

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:
T. L. MORRISEY, RESIDENT MANAGER.North-West Branch, Winnipeg:
THOS. BRUCE, BRANCH MANAGER.

AGENCIES THROUGHOUT THE DOMINION

YOU LOOK FOR SECURITY

Whether with the intention of taking out insurance or associating yourself with some Company, you look for security.

The latest figures emphasize the unexcelled financial position of this Company.

Business in Force over - - - \$59,600,000
Assets over - - - - - 16,400,000
Net Surplus over - - - - - 2,600,000

These are reasons why the Company is known as
"SOLID AS THE CONTINENT"

NORTH AMERICAN LIFE ASSURANCE COMPANY

HEAD OFFICE - - - - - TORONTO, CAN.

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 London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTIONWE PARTICULARLY DESIRE REPRESENTATIVES
FOR CITY OF MONTREAL

Chief Office for Canada:

164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - - - Manager for Canada

WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire, Explosion, Ocean Marine
and Inland Marine Insurance.

Assets Over - - - - \$4,000,000.00

Losses paid since organiza-

tion, over - - - - 63,000,000.00

HEAD OFFICE - - - - - TORONTO, ONT.

W. R. BROCK, W. B. MEIKLE,
President. Vice-Pres. & Gen. Man.

QUEBEC PROVINCE BRANCH:

61 ST. PETER STREET, MONTREAL

ROBERT BICKERDIKE, Manager

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.

Policies Issued From \$500 to \$5,000

Over 11,000 Cambridge men are fighting with the colors, according to the university's latest war list. Of these men, 614 have been killed, 900 wounded and 123 missing or prisoners of war. Three have won the Victoria Cross and others have received medals for distinguished conduct. Trinity heads the colleges with 2,500 soldiers, and Pembroke follows with 1,052.

HEAVY WAR CLAIMS.

The London and Manchester Assurance Co. of England, has paid over £7,000,000 in war claims and has invested over £50,000,000 in war loans and conversions.

THE UNDER-INSURED.

Most men are under-insured. What is meant by that word "under-insured" as here used? Just this, says Insurance Critic. Suppose a man earns or is otherwise in receipt of an annual income of \$2,000. Out of this allow \$200 for the man's personal expenses. His family then has the use of \$1,800 a year and they live on that plane. If the man dies, and the family are to continue to have the use of \$1,800 a year, it will be necessary to invest \$36,000 at five per cent to secure it. If that man cannot afford to carry \$36,000 of life insurance, he is under-insured.

We know that \$36,000 of life insurance cannot be maintained by a man of average age on an income of \$2,000 a year, and we may conclude from this that nearly every man is under-insured. But there is no good reason why a line of \$10,000 should not be carried on that income. Now let us assume that the man is 35 years old. An ordinary life policy for that amount at that age, would cost in a well managed company about \$250 net a year. In one sum that amount is not easy to pay out of a monthly salary of \$167 or a weekly wage of \$38.46, its equivalent. But, the future of dependents considered, is it not a necessity? Would it not be prudent to cut down other family expenses, to live at a cheaper rate, to make some real sacrifices, in order to keep that much of a shield against the unexpected assaults of man's ancient enemy. Think it over, friend.

WORKMEN'S COMPENSATION.

The report for 1916 of the Ontario Workmen's Compensation Board, issued recently by the Hon. I. B. Lucas, Attorney-General, shows that the compensation for the year, including estimates for continuing disabilities and outstanding accidents, amounts in Schedule 1 industries to \$1,971,675.63, and in Schedule 2 to \$451,709.93, making a total of \$2,423,385.56, or an average of \$7,800 for each working day of the year.

This is a heavy increase over 1915. The compensation in Schedule 1 for 1915 was \$1,091,020.43, as against \$1,971,675.63 for 1916.

Up to the close of the year 16,192 accidents happening during 1916 had been compensated, 256 being fatal cases, 1,418 permanent disability cases, and 12,896 involving only temporary disability. The corresponding figures for 1915 were 9,829, comprising 251 fatal, 1,034 permanent disability, and 8,544 temporary disability cases.

The total assessments in Schedule 1 for 1916, including estimated adjustments, amount to \$1,948,040.85.

These are contributed by 15,200 employers upon pay rolls aggregating approximately \$183,000,000, representing the wages of about 240,000 full-year workers.

MARCH FIRE LOSSES.

