lime.

Coal or wood heating stoves set on wooden floors should have sheet metal underneath, extending at least 18 inches in front. There should be a clearance of at least 24 inches around stoves from combustible material or in lieu thereof, metal shields having a clearance of one-half inch from wood.

Never run stovepipes through closets, blind attic and other concealed spaces. Stovepipes passing through floors, partitions and sides of buildings should be protected by four inches of brick or concrete or double metal ventilated thimbles so arranged as to maintain at least a six-inch clearance between the pipes and combustible material, thimbles to extend at least three inches beyond the surface protected. Stovepipes to be kept at least twelve inches from combustible partitions, walls, ceilings, etc. Long lengths of stove pipes are dangerous.

Furnaces should be set on concrete floors and at least an eighteen-inch clearance is necessary between top and sides of furnace, breeching and flues from ceiling, partitions and other combustible material, which, if covered with asbestos or metal protection, would give a greater factor of safety. Hot air pipes in frame walls or partitions to be covered with 3-ply asbestos paper and kept two inches from wood work.

Steam pipes to be kept clear of contact with any combustible material.

Floors under cooking ranges having four-inch legs to be protected with sheet metal extending fourteen to eighteen inches in front and four inches at sides and back; if without legs, to be set on a foundation of three-inch or four-inch hollow tile or brick on top of metal. Where the range is set closer than eighteen inches to combustible walls, loose fitting metal shields extending to combustible walls, loose fitting metal shields extending twelve inches each side and six inches above the top line of range should be provided.

Coal and kindling wood should be kept in metal or metal-lined boxes.

Metal barrels should be made use of in the disposition of sweepings, refuse and ashes.

Incubators and brooders used in connection with poultry raising constitute a special hazard. Approved devices only should be installed and their installation and upkeep should be carefully supervised.

The lighting hazards embrace electricity, artificial, natural and acetylene gas, kerosene and kerosene vapor, gasoline vapor, *candles, lanterns and torches, all of which contribute a common hazard to farm property and should be thoroughly safeguarded.

Matches should be used carefully. Safety matches are preferable to any others.

Fertilizers and manures are known to burn spontaneously and should be stored in concrete or other fireproof sheds, roofed over to exclude the sun's rays.

Fodders and grains when stored away too green or wet are very liable to set barns on fire by the heat generated in formentation.

Lightning rods should be installed as a protection

against lightning.

Ladders to roofs to be readily available.—Saturday Night.

\$2.20 U. S. FIRE LOSS PER CAPITA IN 1917.

During the fiscal year 1917 and 219 American cities estimated to have more than 30,000 inhabitants maintained 3790 paid fire companies, with 40,141 employees, and 168 volunteer companies having 14,472 active members; the total number of stations was 3082; and the equipment included 994 motor-propelled and 1378 horse-drawn engines. A number of the smaller cities now rely entirely upon motor propulsion of fire department apparatus. Separate high-pressure service by direct pumping into fire mains is maintained by nine cities. The property losses by fire during the year aggregated \$71.842.170. The total

Decidedly, self-advertisement does not come easily to the British nation. Though not to be commended as a good practice in itself, a total lack of the capacity is apt to lead to serious underestimation by the world in general, and her allies in particular, of the part which, aside from the actual battle fronts, Great Britain has played in the war. For instance, how many people, either at home or abroad, realize that, during three and a half years of war, the Admiralty has carried 17,000,000 passengers, by military transport, backward and forward to the various theatres of war! The number of animals conveyed has exceeded 2,000,000, and the tonnage of stores 37,000,000. These figures include a large amount of assistance given to allies. Italy, to quote only one instance, has received a million tons of stores carried by the British Admiralty, and three and a half million tons of coal have reached her in requisitioned steamers. These are just a few facts, which, after a deal of prodding of the government departments concerned, have been made public, but with a characteristic lack of trumpet-blowing

value of fire department property was reported as \$11,202,201.

The foregoing are some of the more important statistical facts set forth in a report on fire departments in cities of more than 30,000 population, issued by Director Sam L. Rogers, of the Bureau of the Census, Department of Commerce, Washington.

Lake of the Woods Milling Company Limited.

DIVIDEND NOTICES.

Notice is hereby given that a dividend of 1½% on the Preferred Stock of Lake of the Woods Milling Company, Limited, for the three months ending August 1st, 1918, has been declared, payable on September 2nd, 1918, to Shareholders of record at the close of business on Saturday, August 24th, 1918.

By order of the Board,

R. NEILSON,
Assistant-Secretary.

Notice is hereby given that a dividend of 2½% has been declared on the Common Stock of Lake of the Woods Milling Company, Ltd., for the three months ending August 31st, 1918, being 2% from the earnings of Lake of the Woods Milling Company, Ltd., and one-half of 1% from the earnings of the Sunset Manufacturing Company, Ltd., payable on September 2nd, 1918, to Shareholders of record at the close of business on Saturday, August 24th, 1918.

By order of the Board,
R. NEILSON,
Assistant-Secretary.

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,

FREDERICK WILLIAMS-TAYLOR,
General Manager,
Montreal, 19th July, 1918.

PROFESSIONAL

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

WARD ROSS, K.C.

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