

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

Canada Branch, Montreal:  
**T. L. MORRISSEY, Resident Manager.**  
North-West Branch, Winnipeg:  
**THOS. BRUCE, Branch Manager.**  
AGENCIES THROUGHOUT THE DOMINION

### HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

**NORTH AMERICAN LIFE  
ASSURANCE COMPANY**  
"SOLID AS THE CONTINENT"  
HEAD OFFICE - - - - - TORONTO, Can.

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.**

## The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable 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.

### A Practical Pointer on Salesmanship

It is of first importance in good salesmanship to select a worth-while article to sell, something about which you can become enthusiastic with a reason—a reason that will last. In life insurance salesmanship, for instance, a discriminating agent would naturally select the policies of the Mutual Life of Canada because—first, the company is well-established—second, it has an unblemished record—third, it has a continental reputation as a dividend payer—fourth, it is a democratic organization—fifth, it is a wonderfully successful going concern—and lastly, being the only Canadian policyholders' company, its contracts find a ready market. Where a company is so favorably known one-half of the trouble of making the sale is avoided. If you get the best goods in your line and go to it, success is certain. Last year our agents placed \$20,000,000 paid for business.

**THE MUTUAL LIFE ASSURANCE  
Company of Canada**

**WATERLOO** **ONTARIO**  
**CHARLES RUBY, E. P. CLEMENT, K.C.,**  
General Manager. President.

### THRIFT.

Thrift is foreseeing contingencies, and providing against them.—Hannah More.

### REST PERIODS.

Recently, there was a trench-digging competition. Most of the officers worked their men continuously in the ordinary way. One efficient officer divided his men into three sections. Each section worked five minutes and rested ten minutes, in its turn. He won easily.

### WAR SAVING STAMPS.

"W. S. S." These initials remarks the Glen's Falls Insurance Company, are becoming familiar, and so is their Wise, Solvent Suggestion. What's So Secure? What's So Sure? What's Saved Swims; What's Spent Sinks; Who Saves, Swells; Who Spends, Shrinks. What Superlative Security? W. S. S. means all this, and more.—Insurance Press.

### ONTARIO COMPENSATION.

The annual statement of the Ontario Workmen's Compensation Board, just issued, shows that during 1917 the total amount of compensation awarded was \$3,917,085.81, as compared with \$2,011,468.94 for 1916. Assessments were collected from 14,000 employers on a payroll representing \$256,580,000. The total number of accidents reported was 36,514, as against 26,092 reported during the previous years.

### UNPRECEDENTED FIRE WASTE.

Up to the present, the fire loss of the Dominion of Canada is 25 per cent greater than for the corresponding period of last year. If this rate of destruction continues, the loss will exceed thirty-two million dollars in 1918, and, together with expenditures upon insurance and fire protection, will constitute a burden of over \$65,000,000. This means about \$10 out of the pocket of every man, woman and child in Canada, or almost \$40 for the average family.

### GOVERNMENT INSURANCE.

Within the short period of six months the U. S. Bureau of War Risk Insurance has written more than fourteen billions of insurance upon a group of one and three-quarter million persons. This stupendous accomplishment deserves our sincere admiration. With wise foresight our Government has taken the insurance principle and adapted it to the present situation as no other Government has ever done. And on what a scale!

Fourteen billions is the total amount of ordinary insurance written by the companies in the last seven years, and is 70 per cent of the total ordinary insurance now in force in old line companies. The average amount of insurance for each person insured in the companies is not far from \$3,000, as against \$8,500 under the Government plan.

