

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

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

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

AGENCIES THROUGHOUT THE DOMINION

Success and Progress

These are two outstanding features of the history of the North American Life over the past 39 years.

Year.	Income	Payments to Policyholders	Assets	Assurance in Force.
1885	153,401	33,616	342,746	4,849,287
1895	581,478	105,712	2,309,513	15,779,385
1905	1,660,064	548,827	6,968,914	37,580,047
1915	2,749,951	1,336,925	15,716,839	56,245,218

This is a rapidly growing institution and offers an attractive opportunity for a live agent.

NORTH AMERICAN LIFE ASSURANCE COMPANY

"Solid as the Continent."

Head Office, Toronto, Ont.

Founded in 1803

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 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.

TOTAL BENEFITS PAID (Over) \$50,000,000

FRANK J. DAVIS, Secretary.
ROBERT G. STEVENSON, President.
S. H. PIPE, F. A. S. A. I. A.,
Actuary.

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. Man.

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

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

A SANITARY SURVEY OF A TRIAL CITY CITY BLOCK.

(By DR. EVANS in Chicago Tribune).

A great many persons have studied the sanitation of factories. The unions look after sanitation of shops in which their members work, at least in name. It remained for the New York City health department to investigate the working conditions of clerks, stenographers, and bookkeepers. These members of the white collar brigade have no unions looking out for them.

The New York City survey was made in the financial district. They made a record of the width of streets, height of buildings, dark rooms, illumination, ventilation, and sanitary provisions. The monthly bulletin for August, 1916, gives some interesting details relative to one nearly typical block.

The number of rooms in the block was 928. The number of employees in these rooms was 2,382. The average number of visitors a day was 16,097. For one thing, it was found that the employees did not get enough "break" at the noon hour. One hour for lunch and a little fresh air exercise and mental freshening is a requisite for good health and good work. Forty-eight sixty-nine one-hundredths per cent of the employees did not have an hour for lunch.

Eighty-five per cent of the employees were found working by artificial light.

The investigators found that though much attention had been paid to the aesthetic side of illumination, but little attention has been paid to efficiency. The illumination varied all the way from one-half of a foot candle to over forty foot candles. Observations showed that ceiling lighting, regardless of the system, does not give sufficient light when used by itself.

The best effect was found, for the purposes of typists and bookkeepers, to be given when eight to nine foot candles fell on the working surface. The best results were had when higher placed lights

were supplemented by desk lights of low intensity, covered by green vitreous shades with light reflecting linings, were placed about nineteen inches from the work, in such position as to shield the workers' eyes. Such illumination was rarely found. It was found that seldom was such a color scheme employed for walls as would assist in illumination and would lessen the headaches and other fatigues due to eye strain.

The rooms were usually overcrowded. Only 7 per cent of the workers had over 200 square feet of floor space, while 26 per cent had under fifty square feet. It is considered that less than 500 cubic feet of air space per man is incompatible with efficiency and health where a man is to work indoors throughout the entire year. Eighteen and six-tenths per cent of the workers had less than 500 cubic feet of air space, and 49.32 per cent had over 1,000 cubic feet.

The ventilation can be good even where the air space is less than 500 cubic feet and the floor space is less than fifty square feet, provided enough air of proper temperature, humidity, and cleanliness passes through the room.

It was found that forced ventilation was used generally on the basements and first floors only. In four buildings forced ventilation extended as high as the second floor. The general conclusion was that ventilation throughout this block was unsatisfactory.

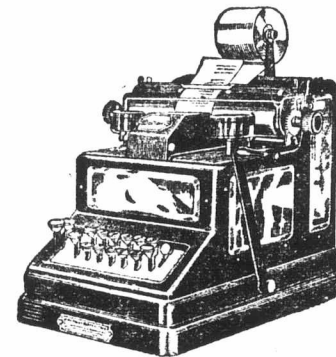
The tall buildings of the neighborhood created strong air currents. The office workers would not open the windows on account of these strong drafts and currents.

Inside openings, such as transoms, existed only in a few instances, and when they did exist were not in use. Where mechanical ventilators of the individual type run by electricity have been installed the results have been extremely satisfactory, especially in those devices where the air is heated.

The temperature was often too high.

The humidity was almost invariably too low, ranging from 21 to 43.

This Dalton Adding Machine And Its Methods Make Men More Valuable



The employer wants his men to do men's work.

The accountant wants to make himself more valuable.

Mr. Business Man:

You want results. How much is your money worth to you in your business?

10% 25% 50%

The DALTON ADDING and CALCULATING MACHINE will yield on its cost if used in your business:

1 hour per day, 100% to 200% annually.

4 hours per day, 400% to 800% annually.

8 hours per day, 800% to 1,600% annually.

Your business is increased in value by its presence, and grows faster because of its use.

Mr. Bookkeeper:

How much do you earn?

\$18? \$25? \$40?

Clerks at one-third the wage can perform the manual features of your labor, but you are in a position to cultivate the resources and conserve the expenditures of your firm; you are the real safety deposit vault of your company.

Uphold your standard. Don't be a machine. Buy one, and give your employer the maximum of your ability.

Speed -- Simplicity -- Accuracy

ONLY TEN KEYS

Write for descriptive booklet.



UNITED TYPEWRITER CO., LIMITED

109 Notre Dame St. West,

MONTREAL.

Head Office - - - Toronto, Ont.

BRANCHES IN ALL CANADIAN CITIES.