

## Safety First with Autos

Automobile manufacturers of the United States have taken their first step as an organized body to prevent killing by motor cars. "Safety First" has become their motto. The National Automobile Chamber of Commerce, which includes in its membership most of the automobile makers in the country have announced the appointment of a "Safety First" committee, of which J. Walter Drake, of Detroit, is chairman. At the luncheon which he gave at the Biltmore, Mr. Drake said the makers were aroused by the growing number of accidents, and would begin an educational campaign of nation-wide scope.

He made it clear that the chamber's members were alive to the seriousness of the situation. They realized, he said, the harmful influence on their business of the growing number of accidents, and also desired to see safer conditions from the viewpoint of the man in the street. They intend to start a country-wide campaign to the end of reducing accidents from motor-car driving and of making driving more comfortable for both driver and pedestrian.

"The makers are prepared to do everything within reason that they can to improve conditions," said Mr. Drake. "They have no intention of trying to dictate arbitrary rules for the use of the streets by pedestrians. They want first to set their own house in order and try to promulgate some sensible code for driving that will be acceptable to the whole country with local modifications."

### NEW YORK RATES LOWEST.

That the cost of fire insurance in New York city is the lowest of all cities in the country at the present time is a statement made by Fire Commissioner Adamson, in which he is supported by the Central Mercantile Association, of 111 Fifth avenue. The latter organization asserts that merchants and other business men in this city have an opportunity to store goods at a rate for fire insurance much less than prevails in other cities. The commissioner also calls attention to the fact that there are many instances where property-owners have saved money by installing fire extinguishing equipment in their buildings.—Insurance Press.

### THE MAN WHO DELAYS.

One of the Travelers Detroit agents, seeing in the newspapers an announcement of marriage of an acquaintance, soon after solicited him for life insurance. Following is the record in the case:

Oct. 10—See me in 10 days—too busy.  
Oct. 20—Mr. ——— home sick.  
Nov. 2—Mr. ——— in hospital.  
Nov. 11—Mr. ——— died 3 days ago.

### "MINTO" SOLD TO RUSSIA.

The Canadian ice breaking steamer Minto has been sold to the Russian government for use in keeping the port of Archangel open during the winter. She sailed recently with a Canadian crew for Archangel where she will be handed over to the Russian government. A year ago the Canadian ice breaker Earl Grey was sold to Russia and has been rendering splendid service.

### RECENT FIRES.

Toronto, sheet metal works of Wheeler and Bain, damage of \$300.  
Middleton, N.S., store of G. R. Beals.  
Woodstock, Ont., flour mill of Maycock and Harris, loss \$10,000.  
Chatham, Ont., three ice houses of Terry & Sons, loss of \$1,200, with no insurance.

### NEW DIRECTORS NATIONAL LIFE.

Messrs. Henry Cockshutt, President of the Cockshutt Ploy Works, Brantford, Ont., and Hugh Blain of the Eby, Blain Co., Toronto, were elected Directors of the company to fill the vacancies on the board of the National Life Assurance Company.

### TO INSURE VICTORY.

Since Jan. 1, 396 additional establishments have been enrolled under control of Minister of Munitions Lloyd-George, making 2,422 in all.

Gem imports into United States for past 12 months totalled \$25,000,000, a gain over last year of \$6,000,000.

## Plate Glass Insurance Problems

If the war continues another twelve months the plate glass insurance companies will be confronted with the most serious situation in their history. The demand for soda ash, and other components of glass by munitions manufacturers coupled with the heavy steel demands which preclude new construction for glass factories is developing a condition that is expected within the year to result in a shortage of glass and a heavy advance in prices. Prices are expected to skyrocket in any event.

The check on manufacturing expansion on induced by the sold-up condition in the steel market presents a new feature for the consideration of plate glass insurance. The shortage and rapid rise in prices in the soda ash and antimony markets have been anticipated, but the possibilities of expansion in production have stayed off any semblance of panic. This solace no longer exists. In soda ash production steel is essential. The great reduction furnaces must be made of steel. Suggestions have been made to the companies that to meet the aggressions of the glass manufacturers the companies enter the business themselves. The glass insurers constitute over 50 per cent of the plate glass market and their entry to the manufacturing field would be a serious blow to the established business. The steel situation for the present at least renders this programme out of the question. The steel companies are sold up to the limit of their capacity for many months and the glass insurers must protect themselves through other mediums or take their medicine.—New York Commercial.

### PROHIBITION IN UNITED STATES

Prohibition by State law prevails in 17 cities of 30,000 and over, in the United States—4 each in Georgia and Tennessee; 3 in Kansas, 2 each in Oklahoma and West Virginia, and 1 each in Maine and North Carolina. Municipal prohibition is in effect in 15 cities—8 in Massachusetts, 2 each in Illinois and California, and 1 each in Pennsylvania, Iowa, and Washington. County prohibition has closed the saloons in two Michigan cities and parish prohibition has closed in one Louisiana city. There are thus thirty-five cities in which total prohibition prevails. In addition, there are eight—four in Ohio, two in Colorado, and one each in Pennsylvania and Illinois—in which partial prohibition is in effect through the operation of what is known as the "district" system, under which certain districts or sections of the city, may, by popular vote, abolish their saloons, while other sections retain them.

### UNNECESSARY FIRE LOSSES.

(New Hampshire Fire Insurance Company.)  
When the sovereign people of this country awaken to the fact that they are entitled to protection from the carelessness and criminal negligence or worse of the owners of adjoining property, we may expect laws that will effectively restrict the unnecessary fire losses.

For a people who are notably jealous of our full and equal rights as citizens, we have been lamentably lax in this particular.

### ASKS RECEIVER FOR LIFE COMPANY.

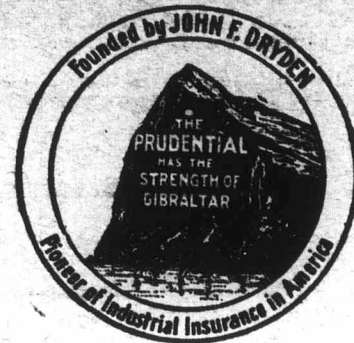
Following an examination of its condition, Insurance Commissioner, M. C. Clay of Kentucky, has applied to the courts for a receiver to wind up the affairs of the Central Life Insurance Co. of Lexington on the grounds that it is insolvent. The company is declared to be impaired to the extent of \$136,851.

### A HANDY CALENDAR.

The Western Assurance Company has issued an unusually neat and handy perpetual desk calendar. It is made in the form of a paper clip so that in addition to telling the editor the day of the month it holds together his multitudinous clippings thereby tending to make his desk approach what might be called a degree of neatness.

### JAPANESE SHIPPING.

Japanese steamship interests have perfected plans for entering trans-Pacific trade on a big scale and American steel makers are expecting inquiries for plates and shapes for a fleet of 55 steam vessels of various tonnage, ranging from 3,000 tons to 20,000 tons. Estimates of amount of steel which will be placed in this country for Japanese boats range from 250,000 to 1,000,000 tons.



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## Forty Per Cent. Are Paupers

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