

child, the policy may provide for the return of the premiums paid; or it may not have this provision, the only benefit being the amount paid on survival; or the policy may provide that, in case of the death of the purchaser, usually the parent, further payments shall not be necessary, the policy becoming paid up and the amount being paid when the child reaches the endowment age. An endowment contract of this kind may be used to provide funds for starting a son in business for himself, or to provide funds for some special educational course when the child reaches a certain age. The cost may be met by utilizing small savings which otherwise would probably be wasted.

**Special Forms of Policies**

There are several special forms of policies issued, some involving a combination of two or more of the kinds of policies already described, and some involving more than one life. The former include the instalment policy, the increasing premium policy, the decreasing premium policy and the gold bond or debenture bond policy. The latter embrace the continuous instalment policy, the joint life policy, the last survivor policy and the survivorship assurance policy. The special forms of policies, however, cover only a small percentage of the business transacted, the great bulk of it being written on the three well-known plans: Ordinary life, 20-payment life and 20-year endowment.

**B.C. GOES DRY**

Vancouver, B.C., September 30.—Unattended by a single feature to mark the passing of the liquor industry any more than any Saturday night rush to get the last drink before closing time, prohibition was received in every licensed place of business in British Columbia Saturday night at 10 o'clock, and as a result of the mandate of the last election this province joined the "dry" column of provinces in Canada.

Several hundred licensed places are affected by the new law, there 110 in Vancouver, including bars, bottling houses, wholesalers and clubs. At the wholesalers' there was the usual last minute rush to get stocks for the cellophane at home and thousands of dollars changed hands at the various liquor stores. Wholesale places were pretty well cleaned up on their entire stocks before midnight and prior to the closing of the bars there was scarcely any alcoholic beverages worth mentioning left up on the back bars and shelves. For at least two weeks many of the bars have been serving the two per cent. beverage which will be permitted under the new law without much apparent notice of the casual beer drinker. This has been one of the secrets of the trade which has been carefully concealed.

**PROGRESS OF CONSCRIPTION**

With the disbandment of the national service board the information gathered by means of the national service cards has been turned over to the military authorities. Of the cards received and classified as military prospects the total number in non-essential occupations is 276,978. These include married and unmarried men between 17 and 45 years of age without dependents, and who, so far as the answers on the cards indicated, were physically fit. The registration cards did not by any means give a complete inventory of Canada's man power, as the signing was not compulsory. It is estimated that about 85 per cent. of the male population filed the cards.

On October 3 it was announced from Ottawa that the first class of recruits will be called up on October 13. A proclamation will be issued on that date notifying men in this class that within a specified time they are to either report for military duty or to file a claim for exemption. Class I comprises those who have attained the age of 20 years and were born in 1881 or later and unmarried or are widowers, but have no children. From a medical point of view men who have submitted themselves for physical examination are divided into various categories. Only Class A men, those fit for general overseas service, will actually be called to the colors. All those within Class I should however, either send in a report for service or a claim for exemption.



**These Men Will Help You Decide**

Are you liable to be selected for service under the Military Service Act?

The answer to this question is being made readily available for you. Remember that the first class to be called includes only men between the ages of 20 and 34, both inclusive, who are unmarried or widowers without children, those married after July 6, 1917, being deemed single for the purposes of the Act.

Medical Boards are now being established throughout Canada. These Boards will examine, free of charge and obligation, all men who wish to be examined as to their physical fitness for military service. They will tell you in a very short time whether your physical condition absolves you from the call or makes you liable for selection.

It is important that you obtain this information as soon as possible. A certificate of unfitness from a Medical Board will secure for you freedom from responsibility under the Military Service Act from any Exemption Tribunal. A certificate of fitness will not preclude an appeal for exemption on any ground.

In order that you may be able to plan your future with certainty, visit a Medical Board as soon as possible and find out if you are liable to be selected. Your family and your employer are interested as well as yourself.

Issued by  
The Military Service Council.

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