

Farmers' Financial Directory

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Let us send you some new insurance facts

CROWN LIFE INSURANCE CO., TORONTO

Agents wanted in unrepresented districts

THE COST OF WAR

An analysis of the cost of the present European conflict, the war loans and Government indebtedness of Europe in their relation to the world at large, has been made by the Mechanics and Metals National Bank of New York City. The figures presented are almost staggering. If the war is still raging on the second anniversary of the outbreak of hostilities, it is shown, the total military expenditure will have been \$45,000,000,000. This does not allow for destruction of cities, railways, ships, factories, roads, agricultural values. The five principal powers engaged in the war will show the following debt charges:

	Aug. 1, 1916	Aug. 1, 1914
Great Britain	\$14,500,000,000	\$1,500,000,000
France	14,500,000,000	6,000,000,000
Russia	15,000,000,000	4,000,000,000
Germany	12,350,000,000	1,250,000,000
Austria		
Hungary	9,000,000,000	3,750,000,000
Total	\$65,350,000,000	\$12,600,000,000

The Mechanics and Metals Bank statistician quotes a foreign authority showing that if the war should end at the close of its second year Great Britain will emerge from it with a debt four times the amount of which it entered. France will more than have doubled its debt. Russia's debt will more than have been trebled. Germany's debt will have increased ten fold, Austria's three-fold.

SOLDIERS' ESTATES

It may prove valuable to those concerned with the administration of soldiers' estates, to have before them a copy of the memorandum, which was recently prepared by the officer in charge of the Estates Branch of the Department of Militia and Defence, on the distribution of the effects of soldiers who have lost their lives on active service. The memorandum was presented to the House of Commons by Sir Robert Borden and reads as follows:—

On the death of a soldier whilst on active service in France, the casualty is notified, by cable, to England, and then to Ottawa; his personal effects are collected, placed in a package, and forwarded to the Base. There they are checked and an inventory is sent with them to the office of the director of pay and records services (estate branch), London, England, where they are there again checked and re-wrapped for distribution.

When there has been very heavy fighting there is little chance of collecting any effects, and in many cases if death has been caused by heavy shell fire there are unfortunately neither effects nor remains; but in some cases the London office receives the personal effects of soldiers dying in territory occupied by the enemy.

If a man has left any personal effects in England before going to the front, these are collected and forwarded to the London office and the whole of his personal effects are then forwarded to the estates branch, Ottawa, that is, if the beneficiary or next-of-kin resides in this country.

The deceased's pay account is closed as soon as his death is officially reported, and it is then known as his non-effective account. A lapse of four or five months if necessary before a non-effective account can be properly certified as correct, and in some cases six months. If the next-of-kin, or beneficiary resides in this country, the account is forwarded here for settlement.

The pay books are all forwarded to the London office, and if the same contain a will, it is extracted, and placed on file for safe keeping and properly indexed.

When the non-effective account, personal and surplus effects reaches the office of the Estates Branch, Ottawa, the legal domicile of the deceased is carefully gone into and in the case of an intestate the military estate is distributed according to the law of the province or country of the deceased's domicile.

It is worthy of note that a minor (unmarried) cannot acquire a domicile of choice but has the same domicile as his father—that of origin.

A soldier, even if he is not of full age, may, under section 9 of the Wills Act, whilst on actual military service, dispose of his personal estate either by a

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Head Office - SASKATOON, Sask.

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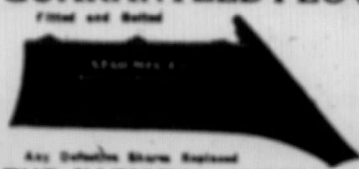
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