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Liberal Contracts to first-class men.  
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INSURANCE COMPANIES  
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**ACCIDENTS AND DISEASE.**

born he is a living electric current. Antonio's story is as follows:—

"Two days ago, I and Angello are fishing in the harbor below Castle Island. We have bad luck. Hour after hour go by, and no bite. Then I feel something on my hook. I pull. The palms of my hand feel tickled like if touched with a feather, but I am excited and not pay attention. The fish pull hard, and Angello helps me. We give a great pull, and he come into the boat. He flop round and Angello kick him. Then Angello yell and fall out of the boat. I step on the fish and then I yell, as a terrible pain rush through me like a million needles sticking in me. I not know what it is, but the fish flop again and hit my leg and then I feel it again. I know then. It is a devil fish. I climb up on the seat and Angello swim in the water. The water is cold, but Angello don't want to get back in the boat. The fish come my way, but he can't reach me. He is about a foot long and nearly as wide. He look just like a flounder, but sparks come out of his scales.

"Throw him back," says Angello. "I take an iron bar and lift him, then I drop it and yell again. I feel same as before. I cannot touch him and throw him back, so the only way to do is to turn the boat over. I jump out and Angello help, and we lose the fish and everything else we have in the boat. But we glad to get rid of him, anyway. We come back to the wharf and tell our friends about the electric fish. They laugh at us. To-day we catch him again, or his brother. Never again will I fish in this harbor. How now will I get my living?"

**KINDS OF ABILITY.**

Three types of ability are in constant demand for the more important positions in the business world—the ability to organize, direct and manage; the ability to create new markets, either by advertising or personal arguments, and the ability to supervise detail work and devise labor and time-saving devices. For these abilities, as a writer in "Harper's Magazine" truly says, employers are willing to pay salaries that formerly would have been considered fabulous. It is the possession or lack of one or all of these types which divides men into three great classes. At one extreme are the extraordinary, capable executives, salesmen and detail men; at the other extreme, men who possess none of these qualifications, but are fitted to do manual labor. Between them comes a large class—the mediocre man, too proud to work with his hands, and with only a limited amount of executive, selling or detailing ability. The question of salary becomes a secondary consideration when employers see the man that they want. "We do not care how much we pay," said the president of a million-dollar manufacturing company, "provided we can get a man who can manage our sales department as it should be managed and show the right results." The one great ever-crying demand is for results; expensive machinery is purchased and installed, only to be thrown aside for something better. Old methods pass quicker than the years, and along with the old methods the old men. The business of a firm expands at an alarming rate, and the older men are forced into retirement nowadays at an age when formerly they would have been considered in their prime. The day when a man could stand on his past record is gone. Results alone count. When a man cannot produce, the business world quickly demands some one in his place. To-day is the day of the young man. The pendulum of business demand has swung from one extreme to the other. The young man of thirty now holds the position formerly held only by a man in his sixties. The energy, push and determination of the young man are given great preponderance over the conservatism and experience of the older man. A few years

**Lowest Expense Ratio**

The Government Blue Book, just published, shows that



had for 1904 the **Lowest Expense Rate** of any Canadian Life Company, the ratio of "general expenses" to "income" being only **17.4 per cent.**, while the **average** of all the Canadian Life Companies for that year (as given by The Globe of 19th inst. is **25.47 per cent.**

more will undoubtedly place a man's maximum earning ability five to ten years farther along in life.

—An interesting item comes from Midland, Ont. The steamer "Needing" left that port on Saturday last for Sault Ste. Marie with a cargo of 2,900 tons of Bessemer pig, turned out by the Canada Iron Furnace Company, Midland.



**The Altar Of Friendship**

Do not hazard your all on the altar of friendship. Thousands of men have been ruined by going surety for friends. Better far for you to pay a strong surety company the premium on the bond. It will pay you to enquire about our policies.

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**Extract from**

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Death Claims..... Matured Endowme

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**MANAGER**

**B. HAL**