

**INSURANCE AGAINST STRIKES.**

The "Employer Underwriters at the Reciprocal Exchange," is the somewhat eccentric title of an organization to affect insurance against strikes. The head quarters will be in Louisville. The prospectus says:—

"It is considered highly probable that the funds derived from premiums will not only be sufficient to pay all expenses and losses (making it unnecessary to call upon subscribers for any part of their underwriting obligations), but that a considerable part of the premium fund will be left at the expirations of the policies to be returned to the subscribers as profits on the underwriting risks assumed by them.

"The subscribers underwrite severally and not jointly, so that no one of them can be held for the delinquency of any of the others. Only persons, firms or corporations in high credit standing for character and pecuniary responsibility will be accepted as subscribing underwriters, and no policy will be issued to any others. All policies issued will be written in groups, whereby the underwriting of subscribers will be further limited to losses incurred in the particular group or groups in which policies of insurance will be issued to them respectively.

"All policies written in each group will be for a uniform amount, at a uniform premium, bearing a uniform rate, and for the uniform term of one year, so that they will

expire at the same time, with the result that the accounts of all the underwriters in each group will be completely liquidated once in every year.

"As the risks will be of greater degree in certain localities than in others, and in some lines of business more than in others, in writing policies, care will be taken to group together, as nearly as may be possible, risks of the same degree, and to avoid placing the risks of business of like kind, in the same locality, in a group with each other.

"As no policies will be written in any group until that group is completely filled, and as a number of groups will be in the process of formation at the same time, some time will necessarily elapse after subscriptions are made and insurance applied for, before the policies can be issued, but it is not anticipated that the delay in filling the groups and issuing the policies will be at all protracted."

Besides the above there was recently founded The National Association of Manufacturers and Employers, which provides for creation of an emergency fund of \$1,500,000 for insurance against strikes.

"Oldest Accident Assurance Co. in the world."

## Railway Passengers Assurance Company

(Established 1849) OF LONDON, ENGLAND

Capital fully Subscribed . . . . .	\$5,000,000
Paid Up . . . . .	1,000,000
Claims paid over . . . . .	23,000,000
Deposited with Dominion Government . . . . .	100,000

**ALL KINDS OF PERSONAL ACCIDENT AND  
DISEASE POLICIES AND FIDELITY BONDS**

**HEAD OFFICE FOR CANADA, TORONTO**

F. H. RUSSELL, Manager and Attorney for Canada.

## THE Home Life Association

OF CANADA

INCORPORATED BY SPECIAL ACTS DOMINION PARLIAMENT.

Head Office—Home Life Building, Toronto.

**Agents Wanted in Unrepresented Districts**

Apply to LT. COL. A. FRASER,

Room 22, Imperial Building, Montreal.

President, HON. R. HARCOURT, M.A., K.C.

Managing Director, A. J. PATTISON

## THE UNION LIFE ASSURANCE COMPANY.

**CAPITAL - - - \$1,000,000.**

Provident Policies issued at all ages. Premiums from ten cents per month upwards. Plans, Life and Endowments.  
Privileges, Cash Loans, Cash Surrender values and Extended Insurance.

**HEAD OFFICE, - - - 112-11 KING STREET WEST, TORONTO.**

# ATLAS ASSURANCE COMPANY, LIMITED

**THE MAIN FEATURES OF THE COMPANY ARE :**

**Progress.** The Company Commenced Business in the Reign of George III, and the following figures show its record

AT THE ACCESSION OF	INCOME.	FUNDS.
KING GEORGE IV. . . . .	\$ 387,065 . . . . .	\$ 800,605
KING WILLIAM IV. . . . .	657,115 . . . . .	3,038,380
QUEEN VICTORIA . . . . .	789,865 . . . . .	4,575,410
KING EDWARD VII. . . . .	3,500,670 . . . . .	11,185,405

In addition the Company has a Subscribed Capital of Six Million Dollars.

Affording a **TOTAL SECURITY** for its Policyholders of **\$17,185,405**

**AGENTS WANTED IN UNREPRESENTED DISTRICTS.**

**Head Office for Canada, MONTREAL**

**MATTHEW C. KINSHAW, Branch Manager**