

'A Little Nonsense Now and Then'

"Edith says she would rather dance than eat."
"Well, she'll find plenty of men who would rather sign a dance program than a dinner check."

A college graduate was walking down the street one evening with a friend of Irish descent, and, pausing to look up at the starry sky, remarked with enthusiasm:

"How bright Orion is to-night!"
"So that is O'Ryan, is it?" replied Pat. "Well, thank the Lord, there's one Irishman in heaven, anyhow!"—London Opinion.

A young sub, just arrived in the trenches, turned to a man who despite his spick-and-span appearance, had been out since the beginning.

"Is this your baptism of fire?" he asked.
The old-timer glanced scornfully upon the newcomer.

"Baptism be hanged!" he said disgustedly. "This is my blooming golden wedding!"

Time flies in the trenches, and one day is often so like another that one gets a bit fogged about the date. Young Private Conkers sat down to write a letter. He pulled out his copying-pencil, chewed the end, and asked his chum:

"What day is it, Joe?"

"Saturday," said Joe.

"Saturday the what?"

"The thirteenth."

"October."

"Saturday, the thirteenth of October—er—1917 or 1918, Joe?"

They had a terrible scrap over whether the Bible should be in or out of the schools. Finally it came to a vote. It was a tie. The president of the school board was a Swede. Both sides were afraid of him. Neither side knew which way he would vote. A school trustee against the Bible, suggested that the president take a week to think it over before casting the deciding vote. A Baptist minister, on the other side, a school trustee, jumped up and offered a Bible he had in his pocket to the president with the suggestion that he read it and see if there was anything objectionable in it. The next week the board asked for the president's decision. He replied: "My wife and I sat up five nights to read that book. It is a good book! Not one word about Minneapolis in it. I read a lot about Saint Paul. I vote no."

Secretary McAdoo, before Investment Bankers' Association convention at Baltimore, told this one:

"When I was in the South the other day I was told a story about two negroes who had been drafted into the army, and one of them said to the other, 'Pete, what part of the army are you gwine to join?' Pete says, 'I am gwine to jine the cavalry.' 'Well,' he said, 'what do you want to do that for?' 'Well,' he said, 'I likes to get up some; I likes to sit on a horse and be above people,' he says, 'that appeals to me. What part of the army are you gwine to jine, Sam?' He said, 'I am gwine to join the infantry.' He said, 'What do you want to do that for?' 'Well,' he says, 'I wants to be on the ground; I wants to know where I am, and,' he says, 'I tell you something else,' he says, 'if that big white general ever gives that word 'Retreat,' I don't want no hoss in my way.'"

During Harry Lauder's visit to Montreal he told a number of very excellent stories, but the one which won the greatest popularity with the audience at His Majesty's Theatre was the old yarn regarding an argument between the Scotchman and the Jew as to which race had produced the greatest number of famous men. The argument became somewhat heated until finally the two men agreed that as they named great men belonging to their particular race they would pull a hair from the head of the other individual. The Jew was given the first opportunity to name his man so, reaching out, he shouted, "Abraham," and pulled a hair from the head of the Scot. "Rabbie Burns," answered the Scotchman as he countered on the Jew's head. "Solomon," said the Jew, as he pulled out a hair from the Scotchman. "Sir Walter Scott," came the reply of the Scotchman, as he pulled another hair from the Jew's head. "Joseph and his brethren," shouted the Jew, as he grabbed a handful from the Scotchman's woolly top. Reaching over with both hands the Celt seized the Jew by the whiskers and giving a terrific yank, shouted "The Highland Brigade."

WASTE BY FIRE.

The New York Chronicle, in a recent issue, deplores the fact that people do not more readily realize the importance of preventative methods in combatting not only fire wastage, but the wastage of practically everything that enters into the vast network of things that make a nation great—foodstuffs, gold, property, etc. The article says, in part:

"This apathy and heedlessness have grown out of our misleading abundance, out of failure to perceive that fire works an absolute destruction, and out of our habit of looking to insurance to take the risk and make good to the loser. Distribution of loss is not restoration, but because we have not yet been made to feel the loss we go on throwing away at least half a million per day, as an average, by fires which could be prevented. Express this in wheat, in other food stocks in ships, in clothing, and it might attract attention; expressed in the familiar form of dollar-loss and as 'covered' by insurance it has slight effect upon the public apathy. Yet it is a condition which has become unendurable, and therefore a remedy must be found and applied."

EARNINGS ON CAPITAL SMALL.

