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GENERAL AGENCY,
c/o The Chronicle,
Montreal.

THE KIND OF HUMAN BEINGS WHO LIVE LONGEST.

Below are some of the interesting points of an article on "The Kind of Human Beings Who Live Longest," by President Dryden of the Prudential in the August American.

"Our records tend to prove that the man who would live long and be happy can have no better formula than the Ten Commandments. Clergymen and farmers are popularly supposed to lead as moral and as wholesome lives as any two classes in the population; and the records of insurance companies—as might be expected—show that they represent apparently the best risks. About the worst risks, of course, are makers of high explosives, aviators, submarine workers, and those who are exposed to the constant irritation and infection of injurious dust.

But, side by side with those whose occupations involve physical danger come saloon-keepers, who have an extra mortality of 70 per cent., as shown by an extensive investigation conducted jointly by the Actuarial Society of America and the Association of Life Insurance Medical Directors. The investigation further showed that hotel proprietors, who tend bar only occasionally, but who take frequent drinks, shorten their lives on an average 6 years by that fact.

Fewer Accidents to Women.

By running through our accident charts we can tell that in any given year about 3 times as many men as women will be killed by accidents in the United States. More women will die from burns—the only sort of accident which claims a larger proportion of women—but 5 times as many men will be killed on the railroads. Five men will drown to every woman, and 14 times as many will be kicked to death by mules, or killed by other animals. Almost as many women as men are killed by eating unwholesome food; but with this exception, and the exception of burns, already noted, women are apparently much safer from every sort of accident.

The same charts show the amazing decrease in deaths from boiler explosions, following the introduction of regular Government inspection of boilers. But as one cause of accident diminishes it seems that something else arises to take its place. We are killing fewer folks in boiler explosions, and an infinitely larger number by automobiles. Indeed, the increase in deaths from automobiles is one of the most alarming facts in insurance statistics to-day. From 1914 to 1917 the death rate per 100,000 among our own policyholders rose from 4 to 9.6—a 140 per cent. increase; and the records of every large city show a curve that is certainly alarming.

Rich Man, Poor Man.

Which lives longer, we are sometimes asked, the rich man or the poor man? And which gets the most out of life? Unfortunately, even the statistical department of a great insurance company can hardly settle authoritatively a problem that is as old as the race itself. Our records do seem to show this much—that men of moderate circumstances have a lower death rate than industrial workers; and a lower death rate, also, than men whose wealth enables them to carry very large insurance policies. In other words, the wage-earner, who often finds it difficult even to meet the payments on a very small policy, and the man whose obligations prompt him to carry a very large policy, are both likely to die somewhat earlier than the comfortable individual in between, who carries moderate insurance, holds a moderately good position, and enjoys the reasonable comforts of life without incurring its heaviest burdens.

TAX ON WAR BONDS.

At the meeting of the Canadian Council of Agriculture held at Winnipeg last month, the following resolution was adopted:

"Whereas, it is estimated, the war debt of Canada at the end of the present year will be approximately \$2,000,000,000, or nearly \$250 per capita, and the annual interest charge on this debt will be about \$11,500,000 or \$14 per capita, which enormous indebtedness will tax the resources of the nation to the utmost.

"And whereas, the war bonds issued by the Government of Canada, exempt from taxation, are steadily becoming concentrated in the possession of a few individuals and corporations, who are thus escaping the payment of their fair share of taxation.

"Therefore be it resolved that the Council of Agriculture recommends to the Federal Government, that the income from war bonds shall be made subject to the regular taxes imposed upon ordinary incomes."