

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.
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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. 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.

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.

ASSURANCE MERGER.

Canadian Casualty and Boiler Insurance Company and General Accident Assurance Company of Canada have been entirely owned by the same shareholders and operated under the same management for several years, and it has been decided to fuse the two companies into one, which will be known as The General Accident Assurance Company of Canada, and the Canadian Casualty will thereby pass out of existence, but merely in name.

The Subscription Price of the Journal of
Commerce is Three Dollars per Year.

CARRY HEAVY INSURANCE.

The Twenty-First Annual Convention of the National Wholesale Liquor Dealers' Association of America, held at Louisville, May 9th, 10th and 11th, developed that the liquor industry of the United States carries close to one billion dollars of insurance.

A Louisville agent canvassed the convention attendants, who were from practically every state in the United States. The inquiry developed that the retail trade alone carries insurance estimated at approximately \$230,000,000, while the wholesale trade and the manufacturers carry about \$850,000,000 more.

The magnitude of the liquor industry, as shown by reports made at the convention, surprised those who had not given the subject much thought. From government statistics it was gleaned that the capital invested in the liquor industry reaches the sum of \$1,294,583,426; that the annual disbursements, other than wages, are \$1,121,696,097, and the annual disbursement for wages aggregates \$453,872,553.

The above statistics have been sent to the insurance press, presumably in the interests of the liquor trade. What good the trade hopes will come from their publication is not evident, as capital if deprived of one outlet will turn to some other. Instead of the brewery there will be another factory, instead of the saloon another store or place of legitimate amusement, and the heads of the workers will be more clear and the muscles more firm for the lack of fictitious stimulant that in the end does only harm.—Insurance Monitor.

GOVERNMENT HEALTH INSURANCE.

Government health insurance administered under Federal or State jurisdiction will not weaken individual effort. Instead it will make the individual stronger by making him more independent economically. This conclusion was stated by Dr. B. S. Warren, of the United States Public Health Service in a paper before the American Medical Association at its annual meeting in Detroit last week. Dr. Warren was detailed by the United States Public Health Service over two years ago to undertake an exhaustive investigation of government-administered health insurance, and is the author of the recent report on this subject issued by the United States Public Health Service.

"Everything points to the necessity of government-administered health insurance if the health and well-being of American wage earners are to be properly conserved," Dr. Warren said. "Preventable disease, caused by poverty and lack of co-operation and systematic effort by health-conserving agencies, is now causing havoc among American industrial workers.

"Under a system of health insurance for wage workers administered by the State, the poorest of workmen and their families could secure adequate medical and surgical treatment through the use of a fund to be supplied by payments of 50 cents per week for each employee—25 cents to be contributed by the employee, 20 cents by the employer, and 5 cents by the community through taxation."

FISHING IN ALGONQUIN PARK.

In the extensive reservation of 1,750,000 acres, set aside by the Ontario Government as a play ground for the people and known as Algonquin Park; the fishing in the waters of its 1,500 lakes and rivers is good. Such gamey species as small mouthed black bass, speckled trout, salmon trout and lake trout predominate. With the annual increase of anglers and tourists visiting this section, the lakes in close contiguity to the hotels and log cabin camps are apt to become depleted, and to avoid any possibility of this the Ontario Government, with the co-operation of the Grand Trunk Railway, are continually re-stocking these waters. They have just forwarded from the Government Hatchery in Wiarton, 200,000 lake trout fry which reached the Park in good condition and 60,000 of them were placed in Smoke Lake, on which is situated the log cabin camp known as "Nominigan Camp," and 140,000 placed in Cache Lake, directly opposite the Highland Inn. The fishing in the lakes some miles from the hotel, and reached by innumerable canoe routes, teem with the gamiest of the finny tribe and the natural propagation of this fish will keep these lakes well stocked indefinitely. Algonquin Park is probably the most delightful region in Canada for a summer outing. It is the highest point in Ontario, 2,000 feet above sea level.

Correspondence

PREPAREDNESS.

Preparedness is a word much in vogue; but for what? Generally it is used in relation to war, deemed by many as being inevitable. There is a prayer: "From war, pestilence and famine, good Lord deliver us." In the world's progress pestilence and famine, while not wholly overcome, have been largely mitigated, and even as to war, it can justly be said that there has been a deepening dread of it, and an appreciation of the great blessings of peace. In other ages war was the normal condition, but a new time came, and it became the abnormal.

As we cannot blot out the fundamental and eternal principle of the Gospel of peace and goodwill, for men and nations, it abides as the light and obligation and supreme ideal to be sought, as the real way of the truest happiness, and greatest well-being. For, whatever virtues even civilized war may develop, ample provision abounds to give us all that is needful to the highest manhood, without the curse, the woe, the misery, and the awful carnage of war. General Sherman's dictum is the true characterization: "War is hell." From the trenches of Flanders, this comes in letter after letter. Men, while conscious of the fact, at the call of duty see no other way than to obey, and go forward in good hope and courage. That is what is being done by the Allies to-day, in this most righteous war, a war that diplomacy could not avert, evidently aimed at since 1871. The very life of nations being at stake, and the deepest and highest principles of human welfare being challenged, no other course was left, for a free people, than to uphold that which is just and righteous. Of the outcome there can be no doubt; a great spiritual principle may pass through the clouds, but cannot be destroyed. That gives meaning, force, and glory to this war.

Beyond it as a constant Sun abides the claims of the "Light of the World"; out of it will come a deepening sense of the woe, waste, and want of war, and therewith a greater appreciation of the inestimable blessings of peace.

There is a trend, somewhat of a surprise, by leaders in the United States to exploit the war in the direction of, to use the term of The New Republic, "mad jingoes."

For the coming Presidential election the already coined slogans indicate somewhat of the war mint. "Preparedness and prosperity; Preparedness and Americanism." Another school of wiser political philosophy have adopted the time honored phrase: "Peace and Prosperity." Lord Bryce has commended the United States for the efforts made for a world peace, the most productive, the most fruitful soil, of a free and truly democratic people. Preparedness in accord with the historic animating spirit of our great neighbor would seem in the interest of a world at once wise and beneficent; which would redound to the glory and greatly enhance the greatness of the American Continent. For we cannot be oblivious to the fact that, as neighbors, needed for each other, bound by so many ties of a common origin and language, with so many growing intimate relations, our interests will be best conserved by that "more excellent way."

WHY

I Should Select a Mutual Policy!

FIRST—Because in a mutual company the assets are the sole property of the policy-holders.

SECOND—Because in a mutual company ALL of the profits go to the policy-holders; not 90% or 95%, but THE WHOLE.

THIRD—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.

FOURTH—Because mutual companies hold the record for stability.

FIFTH—Because mutual companies have all the "safety-first" features of stock companies with mutual-ity thrown in.

SIXTH—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.

SEVENTH—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

THEREFORE, I WILL TAKE FOR MINE

THE MUTUAL LIFE ASSURANCE
Company of Canada

Canada's Only Mutual :: Waterloo, Ontario