

**ÆMILIUS JARVIS & Co.**MEMBERS TORONTO  
STOCK EXCHANGE16 JORDAN ST.  
TORONTO, ONT.8 PRINCES ST.,  
LONDON, ENG.**STOCKS AND BONDS****ARE YOU A SOME-DAY REGRETTER?**

When one picks up a newspaper of a day now, he reads of at least one wreck, possibly two or more; to-morrow it is the same story—another wreck, and he finds out from statements given that the accident was unavoidable. How, then, does it affect him?

Doubtless two-thirds of those involved in these accidents thought, possibly, as you do right now, "Why need I worry? My chances of being in an accident are very slight, and, in fact, I do not run as much risk as does the average person. With proper care, why, I do not possibly see how one can happen me."

The man who idly rests on his oars and lets the current of the stream (be it what it may) carry him back, stands but little chance of ever reaching the goal of his ambition. Yet, you yourself are just resting on your oars to-day. Some day, some time, somewhere, and somehow you have been saying that you intend to safeguard your family's interest—their right, by insuring your life against accident. Accidents may and do occur, and you know the proper thing to do is to offset their serious consequences as far as possible by accident insurance. Have you ever carried this good intention of yours out? You admit, "No." Then you come under the class of the some-day-regretter. In every railroad accident there are those that are insured and many uninsured, and railroads are killing at the rate of 26 a day, maiming 237, and there is not an uninsured man to-day but that will some day regret it, possibly when it is too late. Don't be one of them. Buy Accident Insurance, and buy now for the by-and-by accident.

If you are of the opinion, then, that you should insure, should you not figure out the policy you need? The Triple Indemnity Policy, issued by the Ocean Accident and Guarantee Corporation, Limited, Traders Bank Building, Toronto, is concise, grants you probably more privileges than any other form of policy, and is free from all annoying technicalities, and provides that in the event of the loss of your life by railroad accident, three times the face value of the policy is payable to your beneficiary. This fact should commend itself to you, and when you consider further that the Company is one which lives up to its word to the letter, carrying out to the fullest whatever is agreed upon, it becomes almost imperative that you first investigate the merits of the policy referred to. Is it not worth while? Should not the ones dependent upon you have first consideration?—Adv.

**EMBEZZLEMENT**

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Write for particulars**J. E. ROBERTS, General Manager  
TORONTO****FAREWELL LUNCHEON TO MR. MACDOUGALD.**

On Monday last a luncheon was given at the Toronto Club by a group of actuaries and life managers to Mr. A. Macdougald, of Montreal, manager for Canada of the Pelican and British Empire Life Office, on the occasion of his leaving this country for England, which fact was briefly noticed in last week's issue. Mr. J. K. Macdonald, president of the Toronto Life Managers' Association, was in the chair, and others present were Messrs. F. Sanderson, Canada Life, Mr.

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T. Bradshaw, Imperial Life, Col. W. C. Macdonald, Confederation Life, Messrs. G. A. Somerville and R. Junkin, Manufacturers' Life, Mr. E. Marshall, Excelsior Life, Mr. J. O. McCarthy, Great West Life, Mr. J. Hedley, Monetary Times. Hon. Senator Cox, L. Goldman, of the North American Life, and D. Dexter, of the Federal Life, were prevented by absence from the city from being present. Time permitted only brief words of farewell from the chairman to the guest, expressive of the esteem in which Mr. Macdougald is held by the Association, the impression which he had given of integrity and ability in the transaction of his business as actuary and manager, and his constant adhesion to the best traditions of the profession. Mr. Macdougald, in reply, assured his hosts of the value of his experience in connection with life assurance in Canada, the pleasure his acquaintance with life men here had given him, and his appreciation of their kind words on his removal across the sea.