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**CANADA LIFE
TORONTO**

CANADA'S EXPERIENCE IN THE WAR.

The United States Review makes the following remarks on the stirring speech made by President T. B. Macaulay, at the convention of Life Underwriters held recently at Philadelphia.

Although it is now several weeks since the last annual convention of Life Underwriters was held, the impressions and influence created by its especially notable features are still strong and likely to have an enduring effect. As was to have been expected, numerous excellent papers and addressed distinguished the gathering and gave it a significance worthy of the cause that it stood for any of the representative character of the men who were present. Many editorial articles might fittingly be written in commendation of the ability and timeless of the contributions thus made to the occasion, but brief notice of one of them only—and a banquet speech at that—will suffice for the purposes of this particular article. The eminence of its source and the very entertaining and instructive manner in which its highly unique subject was handled, give it a claim to special attention. We refer to the speech of President T. B. Macaulay, of the Sun Life Assurance Company of Canada. Its topic was "Canada's Experience and Achievements in the War," and in its development it proved to be a welcome departure from the more or less conventional discussions of life insurance gatherings.

The American people are far from being unfamiliar with the noble and splendidly effective part Canada has played in the prosecution of the war. They understand it well, even if not in elaborate detail. It is a record indelibly written into the consciousness of the entire world, and by no means least in that of Germany. This, however, is a subject that admits of only incidental consideration in these specialized columns, though in a very large sense, it is quite as valid in its appeal to the patriotic notice of life and fire and casualty means to any other class of the community. Little wonder is it that President Macaulay spoke with enthusiastic and entirely justifiable pride of what Canada has done for the cause of democracy and of human rights everywhere.

Needless it is to say that the same spirit and the same general character of patriotic service that have thus been shown by the life insurance companies of Canada, find like expression among the similar companies of the United States. When the record of those companies shall have been given to the world, it will make every life insurance man in the country prouder than ever of the noble business in which he is engaged. We may have something of immediate interest to say upon this subject at an early date.

CANADA'S SUPPLY OF COAL.

Ottawa, Nov. 1.

That there is imperative need of conservation as regards the use of anthracite coal in Canada was stated to-day by Mr. C. A. Magrath, Fuel Controller. A despatch from Washington, which was published recently in the Canadian newspapers, has to some extent been misinterpreted, in that it has created the impression that there would be plenty of hard coal available.

Unfortunately, however, this is not the case. Whilst the statistics of shipments from the United States were approximately correct, as stated in the despatch, it is necessary to emphasize the fact that the total tonnage which has been allotted to Canada still remains about one million tons lower than had originally been arranged for, the reduction being practically one-fourth, and being due to demands in the United States, owing to increased war activities there. In this respect the circumstances are unchanged, and in the words of Dr. Garfield, Fuel Administrator for the United States, continued full and loyal co-operation from the public in conservation is necessary.

"The public must remember," said Mr. Magrath, "that we are passing through a great world crisis, and that if this coming winter should be anything like as severe as last winter, there will be great suffering, unless everyone is exceedingly careful in the use of fuel. Soft coal and wood should be used as far as possible, so as to conserve our limited supplies of anthracite coal."

The buck stuck his head up over the edge of No Man's Land, says the Spiker. "Just like home," he said as he counted all the shell holes in view. "It reminds me of Main street undergoing improvements."

"A Little Nonsense Now and Then"

"What did you learn in Sunday School?" asked grandma.

"The Lord is my chauffeur, I shall not walk," answered five-year-old Tom.

"Good news," said Mr. Jones, "the enemy's being driven back."

"Driven!" shrieked Mr. Jones, "Did you say driven? If it had been me, I'd have made them walk, the wretched creatures."

She—"I heard a noise very late when you came in."

He (facetiously)—"Was it the night falling?"

She (sternly)—"No; it was the day breaking." — Baltimore American.

Here is one of Mr. Matheson Lang's stories:

Sandy was going on a visit to Glasgow, and, having reached the booking-office window, he planked down a pound note on the sill and said, "Single tae Glesca."

"Change at Stirling," said the booking-clerk, proceeding to date the ticket.

Sandy shook his head determinedly.

"Na, na, ma mannie," he said; "I'll just tak' ma change here, I wull."

Robert Oatman at the store. "Have you any good fresh eggs?"

"Yes."

"How much a dozen?"

"48 cents."

"How much are cracked eggs a dozen?"

"15 cents."

"Well, crack me three dozen."

"I want to know," said the grim-faced woman, "how much money my husband drew out of the bank last week."

"I cannot give you that information, madam," answered the man in the cage.

"You're the paying teller, aren't you?"

"Yes, but I'm not the telling payer." — Boston Transcript.

Dr. Reid, a celebrated medical writer, was requested by a literary lady to call at her house, and he said he would be charmed to do so.

"You won't forget the address," she said. "No. 1 Chesterfield street."

"Madam," said the doctor. "I am too great an admirer of politeness not to remember Chesterfield, and, I fear, too selfish to forget No. 1." — British weekly.

The East End doctor was attending an injured woman who had come to his surgery with her arm severely bitten.

He dressed the wound, and as he did so he remarked:

"I cannot quite make out what sort of animal bit you. This wound is too small for a horse's bite and too large for a dog's."

"Oh, it wasn't an animal," exclaimed the patient. "It was another lady." — Tit-Bits.

A long and patient but vain effort on the part of a khaki-clad driver to induce a mule, drawing what appeared to be a load of laundry, through the gateway of a local hospital afforded considerable amusement to the boys in blue who were watching the proceedings. The mule would do anything but pass through the gateway.

"Want any 'elp, chum?" shouted one of the boys in blue to the driver, as he rested a moment.

"No," replied the driver, "but I'd like to know how Noah got two of these blighters into the Ark!"

A simple-minded lumberjack from Minnesota at the front with our troops wrote a letter asking for \$50, and addressed it to "The Good Lord, care of Y.M.C.A., France." His letter was so simple, direct and full of faith that the boys around the Y.M.C.A. camp decided to chip in and send him \$25. He acknowledged the money with a heart full of thanks, but added this postscript:

P.S.—Good Lord: In case you send me any more money, dont let it come through the Y.M.C.A., as the last time they held out \$25 on me. — (Camp Dix Times.)