"The figures which show that insurance is not a profitable business should be familiar, and need not be repeated; a sufficient testimony is the observed fact that demand has long exceeded supply, yet capital persistently avoids this wide-open field, and judges shrewdly in so doing, inasmuch as fire insurance capital earns hardly one-half the rate on Liberty bonds. On the other hand it is indisputable that rates are high and are a very considerable burden."

"The one and only way to reduce the cost of insurance is to reduce the fire waste; do this and nothing could hold rates from declining, to the great benefit of the whole public, underwriters included. How are we to set about doing it?"

"By carrying the appeal to the final tribunal of self-interest, while not ceasing the appeal to ethical, and patriotic considerations."

"Imagine that all the companies simultaneously exercised their contract right of cancellation, a business panic such as the country has never known would be precipitated; the granting of credits would be halted, the desire to collect debts would be general, there would be a clamor for some form of substituted protection, and property owners all over the land would begin to examine their premises and try to reduce their fire hazards. The sudden necessity for self-insurance would set self-preservation actively at work. This imaginary touchstone reveals the fundamental fact that everybody is relying upon insurance and taking practically no trouble about the danger otherwise; thus is shown the point of approach for any genuine reform."

"A few modern high-cost office buildings could survive the crucial test of setting the contents of a room on fire, closing the room, and leaving it to itself; other than these, our buildings are in effect stoves, subject to destruction by the burning of their contents, the wooden walls adding to the fire, but the brick one just as effectually destroyed. In cities, the worst constructional faults are large unbroken floor areas and vertical openings from floor to floor."

"It is impracticable to replace the present quick-burning construction in this country by slow-burning except quite gradually; but it is entirely practicable to quickly correct the worst habits of occupancy, to install protective devices, and also to use protective care. When the appeal properly reaches his self-interest, the property owner will begin to clean up rubbish and stop its further accumulation, to stop heedless smoking and the reckless handling of matches, to see that his electric wiring is safe, to look after his fires, his flues, his shingle roofs, his hundred other causes of so-called 'accidental' fires. As to all large structures there are two devices of commanding value; wire glass, and the automatic sprinkler."

"A conflagration begins as a very small fire, and when the small fire starts in a springlered room its little heat waves rise to the ceiling, melt the link on the nearest sprinkler head, and a rain of water descends. Each of these heads is figured to protect about eighty square feet, and the area so protected should overlap somewhat. The pipes can be entirely concealed, and the heads can be made inoffensive to the eye. With a proper installation and with some periodical attention to keep the apparatus in order and the water pressure always 'on,' this is a fireman always on the spot with hose in hand and a watchman to give the alarm, so that the case may have attention and a continuous water flow may be prevented."

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1711

Canada Branch, Montreal:
T. L. MORRISEY, RESIDENT MANAGER.

North-West Branch, Winnipeg:
THOS. BRUCE, BRANCH MANAGER.

AGENCIES THROUGHOUT THE DOMINION

YOU LOOK FOR SECURITY

Whether with the intention of taking out insurance or associating yourself with some Company, you look for security.

The latest figures emphasize the unexcelled financial position of this Company.

Business in Force over	- - -	\$59,600,000
Assets over	- - -	16,400,000
Net Surplus over	- - -	2,600,000

These are reasons why the Company is known as "SOLID AS THE CONTINENT"

NORTH AMERICAN LIFE ASSURANCE COMPANY
HEAD OFFICE - - - - - TORONTO, CAN.

Founded in 1801

THE LAW UNION AND ROCK INSURANCE CO. LIMITED
OF LONDON

ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL
Agents wanted in unrepresented towns in Canada.
J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION

WE PARTICULARLY DESIRE REPRESENTATIVES FOR CITY OF MONTREAL

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - - - Manager for Canada

WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire, Explosion, Ocean Marine and Inland Marine Insurance.

Assets Over - - - - \$4,000,000.00

Losses paid since organization, over - - - - 63,000,000.00

HEAD OFFICE - - - - TORONTO, ONT.

W. R. BROCK, President. W. B. MEIKLE, Vice-Pres. & Gen. Mgr.

QUEBEC PROVINCE BRANCH:
61 ST. PETER STREET, MONTREAL
ROBERT BICKERDIKE, Manager

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.
TOTAL BENEFITS PAID (Over) \$53,000,000

FRED. J. DARCH, Secretary.

W. H. HUNTER, President.

S. H. PIPE, F.A.S., A.I.A., Actuary.

Head Office - - - - TORONTO.