The losses by fire in Canada and the United States, during the month of March, as compiled from the records of the New York Journal of Commerce, reach a total of \$17,523,000. This is a favorable reduction from the figures of March last year, when the record was swelled by three Southern conflagrations to a total of \$38,680,250. The losses for the first quarter of 1917 aggregate \$85,542,430, as compared with \$84,874,370 for the first three months of 1916 and \$51,928,250 for the same months in 1915.

During the month of March this year there were some 270 fires each causing an estimated property damage of \$10,000 or over. This compares with 381 such fires in February and 303 in January.

Of the seventeen fires during March causing an estimated loss of \$200,000 or over, the following are worthy of special mention:

Location—Description.	Amount.
Detroit, Mich., clothing and shoe factory...	\$ 350,000
Tacoma, Wash., packing plant	325,000
Detroit, Mich., grain elevator	1,000,000
Benld, Ill., planing mill and other	300,000
Hillsboro, Tex., compress and cotton	375,000
Windsor, Ont., motor car factory	250,000
Poughkeepsie N.Y., hotel and other	250,000

"A Little Nonsense Now and Then"

Adjutant (inspecting barracks)—Suppose the barracks were to catch fire, what would you do? Bugler—Sound me bugle, sir. Adjutant—And what call would you give? Bugler—Cease fire, sir.

"What's that electrical device you have on your folding bed?" "That rings an alarm bell whenever the bed doubles up," said the inventive genius. "Where's the bell?" "At the undertaker's."—Boston Transcript.

"I s'pose there were some pretty bad actors traveling through the country, too, when you were a boy," said the theatrical person to the reminiscent old-timer.

"Yes there was," replied the old-timer. "But eggs were only nine cents a dozen then."—Exchange.

After the Battle of Mons an officer congratulated an Irishman on his conspicuous bravery under fire. "Well, Pat," he said, "how did you feel during the engagement?"

"Feel, captain," answered Pat. "I felt as if ivvery hair on me head was a band of music, and they were all playing 'Home, Sweet Home.'—Everybody's.

Punch once had a scene in which a district visitor is shown entering the cottage of a poor woman. The visitor is evidently new to the business and somewhat embarrassed. The cottager says to her: "I'm quite well, thank yer, miss; but I ain't seed you afore. Y're fresh at it, ain't yer, miss?"

"I have never visited you before, Mrs. Johnson."

The woman dusts a chair. "Well," she says, "yer sits down here, an' yer reads me a short Psalm, yer gives me a shillin', and then yer goes!"

The Congressman had received ten applications for pea-seed from one constituent, and when the eleventh came he wrote:

"I am sending you the seeds, but what in Heaven's name are you doing with so much pea-seed? Are you planting the whole State with peas?"

"No," came back the answer, "we are not planting them at all. We are using them for soup."—Harper's Magazine.

Many stories are told of a former Canadian bishop who had passed his youth in Scotland, but flattered himself that not a hint of his origin could be gained from his speech or manner. One day he met a Scotchman, to whom he said at last, abruptly.

"Hoo lang hae ye been here?"

"About sax years," was the reply.

"Hoot, mon!" said the bishop sharply. "why hae ye na lost your accent, like mysel'?"—Christian Register.

A military officer was inspecting a yeomanry troop and was particularly struck with the neat way in which repairs had been made on some of the saddles. "Very good work," he remarked to the adjutant. "Who did it?" "Two of my men," was the reply. "You're fortunate to have such expert saddlers in your troop," said the inspecting officer. "Saddlers" was the adjutant's smiling reply. "They're lawyers!" "Well," said the officer "how men who can do work like that could have wasted their time in the law I can't imagine!" Farm and Home (British).

The following speech was made by an Irish barrister on behalf of his client whose cow had been killed by a train:

"If the train had been run as it should have been ran, or if the bell had been rung as it should have been rang, or if the whistle had been blown as it should have been blew, both of which they did neither, the cow would not have been injured when she was killed."—Farm and Home (British).

The minister was struggling to put on a new four-ply collar, and the perspiration was starting from every pore.

"Bless the collar!" he ejaculated. "Oh, yes, bless it! Bless the blessed collar!"

"My dear," said his wife, "what is your text for this morning's sermon?"

"F-fourteenth verse, f-fifth-fifth Psalm," he replied in short gasps. "The w-words of his m-mouth were s-smoother than b-butter, but w-war was in his h-heart."—Tit-Bits.