

WESTERN ASSURANCE COMPANY
INCORPORATED 1851
Fire, Explosion, Ocean Marine
and Inland Marine Insurance.

Assets Over - - - \$4,000,000.00
Losses paid since organiza-
tion, over - - - 63,000,000.00
HEAD OFFICE - - - - TORONTO, ONT.
W. R. BROCK, President. W. B. MEIKLE,
Vice-Pres. & Gen. Man.
QUEBEC PROVINCE BRANCH:
61 ST. PETER STREET, MONTREAL
ROBERT BICKERDIKE, Manager

UNION ASSURANCE SOCIETY
LIMITED
OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:
T. L. MORRISSEY, RESIDENT MANAGER.
North-West Branch, Winnipeg:
THOS. BRUCE, BRANCH MANAGER.
AGENCIES THROUGHOUT THE DOMINION

**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

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.

Success and Progress

These are two outstanding features of the history of the North American Life over the past 30 years.

Year.	Income	Payments to Policyholders.	Assets.	Assurance in Force.
1885	153,401	38,016	343,746	4,849,287
1895	581,478	105,712	2,300,518	15,779,385
1905	1,860,064	538,827	6,968,014	37,580,047
1915	2,749,951	1,386,025	15,716,889	56,245,318

This is a rapidly growing institution and offers an attractive opportunity for a live agent.

NORTH AMERICAN LIFE ASSURANCE COMPANY

"Solid as the Continent."

Head Office, Toronto, Ont.

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000

TOTAL BENEFITS PAID.....\$42,000,000

FRED J. DARCH, S.S.
ELLIOTT G. STEVENSON, S.C.R.,
Temple Bldg., Toronto, Canada

WELL-KNOWN MONTREALER DEAD.

The death of Mr. Fayette Brown, for many years manager for Canada of the Mutual Life Insurance Company of New York, occurred suddenly at his home in Montreal on October 25th. Mr. Brown had been in his usual health during day and had attended to his office duties, returning to his home in the evening. His death was due to heart failure.

Mr. Fayette Brown had for the past quarter of a century been well known in Montreal business circles, and his sudden demise came as a severe shock to very many friends.

He was born at Providence, Rhode Island, 59 years ago, and was educated at Yale. At that university he was a class-mate with ex-President Taft, of the United States. He was also a fine athlete during his university career, playing on both the Yale football and baseball teams. After graduating he took a course at Columbia Law School. He came to Montreal a quarter of a century ago, and since then, for the greater part of the time, he had been general manager for Canada of the Mutual Life Insurance Company of New York.

In business circles Mr. Fayette Brown won a high position and was engaged in many large enterprises. Being a director of the Montreal Trust Co., the Ames-Holden-McCready Co., and other concerns.

He was a member of the Mount Royal and University clubs, and was an ex-president of the Royal Montreal Golf Club, of which he was an enthusiastic member.

The deceased is survived by a widow and two married daughters, both of whose husbands are on active service.

LICENSED INSURANCE AGENTS.

Insurance managers and agents of Montreal and the Province of Quebec are greatly interested in a bill to be presented at the next session of the Quebec Legislature dealing with reciprocal companies by which insurance writers of another province will be allowed to write up policies in the province in which they are non-resident. Heretofore each province has excluded non-resident insurance writers, but recently Ontario waived this rule and now Quebec will follow suit.

Efforts are being made to do away with the unauthorized agent. Under the new system, no man could be appointed by any company unless he was licensed by the Government, and for this purpose each agent would have to be bonded for at least \$500 to establish his connection and to safeguard the public.

GRAND TRUNK APPRECIATES EMPLOYEES' FAITHFUL SERVICE.

The Grand Trunk Railway System is about to adopt a new method of recognizing faithful service rendered by employees. President E. J. Chamberlin, in a circular issued recently, announces that, effective January 1st, 1917, the Grand Trunk will begin the issuance of "meritorious or long service annual passes," this being in accordance with the policy of the company to reward the continuous and efficient service of its workers.

To employees who have been continuously in the service for a period of not less than fifteen years, the company will issue annual passes for themselves, and if married, to include their wives, good over either the Eastern Ontario or Western lines, according to the respective territory on which they may be employed. Employees who have been twenty years in service will receive annual passes for themselves and wives good over the entire system.

