INSURING BRAINS.

That life insurance is the best antidote to business locomotor ataxia is becoming a recognized fact. One need not be old in years to recall the time when the death of a financial head of a mercantile concern meant embarrassment, if not disaster, to a business. But the cycle of a few years has wrought a material change in our economic system, and the demise of an industrial head to-day scarcely creates a ripple on the business surface, aside from his personal loss. The most delicate financial machinery is not retarded, nor is the equilibrium of the most sensitive creditor disturbed. One of the consoling thoughts of big men to whom is due the prosperity of a great business, is that their sudden removal will not precipitate disaster nor threaten disintegration. This change in financial conditions is emphasized almost daily by the deaths of men who constitute the monetary sinews and brains of great corporations.

THE RESULT OF LIFE INSURANCE.

The great factor which has come to stimulate financial stability and ward off embarrassment in the event of death is life insurance. Big business bases its success upon brains, health and ability, these being the foundation stones of commercial prosperity. In a large measure a corporation is merely the men or the man at its head. The value of its stock depends upon the confidence that is placed in the brains and ability of those directing its operations. Many private fortunes depend for their value upon the ability of men to live until they have consummated certain deals involving their interests. If the men die it will be impossible for others to step into their shoes, the work will be left unfinished and all anticipations will be blasted. Upon this "gambler's chance" to live, business formerly proceeded with faltering step and panics in the stock market threatened if big men died with their tasks unfinished. Private fortunes depended on the continued activity of their owners.

BUSINESS INSURANCE.

Then came the modern form of life insurance to protect corporations in the event of the death of their principals, and to guarantee to the heirs of individuals the fortunes they might hope to possess if the individuals had lived. Banks and corporations of every description place large sums of insurance upon the lives of their officers. The size of these insurance policies may be ascertained by watching the chronological records. Some of these men carry their own insurance instead of having it carried by their companies, but the time has come when the stockholders demand that the "man at the top" must provide protection to their business, either personally or by the concern itself. By insuring the brains of the concern the producing power is capitalized. The federal reserve banks and also most national banks are now advocating the carrying of insurance by all corporations. When this is done the man whose brains and energy built up the business may die and the value of the corporation's stock may depreciate, but it will be fully cared for by the insurance. In fact, insurance is now being used by churches, hospitals and eleemosynary institutions, as a means of creating endowments, the lives of their benefactors being insured in their favour.—Insurance Press.

Canada's domestic war loan of $50,000,000 would last Great Britain just forty-eight hours.—Hon. R. H. Brand.

POSTAGE ON PARCELS GOING TO TROOPS IN FRANCE.

The Post Office Department notifies it is in receipt of applications to have parcels addressed to our soldiers in France sent free or at reduced rates of postage, there evidently being an impression that the Department has control of these rates and could do as it wished, but this is not so, as the question of postage is fixed by International agreement, so that it is not within the power of the Canadian Post Office Department to undertake to carry the parcels free or at a reduced rate of postage. Under International law, provision is made for the free transmission of parcels for prisoners of war, but this privilege does not extend to parcels for troops engaged in active service, nor is it within the power of the Department to so extend it.

The rate of postage required on parcels addressed to the troops depends upon the location of the addressee. If the addressee is in England, the rate on parcels for England applies, which is twelve cents per pound, whilst, if he is in France, the parcels are subject to the rates applicable to parcels for France, which are as follows:—

1 lb. 32 cents	4 lbs. 64 cents	8 lbs. $1.02
2 lbs. 40 "	5 " 72 "	9 " 1.10
3 " 48 "	6 " 80 "	10 " 1.18
	7 " 88 "	11 " 1.26

These are exactly the same charges which existed for years between Canada, England and France before the war, and are the result of an agreement or Convention made between these countries and Canada, and as these countries have not agreed to lower their rates between England and France, Canada has to pay to them the same rates as before the war and must charge the same postage.

In all cases parcels for the troops must be addressed care of Army Post Office, London, England, but this does not in any way affect the rate of postage which depends entirely upon the location of the addressee.

THE ROLL OF HONOUR.

The Union Assurance Society's head office staff has recently sustained its second loss through the war by the death of Rifleman F. G. Cox, of the 6th (Reserve) Battalion London Rifles, who was killed in action in France on the 18th October.

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Mr. Harry J. Rimmer, who was killed in action at the Dardanelles on the 29th September last, was in the service of the London and Lancashire Fire Insurance Company, which he entered in 1907. He was transferred from Liverpool to the London office in 1914, and joined the City of London Yeomanry shortly after the outbreak of war. He was a popular and promising young fellow, and his death is much regretted by his colleagues.

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Second Lieutenant St. John L. Hartnell Sinclair, 3rd East Surrey Regiment (attached 2nd Welsh Regiment) was killed in action on the 25th September. Lieutenant Hartnell Sinclair was a member of the Head Office Staff of the London Guarantee and Accident Company and Hon. Secretary of the London Guarantee Swimming Club. He had been in the Territorial Force for three years previous to the outbreak of war. He then volunteered for foreign service, received his commission on the 1st January in the 3rd East Surreys and went out to France in May last.