

# VULCAN

## Fire Insurance Company

of Oakland, California

ASSETS OVER \$1,500,000

Canadian Head Office :  
VANCOUVER, B. C.

**G. U. PRICE & CO., LIMITED**

General Agents for Quebec

Bank of Toronto Building, MONTREAL

### WOULD SWAP CALIFORNIA FOR IRELAND.

A former San Francisco Insurance man has thought out a wonderful pacification scheme. It is for Uncle Sam to offer John Bull a trade, namely, to swap California for Ireland. Population about equal. Each country would thereby become an independent republic, free from apprehension of invasion by the Japs or the Dutch.

### EMPLOYERS AND WORKMEN RESPONSIBLE FOR FACTORY FIRES

Many of the smaller municipalities have, as their chief support, one large industry. If fire should destroy this industry the community must almost cease to exist, or, alternatively, secure another, often by burdening itself to pay a bonus.

Employers and workmen are almost universally responsible for fires in factories. Through carelessness or negligence they allow conditions to exist which sooner or later create fire dangers. This carelessness is the result, largely, of home training. The greater number of our fires are in the homes, where little care is taken with matches, ashes, lighted cigarettes, and cigars, etc. The careless man at home is careless at work, and this carelessness is the root of our fire loss problem.

To reduce our fire waste radical measures are necessary. Legislation or rules are of no avail unless enforced. Personal care and responsibility by both employer and employee are essential.

## SCOTTISH UNION AND NATIONAL

INSURANCE COMPANY, OF EDINBURGH, SCOTLAND  
ESTABLISHED 1824

Capital, - - - - -	\$30,000,000
Total Assets, - - - - -	79,656,734
Deposited with Dominion Gov't, - - - - -	391,883
Invested Assets in Canada, - - - - -	7,695,338
NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.	
JAMES H. BREWSTER, Manager	
ESINHART & EVANS, Resident Agents.....	Montreal
MEDLAND & SON.....	Toronto
ALLAN, KILLAN & MCKAY, LTD.....	Winnipeg



# RAILWAY PASSENGERS ASSURANCE CO.

OF LONDON ENGLAND

DEPARTMENTS:  
ACCIDENT, HEALTH, EMPLOYERS' AND PUBLIC LIABILITY, MOTOR CAR, ELEVATOR, TEAMS, PLATE GLASS, BURGLARY, AND FIDELITY BONDING

Head Office for Canada and Newfoundland . . . . . TORONTO  
F. H. RUSSELL, General Manager