### WHAT IS "PEP?"

It's the thing which make the lambs gambol with glee, the colts prance with joy, the calves throw up their tails and run like fury, the birds sing in split-throat notes, the frogs croak upon the creek bank, the insects buzz and hum in the air, the milkman whistle as he jogs along, the blacksmith laughingly beat the iron into shape, the ploughman urge his horses with a "gee-up there," the engineer wave a kiss to his sweetheart as he throws open the throttle, the woodman smilingly plunge his ax into the giant tree, the banker and merchant rush to their work with a cheery "bye-bye," the mechanic and laborer fairly dance to their jobs, the soldier "go over the top" with clinched jaws and courage that knows no fear, the life salesman hie to his calls with shoulders squared, pride in his heart, and nerves atingle with anticipation of new success. Or, "pep" is anything that puts happiness in the heart, energy in the body, determination in the soul, and invincible courage in the will.—Insurance World.

Most men do not want life insurance very much when they can get it, but they usually want it badly when they can't get it.

## "A Little Nonsense Now and Then"

She (in Florida Times-Union)—Thanks so much for this candy. You know I have a sweet tooth. He—*I—er—bet you also have a sweet mouth.*

"I don't see any sense in doctors being sick," said little Elizabeth, according to the Medical Journal, "cause they're right around with themselves all the time."

"What's become of Bliggins?"

"He's laid up, a victim of the war."

"I didn't even know he had enlisted."

"He hasn't. He sprained his larynx telling how things ought to be done."—Transcript.

Mrs. MacPherson: "It's a gran' thing, Mr. McTavish, that the meenister's no goin' tae the war after all." McTavish (a frequent victim): "Weel, I'm no so sure it doesna' amount tae assistin' the enemy. For wi' his methods o' dealin' wi' wrangdoers he wad hae been a sair affliction tae the Kaiser."

"There are compensations for most things!" said Mrs. Wilkins. "Poor James was run over by a motor car yesterday, but he had a smile on his face when they took him to the hospital." "Why the smile?" "He was carrying home a rake at the time and it punctured a tire."—Milestones.

Teacher was telling her class little stories, in natural history, and she asked if anyone could tell her what a ground hog was. Up went a little hand, waving frantically.

"Well, Tommy, you may tell us what a ground hog is."

"Please, ma'am it's a sausage."—Exchange.

"I see that a letter of Charles the First has just brought \$150."

"That's nothing. A letter of my brother's brought \$15,000."

"You don't say!"

"Yes—to a girl who sued him for breach of promise."—Brooklyn Citizen.

"It says here that a wealthy Western man has left five hundred thousand dollars to the woman who refused to marry him twenty years ago," said Mrs. Gabb, as she looked up from the newspaper she was reading.

"That's what I call gratitude," commented Mr. Gabb.—Cincinnati Inquirer.

An army officer said at a luncheon: "Only serious-minded girls are wanted for war work abroad. Frivolous, flirtatious girls would be as much out of place over there as—as—well, it suggests a story."

"A Scotch minister arose in his pulpit one Sunday evening and said in an awful voice:

"'Look awa' in that corner. There's a liddle kissin' a lassie. When he's finished I'll begin.'"—Washington Star.

Private Jones put in for a special leave in order to dig up his allotment. A few days later he was summoned to appear before his commanding officer, so after the usual formalities, the officer started to question him on the subject.

"I guess you will be surprised to hear that I have made an inquiry as to the truth of your statement, and I find that you do not possess any allotment. What have you to say for yourself?"

"Well, sir," replied Jones, "I don't know who went to see, but if it isn't there somebody must have pushed it off the window-sill."

The following was heard on a street car one very cold day in winter in a Canadian city. At a corner the car was boarded by a husky soldier in the picturesque Highland uniform—the kilts of which leave the knees bare. On the car was a young dude still in mufti, seated with his best girl. The girl cast admiring glances at the attractively uniformed "kiltie," much to the displeasure of her slacker escort. So he endeavored to make fun of the uniform by remarking, "I think that outfit is most ridiculous. That fellow's knees look as if they were frozen." The kiltie, overhearing the comment, glanced contemptuously at the dude's civilian clothes, then scornfully replied: "Well, young fellow, it is a sure thing my knees aren't as cold as your feet." The slacker got off at the next stop.—Buffalo Commercial.