

## WESTERN ASSURANCE COMPANY

INCORPORATED 1851  
Fire, Explosion, Ocean Marine  
and Inland Marine Insurance.

Assets Over - - - \$4,000,000.00  
Losses paid since organization, over - - - 63,000,000.00  
HEAD OFFICE - - - TORONTO, ONT.  
W. R. BROCK, W. B. MEIKLE,  
President. 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. MORRISEY, 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

## British America Assurance Company

FIRE, MARINE AND HAIL.

Losses paid since organization over \$38,000,000.  
W. R. BROCK - - - President  
W. B. MEIKLE, Vice-President and General Manager

PROVINCE OF QUEBEC BRANCH:  
Lewis Building, 17 St. John Street  
MONTREAL  
THOMAS F. DOBBIN - - - Resident Manager  
HAVE VACANCIES FOR A FEW GOOD CITY AGENTS

## 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 D

## Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.

The largest general Insurance Company in the world  
Capital Fully Subscribed ..... \$14,750,000  
" Paid Up ..... 1,475,000  
Life Fund and Special Trust Funds.... 74,591,540  
Total Annual Income Exceeds ..... 47,250,000  
" Funds Exceed ..... 142,000,000  
" Fire Losses Paid ..... 183,366,690  
Deposit with Dominion Government .... 1,225,467  
(As at 31st December, 1915.)

Head Office, Canadian Branch:—Commercial Union Bldg.,  
232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented districts.

W. MCGREGOR - - - Mgr. Canadian Branch  
J. S. JOPLING - - - Asst. Manager

## AN INTERESTING JUDGMENT.

A very interesting judgment was recently rendered in Vancouver against The Mutual Life and The Sovereign Life Insurance Companies, which have sought to evade payment of insurance amounting to \$200,000 on the life of the late W. R. Arnold, manager of the defunct Dominion Trust Company, whom they claimed to have committed suicide. The latter, at the time of his death, was personally in debt to the extent of from \$800,000 to \$1,000,000, and on the maturity of certain notes which were soon to fall due, would undoubtedly have had to declare himself a bankrupt. Shortly before his death he took out the large amount of insurance mentioned above, and also wrote a new will. These circumstances, the insurance companies claimed, together with the fact that he died by a bullet from his own revolver, were enough to establish the case as one of suicide. The judge, however, in rendering an adverse ruling, declared that in his opinion these facts were more than outweighed by the facts that the deceased was a man of robust health, was used to facing difficulties, was happy in his family relations, and was a man of sanguine temperament. The absence, therefore, of any legal proof of suicide, rendered impossible any other ruling than that given, namely, that death was accidental.

## WINNIPEG LIFE UNDERWRITERS.

The Winnipeg Life Underwriters' Association have elected the following officers for the ensuing year:—Honorary president, Mr. J. St. Clair Clark, Sun Life; past president, Mr. H. B. Andrews, Imperial Life; president, Mr. D. J. Johnston, Aetna Life; vice-president, Mr. H. S. Boynton, Metropolitan Life; secretary, Mr. W. M. G. DesBrisay, London Life; treasurer, Mr. W. T. Hart, Policy Holders' Mutual. Executive committee: Messrs. A. W. Newman, New York Life; F. P. Hayden, Great West Life; R. S. Rowland, Sun Life; J. K. Lowery, Travelers of Hartford; F. B. Blackeley, Western Life.

## "A CALL TO ACTION."

The Canadian Trade and Commerce Bulletin No. 645 contains an article by Sir George Foster called "A Call to Action," which is a plea for preparedness for peace on the part of Canadian industry. Sir George announces a convention of Canadian business men to take place during the coming autumn in order to devise ways and means of meeting the dislocation of commerce and industry which will inevitable accompany restored peace. He reminds us of the many millions who will be thrown out of work and of the many industries which will require readjustment. A thorough mobilization of business forces will be necessary to meet the emergencies of the reconstruction period. Before such a convention, as is planned for the fall can take place successfully, preparation for it must be made by the large business associations of the country. "Therefore," he says, "I am venturing to solicit most earnestly the help and co-operation of Boards of Trade, the Manufacturers' Association, the great transport corporations, the bodies of scientific and industrial research, the engineering associations, the labor bodies, the mining, fishing, lumbering and agricultural interests, the banking institutions and generally of all men of knowledge and experience.

"If these will begin at once to examine, to think, to discuss and to confer with one another in their respective fields of work and activity, they will be better prepared to answer certain fundamental questions which must be asked and answered before our productive and distributive capabilities become properly mobilized and energized for the great work that lies before us."

The seriousness of the coming crisis, he affirms, is not realized by many; the work to come will be greater than the work of war. The article concludes with the query, "Shall we take it up in dead earnest and prove ourselves equal to the task?"

There is no let-up in the volume of sales of the mail order houses. The Sears Roebuck Company, of Chicago, in May reported sales of \$10,868,897, an increase of \$2,404,184, or 28 per cent over May, 1915. It followed an increase of \$2,449,804 in April, \$2,824,007 in March, \$2,524,312 in February and \$1,643,000 in January. In the first five months of the current year gross sales have increased \$10,895,219, or 23 per cent.

## THE Dominion Savings AND Investment Society

Capital - - - \$1,000,000.00  
Reserve - - - 225,000.00

T. H. Purdom, K.C. Nathaniel Mills  
President Managing Director

Dominion Savings Bldg.  
LONDON, CANADA.

## AN IDEAL INCOME

can be secured to your Beneficiary with  
Absolute Security by Insuring in the

Union Mutual Life Insurance Company,  
Portland, Maine

on its

### MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.65 par value with the  
DOMINION GOVERNMENT in cream of  
Canadian Securities.

For full information regarding the most liberal  
Monthly Income Policy on the market write, stating  
age at nearest birthday, to

WALTER I. JOSEPH, Manager  
Province of Quebec and Eastern Ontario.  
Suite 502 MCGILL BLDG., MONTREAL, QUE.

## You can Improve Your Position

Have you heard of the Sales and  
Intelligence Departments of the  
Canada Life?

They give special assistance to  
the Company's representatives.  
They teach a man the insurance  
business by correspondence and  
personal assistance free of  
charge.

Then they place him in a position  
and help him to make good.  
The first two lessons of  
the Company's correspondence  
course will be sent to anyone in-  
terested. It will pay young men  
who desire to get on in the  
world to look into this. All cor-  
respondence strictly confidential.



CANADA LIFE ASSURANCE CO.  
Head Office, Toronto.

## GUARANTEE CO. DIVIDEND.

The directors of the Guarantee Company of North America, at a meeting on Thursday last, prior to adjourning for the summer, declared the usual quarterly dividend of 2½ per cent, payable July 15th.

## LAKE OF BAYS. Highlands of Ontario.

The beautiful summer resort district in the Highlands of Ontario is anticipating one of the most successful seasons in its history. The Lake of Bays is reached through Huntsville on the Grand Trunk Railway, and offers splendid accommodation to the visitor, excellent boating and fishing, picturesque scenery and invigorating air.

The district is attracting many golfers. A fine course is available near the Wawa Hotel at Norway Point, and another golf course is to be opened this season at Clovelly, just across the Lake from the Hotel. The Wawa opens for the reception of guests on June 26th.

An attractive booklet, describing the Lake of Bays region may be had on application to M. O. Dafoe, No. 122 St. James St., Montreal.