

DOING WELL IN ENGLAND.

The British Branch of the Confederation Life is doing extremely well, we hear, for up to the middle of last month the new business in this country had then passed the total of completed business during the previous twelve months.—Policy Holder of Manchester.

RIVETING HIS ATTENTION.

"Did a fire engine ever stop at your house?" asked the agent.

"No," replied the prospect.

"And it's possible that no fire engine will ever stop at your house, isn't it?"

"Surely," said the prospect.

"Did a hearse ever stop at your house?"

"No, thank God!"

"But, you know that a hearse will stop at your house some time, don't you?"

The prospect looked at the agent in silence for several moments, then looked away, then looked back at the agent and remarked, "I have a little time to listen to you."—Weekly Bulletin—Missouri State-Life.

FAT MEN—GOOD NATURED, BUT POOR RISKS.

In studying the last twenty-five deaths of policyholders who were 20 per cent. or more overweight when examined for insurance, some significant figures are revealed:

Average degree of overweight	26 per cent.
Average age when insured	45 years
Average age at death	55 years
Average expectation of life when insured	25 years
Average period from issue of insurance to death	10 years

The causes of death of these twenty-five policyholders were as follows:

Heart disease	6 cases
Bright's disease	4 cases
Diabetes	3 cases
Apoplexy	2 cases
Pneumonia	2 cases
Eight diseases (1 death each)	8 cases

25 cases

It is interesting to compare the above figures with the following, which were obtained from the last twenty-five deaths of policyholders whose weights were below the 20 per cent. excess:

Average age when insured	40 years
Average age at death	62 years
Average expectation of life when insured	28 years
Average period from issue of insurance to death	22 years

—Connecticut General Bulletin.

LETTERS OF RECOMMENDATION

Reputable bankers are often made the unwitting tools of unworthy promotion schemes, suggests a bulletin from the Associated Advertising Clubs of the World, no matter how careful they are, in giving letters of recommendation, to speak only of individuals in the proposed company and never of the merits of the enterprise itself.

The National Vigilance Committee of the advertising clubs, which has been waging a vigorous war against the use of advertising for the promotion of stock selling schemes, says that the difficulty arises from the fact that many people are more impressed by the letterhead of the bank and the signature of the banker than by the actual contents of the letter. In many instances, they read the letter hurriedly, or a stock salesman, after reading one or two letters commending the scheme, may rapidly turn the rest under the eyes of the prospective investor, allowing him to see the letterheads and leaving the investor to believe that all the letters are commendations of the scheme itself.

The safest plan, in the interest of honest business, the Association suggests, is for the banker to write no letter whatever unless, indeed, he is prepared to indorse a plan in toto, for no matter what he says in his letter, a good many people will believe he has given his indorsement.

ENGLISH TRADE CONDITIONS.

Lloyds Bank November Monthly Financial Report is to hand giving an account of business conditions in England for the month of October. We give the following summary:

Throughout England and Scotland there is little change in the coal situation. Although men have been released from military service to work in the collieries, the shortage of tonnage and transportation facilities has restricted the output to a considerable degree.

Cotton is scarce and supplies are exceedingly hard to get. Stocks at Liverpool are running very low. The price is fluctuating with a downward trend. Manchester manufacturers are exercising caution, as the coal shortage and the attitude of labor on the wages question is adversely affecting the trade.

Boot and shoe manufacturers are busy, but the supply of leather, now insufficient to meet demands is decreasing, and the demand increasing. The export trade is of smallest dimensions. A serious leather shortage is on the horizon. There is a large stock of light calf-skins and moroccos, but boot-sole leather, for which the demand is urgent and great, is scarce.

In Scotland harvesting operations are pretty well completed, in spite of the unsettled weather, but in the west of England they are being retarded to a greater extent. Potatoes are plentiful throughout the island. In the north, cattle are being sold before prime at a loss, owing to the meagre supplies of turnips.

In the metal trades only a small proportion of the furnaces are being worked, on account of the small importations of ore. Freight markets at Glasgow are almost stagnant. Men are being transferred from naval to mercantile shipbuilding, as the output of the yards, though large, is not yet sufficient. Engineering firms are busy on war contracts, while building and allied trades are quiet under prevailing restrictions.

The carpet trade is brisk, large profits having been made during the past year. Supplies of raw material are rather scarce. Blanket manufacturers are also busy.

At Nottingham rumors of peace have caused unrest in the lace industry. Buyers are ordering suspension of delivery in anticipation of a fall in price.

GOOD ROADS ASSOCIATION MEET.

Representatives of Good Roads Associations and the Cabinet had a meeting on Monday, Dec. 9th. The following resolutions passed by the directors of the Eastern Ontario Good Roads Association was submitted to the Government:

(1)—To communicate with the Governments of the various Provinces, respectfully suggesting that they offer to carry out such highway building plans as may be arranged, on a basis as to cost between the Dominion and the Provinces to be agreed upon.

(2)—To communicate with the Government of Canada pointing out the facts and respectfully suggesting that the Government of Canada favorably consider the advisability of using the road building knowledge and facilities of the Province by making grants to highways built by the various Provinces, in consideration of certain expenditures by the Provinces and that the Government of Canada call into Council representatives of the various Provinces to give effect to so much of this resolution as is agreeable to it.

There was a suggestion that thirty per cent of the amount be given by the Dominion and the remainder by the Province.

Sir Thomas White agreed that assistance should be given through the provinces.

T. P. Regan representative from New Brunswick, laid stress on the fact that automobiles brought money into the country.

Hon. Frank Carroll pointed out the necessity of linking up Quebec roads with the State roads over the border.

It was stated that a great deal of the preliminary work in road building could be carried out during the winter. Although a coast to coast road was not recommended at the present, the need of a national highway in time was emphasized.

Sir Thomas White pointed out the action taken by the Government in appointing Mr. C. A. Campbell to study the matter of good roads and give advice as an indication of the Dominion Government's attitude towards the question.

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"The Dawn of a To-Morrow"

The war having ended so happily it is believed that a better world will rise out of the ruin—more of beneficence, equality, fraternity and sympathy with "the other fellow" will prevail in the great "to-morrow" that is dawning. Life insurance embodies these great conceptions and will be one of the big movements that "will come into its own." Now is the time to make life insurance your life work. The war has given the institution of life insurance a great impulse and it is appreciated to-day as never before. It is a calling for men of the highest abilities and the finest character. Sell life insurance; and sell mutual life insurance for the mutual system is popular because it is based upon strictly democratic principles. If not as an agent then as a member you will be welcomed into our organization.

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