Head Office employees continuously in the service of the company for fifteen years will receive these annual passes good over the whole system for themselves, and if married, to include their wives. Employees on the Pension or Superannuation Funds will be considered, as regards length of service, the same as employees and will be accorded the same pass privileges. Female employees will be treated the same as male employees except that passes will be good for themselves only.

BANK MANAGER DEAD.

Mr. R. M. Taylor, who has been manager of the Walkerton, Ont., branch of the Merchants' Bank of Canada for a number of years, died at the Bruce County Hospital there on October 21st last, from acute indigestion. He was 34 years of age, and is survived by his wife and four small children.

"A Little Nonsense Now and Then"

The Swede, who had applied for Cuban citizenship, was asked if he knew the difference between a king and a president.

"Yes," said Yon intelligently, "king, he ban got steady yob."—Cuban Times.

"Have you studied the plays of Sophocles?" asked the serious young woman, as reported in the Washington Star. "Quit jokin'," replied Mr. Lowbrow. "I know everybody in both leagues. There ain't any such player."

Not long ago an American journalist was permitted to visit the trenches "somewhere in France." No fighting of importance was under way that day, so he said in a jocular way to a big Irish private: "Well, this isn't much of a scrap." Patrick grinned. "Sure," he replied, "it's better nor no scrap at all."

Alice (in Brooklyn Citizen): "Why are you taking up botany?" Kitty: "Because my fiance is interested in a plant of some kind and I want to be able to converse intelligently with him about his business."

The alleged young woman was out rowing with a possible suitor, and had taken her little sister, who was exhibiting much fear at the waves.

"Why, Martha, if you are so nervous now, what will you be at my age?"

"Thirty-nine, I suppose," meekly replied the little sister.

Two Irishmen were working on a farm. When dinner time came they were called to dine off a large basin of broth. The farmer's wife had only one spoon so she gave Pat a fork. Poor Pat was getting nothing, while Mike was very busy. When the broth was about one-third gone Pat said: "Arrah, now, Mike, you dig a bit now and I'll shovel."

Everything had gone off splendidly at the christening, and the small infant had been given the name of "Reginald Homer." The party had retired to the vestry, and the clergyman was making out the certificate. When writing down the second name he said,

"Strange," he thought, "to find this name given to the son of a navvy." Aloud he said to the father, "Your favorite poet, I suppose?"

"Poet!" said the man. "Poet, sir? Lor' no, sir; I keeps pigdins.—Farm and Home (British).

A little boy went to Sunday School for the first time. His mother gave him a nickel to put in the collection box. When he returned, he had a sack of candy.

"Where did you get the candy?" asked his mother.

"From the stand around the corner."

"But what did you buy it with?"

"With the nickel you gave me."

"But that was for Sunday School!"

"Well," replied the boy, "I didn't need it. The minister met me at the door and got me in free."

Phairson MacPherson was a Scotsman. Also, he was a coal merchant. Also he was in love, according to the Atlanta Journal. His lassie was a sensible lass, and she knew him to be the richest man in town. But she wanted to be quite sure that he had come by all his money honestly before she decided to marry him. "Hoo is it that ye quote the lowest prices in the toon, and make reductions on them for yer freens, and yet ye make sich enormous profits?" she asked. "Well, it's this way," explained Phairson MacPherson, in an undertone. "And ye'll be no tellin' any one about it, wull ye? Ye see, I knock off two shillings a ton because a customer is a freen o' mine, and then I knock off two hundred-weight a ton because I'm a freen o' his!"

The kirk in a certain Scottish village was in urgent need of repair, and Sandy McNab, a very popular member, had been invited to collect subscriptions for the purpose. One day the minister met Sandy walking irresolutely along the road. The good man at once guessed the cause. "Man, Sandy," he said, earnestly, "I'm sorry to see ye in this state." "Ah, weel, it's for the good o' the cause, meenister, it's a' through these subscriptions. I've been doon the glen collectin' fun's an' at every hoose they made me hae a wee drappie." "Every hoose! But-but-but surely, Sandy, there are some of the kirk members who are teetotalers?" "Aye, there are; but I wrote tae those!"—(From Tit-Bits).