

## UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1711

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

AGENCIES THROUGHOUT THE DOMINION

### HERE IS YOUR OPPORTUNITY

The success which has attended the operations of the North American Life throughout its history has made association with the Company particularly inviting.

The year 1918 promises to be bigger and better than any heretofore. Some agency openings offer you an opportunity at this time.

Correspond with

E. J. HARVEY, Supervisor of Agencies.

## NORTH AMERICAN LIFE ASSURANCE COMPANY

"SOLID AS THE CONTINENT"

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 &amp; 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 MONTREALChief 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.

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

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.  
TOTAL BENEFITS PAID (Over) - - - - - \$53,000,000FRED. J. DARCH,  
Secretary.W. H. HUNTER,  
President.S. H. PIPE, F.A.S., A.I.A.,  
Actuary.

Head Office - - - - - TORONTO.

### THREE WAYS TO SUCCEED.

First—Doing something better than the other fellow does it.

Second—Doing something before the other fellow does it.

Third—Doing something that the other fellow does not like to do.—Aetna Life News.

### CANNOT INSURE YOURSELF.

Even a life insurance company cannot insure a single individual. It can only afford to insure a large body of policyholders. Then, although some will die quickly, others will live long, and the result on the average will be uniform. If a life insurance company cannot insure one life, how can you insure yourself?

—Agency Items.

### LIFE INSURANCE NOT SOUGHT.

Men do not take life insurance usually because they like it, any more than they take advice upon other subjects. The life insurance man's advice, however, is well worth heeding, for its outcome enables the bread-winner to go with the silent boatman with a smile on his face; it provides an income for the woman in black as long as she lives; it keeps a cheery fire on the hearth and educates the children.

—Prudential Record.

### WHY AN ESTATE IN THE FORM OF LIFE INSURANCE.

Your prospect desires to leave an estate for the benefit of his family. He realizes that it will require an estate of \$20,000 at 5 per cent interest to supply his beneficiaries with an income of \$1,000 a year.

If he succeeds in accumulating this estate in other ways than through life insurance he will be a very exceptional man. Most men who could pay the premium for a life insurance policy of \$20,000 would not set aside, year after year, the amount of this premium in some other way. Even if a man is so exceptionally thrifty that he can save each year the amount of his premium in some other way, he may die long before he has accumulated an estate of \$20,000.

When he takes out life insurance, however, he binds himself to a semi-compulsory system of saving. He also knows that his family is protected no matter when he may die. When the estate is being settled it will not be depleted by administration expenses, for the family will receive the full amount of the insurance without delay. Moreover, if the policy is in favor of a specific beneficiary, no one can contest the claim. It will be a will which no lawyer can break.—Points.

### THE VALUE OF TIME.

Did you ever get down to business and become acquainted intimately with the priceless commodity that everyone has exactly the same amount of—Time? In a year there are 365 days, 24 hours in a day. This means 8,760 hours all told. Use your pencil. Eight hours a day (that seems to be the agitation now), 6 days in the week, 50 weeks in the year (two weeks for recreation) give you 2,400 hours in the year. Deduct 10 days, 80 hours for holidays, and you have left only 2,320 hours for work. Life consists of three supposed eight-hour shifts, one for work, one for sleep and one for recreation. Do you know that you sleep 600 hours more than you work and that you loaf, or recuperate, 600 more hours than you labor? Think it over.

We are now pretty close to a working value of time and we get a startling view of the cost of waste. If you make \$1,500, each hour is worth..... \$ .65  
If you make \$2,250, each hour is worth..... .97  
If you make \$3,000, each hour is worth..... 1.30  
If you make \$6,000, each hour is worth..... 2.59  
If you make \$12,000, each hour is worth..... 5.18  
If you make \$25,000, each hour is worth..... 10.78

Again allow me to say your time is your capital—a liability. Is it impaired?

Do your assets exceed your liabilities? An hour misspent is a dissipation of your assets. Can you afford it? Time has a mortgage on your future which it will foreclose if you don't begin to earn dividends with it. Remember, time constitutes your capital and capital is a reality. To properly spend your time is to create assets and surplus; to waste time is to make a gigantic failure. A corporation with \$1,000,000 capital will fail unless the capital is put to judicious use—properly invested same as your capital—Time

## "A Little Nonsense Now and Then"

Mrs. Flatbush—I am very well satisfied with my new cook so far. Mrs. Bensonhurst—How long have you had her? "She comes tomorrow."

"How do you like being a soldier?" "All right," answered the enlisted actor, according to Judge. "But our manager is a fiend for rehearsals."

"Can your husband claim exemption?"

"Well, I don't see how he can be strong enough to fight abroad when he is too weak at home to take up a carpet."—Baltimore American.

Old Hand (in Passing Show)—Well, mate, what d'yer think of the war? New Arrival—Taking it all together I think I'd rather see it on the pictures.

Officer (as his car bumps over pedestrian's leg)—Hey, there! Look out! Tommy (picking himself out of the Flanders mud)—Wat yuh goin' to do? Back up?

She (belligerently)—Why weren't you at the station with the car to meet me as usual? He (meekly)—My dear, you ought to get into this habit of some meet-less days.

She—They tell me, Mr. Gibbs, that your marriage was the result of love at first sight. Gibbs (with a sigh)—That's true. Had I been gifted with second sight I'd still be in the bachelor class.

"Fix bayonets," bawled the captain.

"Bayonets seem to be always out of order," commented the fair spectator. "I hear that command every day I come out."

"Does your family have any trouble with servants?"

"No," replied Mr. Crosslots; "I don't believe any of them stay around the place long enough to become really troublesome."—Washington Star.

"Mike."

"Phwat?"

"I was just thinkin'. After we get out of the trenches an' back home again how nice an' peaceful that old boiler-factory will sound to us."

The kind-hearted woman stopped to reprove the youngster who had chased a cat up a tree. "You bad boy, suppose you were a cat, would you like to have anyone chase you in that fashion?" "Gee! wouldn't I though, if I could climb like that!" said the youngster, grinning.

Mrs. Johnson—How does yo' feel dis mawnin', Joe? Mr. Johnson—I feels bad—mighty bad! I wish lat Providence would hab mussy on me an take me.

Mrs. Johnson—How can you expect it to ef you won't take de doctor's medicine? — San Francisco Chronicle.

Doctor (to recruit)—Put your finger in your right ear and repeat after me what you hear me say. 36, 36, 36. (No answer.) 49, 49, 49. (No answer.) Can you hear what I am saying? (No answer.) Don't you want to join the navy? (No answer.) (In a whisper)—Have a drink? Recruit—I don't care if I do, doc. (Accepted.)

That one of the professors at Princeton has had his domestic trials was recently evidenced when a young woman of rather serious turn endeavored to involve him in a theological discussion.

"Professor," she asked, "do you or do you not believe in infant damnation?"

"I believe in it," said the professor, "only at night."—New York Times.

An official of the Board of Health in a Massachusetts town notified a citizen that his license to keep a cow on his premises had expired. In reply to this letter the official received the following communication:

"Monsieur Bord of Helt—I just get your notis that my licens to keep my cow has expire. I wish to inform you, M'sieur Bord of Helt, that my cow she beat you to it—she expire t'ree week ago. Much oblige. Yours with respek.—Pete."