

DOMINION BOND COMPANY, LIMITED

CAPITAL PAID-UP - - - - - \$1,000,000
RESERVE - - - - - 750,000

HEAD OFFICE: TORONTO

Dominion Bond Building

G. P. GRANT - - - - - President

S. MANN - - - - - General Manager H. H. WILLIAMS - - - - - Manager

MONTREAL

Dominion Express Building

B. G. WINANS - - - - - Vice-President J. W. RUGGLES - - - - - Manager

LONDON, ENG.

Pinners' Hall, Austin Friars, E.C.

E. E. BOREHAM - - - - - Vice-President R. N. JACKSON - - - - - Asst. Manager

WINNIPEG

Electric Railway Chambers

W. F. IRWIN - - - - - Manager

VANCOUVER

Rogers Building

J. A. MCGILL - - - - - Manager

GOVERNMENT :: MUNICIPAL :: CORPORATION BONDS

A NOVEL INSURANCE COMPANY.

A well-known woman artist in Copenhagen evolved a shrewd idea for the foundation of an insurance company for the exclusive benefit of women. A reasonable premium was to be paid to insure against the possibility of finding no husband. Ladies who marry before 40 lose all the money they have paid, which goes to the benefit of those who reach the age limit unmarried and who receive an income for the rest of their lives.

In France, to which we look as the home of the dowry, we have it on the authority of, says the London Express, of M. Brioux, "La Femme Seule," that "there are about 2,000,000 single women in France to-day," and that many of these do not marry because they have no "dot." "The daughters of working men are too well educated to marry a workman, and the workman does not want to marry them because the girls are too poor."

At the same time the system of the "dot" obtains in France, where the "parents put by a certain sum every week" for a girl's dowry when she grows up. The fate of the dowryless girl in France is much worse, from the matrimonial point of view, than that of her similarly undowered sister in England, where marriages would indeed be few and far between in any class were a dowry an indispensable adjunct to "tying the knot."

In Germany there is the Stift (charitable institution), described by Mrs. Alfred Sidwick. "There are Stifts from which a woman may absent herself for the greater part of the year and yet draw an income from its funds, and have a room or rooms appointed to her use; there are others where residence is compulsory. Some are open only to descendants of the founders: some sell vacancies."

"A woman may have to wait year after year for a chance of getting in, or she may belong to one that will admit her at a certain age. . . . Some are just sets of rooms with

certain privileges of light and firing attached. . . . But you cannot be much among Germans without seeing women who have been educated, endowed, helped in distress or supported in old age by one of these organizations.

"In Greece it is considered wrong for brothers to marry until their sisters have been wed. Again, girls must marry in order of seniority. It would not be right for a girl to be married while she had an elder sister who remained single. The men of a family are thus naturally anxious to see their sisters settled, and as a dowry is indispensable, its provision is often a matter of serious anxiety and the fruit of great self-denial on the part of the brothers, if the parents are dead.

"There are cases in which brothers have remained unmarried and devoted all their hard-earned savings to the dowries of their sisters. Among the poorer classes emigration is resorted to, not infrequently solely with this object, and many a dowry comes to a Greek maiden from across the Atlantic."

"The average young woman living in luxury in her father's house," says a famous novelist, "is between the devil and the deep sea," on account of the English system of—in the case—piling the money on the eldest son. There is a happy medium, and though it takes a good deal to remove hide-bound prejudice and custom, once the Englishman is convinced of the justice of a plea he is rarely deaf to it, and "money is a greater necessity to the woman than to the man, because any man who is a real man can work, but many a woman brought up in sheltered idleness can't work; that is, can't work to gain an income and independence, and so, sooner or later, without money or without courage, she sinks submerged."

—The School Board of Moose Jaw has awarded the sale of its 150,000 debentures to Wood, Gundy and Co., of Toronto. The price is 94.