

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

RE INSURANCE SINCE A.D. 1711

Canada Branch, Montreal:
T. L. MORRISEY, 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

F. 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 & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

57 Beaver Hall Hill, MONTREAL
Agents wanted in unrepresented towns in Canada.
J. E. E. DICKSON, Canadian Manager.
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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:
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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, President. W. B. MEIKLE,
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) . . . \$53,000,000

FRED. J. DARCH, Secretary. W. H. HUNTER, President.

S. H. PIPE, F.A.S., A.I.A.,
Actuary.

Head Office - - - - TORONTO.

BUSINESS AFTER THE WAR.

When war ceases, it will be necessary to have international regulation not only of finances but also, to some extent, of international merchandising. Otherwise, the fiercest commercial competition the world has ever known will follow close upon the greatest war in history.

The Allies to-day are studying prospective industrial conditions after the war. There is full recognition of the need for co-operation and expansion when peace is arranged. The interdependence of the Entente Powers and their respective industries has never been more manifest. The Allied Governments realize that they must retain supervision of imports and exports. Future commercial relations between the different nations, undoubtedly will be discussed when peace conferences are held, and it is more than probable that the allies will draw up some broad, general plan to keep inevitable German competition within bound. To prevent indiscriminate competition, the Allies must conduct their buying on some such lines as they have established during the war.

Meanwhile, the United States must bend every effort to increase its producing capacity, which, although it is greater than ever, is not equal to the maximum world demands now being made on it, because much European production is either diverted solely to the requirements of war or is in enforced idleness.—Francis H. Sisson, vice-president Guaranty Trust Co., in The Magazine of Wall Street.

CURTAILMENT IN USE OF WHEAT.

Since the new regulations came into force governing the sale of cereal packages there has been a decided curtailment in the use of wheat by cereal breakfast food manufacturers, and corn and other substitutes are taking its place among the popular breakfast foods.

The big manufacturers, the names of whose cereal products are household words in Canada, are showing their willingness to co-operate in the wheat saving asked for by the Food Controller by making conciliatory overtures which entail radical changes in their trade. As a result of the regulation requiring specific data from the manufacturer as to the cost of the container and advertising, definite information has been secured as to how much the public have been paying for the product and how much for wrappings. From now on they will be getting full value for their money, as the most inexpensive of containers only are to be allowed.

A number of licenses have already been granted. Several firms have decided to give up the sale of package goods during the period of the war and have made arrangements to sell their products in bulk. The majority of the licenses issued to date have been for breakfast foods and cereal preparations to be sold in packages ranging from three to seven or eight pounds. This is preferred by the Food Controller to small packages of a few ounces and, to meet his wishes, the manufacturers are inclined to push the sale of cereals in cheap packages and large quantities rather than in cartons.

No licenses are being granted for the sale of flour in small packages—either grain, whole wheat or ordinary flour. A similar policy is being pursued in the United States and Mr. Hoover is pointing out to the meantime, yet it is a war-time necessity, and millers that while it may seem a hardship to them in they are doing it for the sake of the Allies and the men overseas.

In some cases manufacturers are using a label on their product indicating that they are assisting the Food Controller by substituting other grains for wheat. In one case a manufacturer proposes to increase the size of package he produces from 10 to 12 ozs, without increasing the selling price. He also proposes to substitute 33 1-3 per cent corn for wheat. Another offers to substitute corn for the wheat which now constitute 95 per cent of the composition of the cereal which he manufactures.

In the case of one firm it was found that there had been an excessive "spread" between the cost of the raw material and the selling price. In conformity with the regulations the manufacturer increased the weight of the packages by a quarter of a pound without increasing the selling price. It was further agreed to substitute 20 per cent corn for wheat.

The gain to the consumer is illustrated in these instances, while the biggest factor of all is the saving of the wheat needed for overseas.

HAD A PULL.

Casey—Finnegan got his life insured last June and he's dead so quick. Cassidy—Shure, he must have had a pull with de insurance company.

PRETTIEST GIRL WANTED.

Washington, Jan. 18.—"Wanted—at once, the prettiest girl in America; only those having relatives or friends in the army or navy need apply. Send photographs to the Soldiers' and Sailors' Campaign Council, Washington."

This call was sent out to-day by the Government War Risk Bureau.

"The prettiest girl"—picked by a board of artist judges—will be known as the "War Risk Insurance Girl."

Two hundred thousand calendars bearing her photograph will be sent to camps, cantonments and naval stations to put 2,000,000 soldiers and sailors in a "receptive mind" for this message:

"Buy Government insurance before February 12—the last chance you will have."

KEEP YOUR EYES ON FRAMINGHAM.

About a year ago Dr. Heiser, returning from Australia, reported that a certain district in that country had completely rid itself of consumption. Dr. Heiser had been largely responsible for the improved health conditions in the Philippine islands. He is a trusted agent of the international health commission. Therefore his statements were accepted.

This is the method which they had employed: Every case of consumption had been reported and registered. Every physician reporting a case of consumption was paid \$2. Ample provision in the way of hospitals and sanatoria for consumptives was made. There was a bed for every consumptive in the district. If the consumptive preferred to stay at home he was allowed to do so provided he could convince the authorities that his remaining at home would not endanger anybody.

In order to prove this to the authorities the person's statements had to be backed up by a report of a visiting nurse, who had seen his home and all other surroundings. In addition, the authorities undertook to remedy all other causes for consumption in the district.

When these facts were brought to the attention of the Metropolitan Life Insurance Company that organization voted \$100,000 to pay for the expenses of an experiment along these lines somewhere in the United States. Framingham, Mass., has just been selected as the fortunate city. The Metropolitan Life Insurance Company, the National Tuberculosis Society, the Massachusetts Board of Health, Harvard University, the Massachusetts Institute of Technology, and the Framingham authorities will each lend a hand. More important still, the people themselves will be partners in the experiment.

Every person in Framingham is to be examined. Every consumptive and every one bound for consumption is to be cared for. No consumptive persons and no consumptive cows are to be continually infecting the uninfected. Every factor which makes for consumption is to receive attention. Special emphasis is to be put on caring for consumptives.

At the end of three years, if it is clear that this town is on the way to the good, other funds will doubtless be forthcoming to make it the city without consumption. And then other cities will follow the example.

Keep your eyes on Framingham.—Dr. Evans, in Chicago Tribune.

THE WORLD'S GRAIN CROP.

The world's wheat crop is one per cent less than it was last year for the countries that thus far have reported to the International Institute of Agriculture at Rome. Cablegrams to the Department of Agriculture from the Institute issued recently placed the production at 1,775,000,000 bushels. Production of rye shows a 5.2 per cent decrease, barley a decrease of 0.3 per cent, and rice a decrease of 10.7 per cent. Corn production increased 23.7 per cent over last year, and oats 16.3 per cent.

A boy was visiting another boy, and as they were going to bed the little host knelt to say his prayers. "I never say my prayers when I am home," said the visitor.

"That's all right," said the other boy. "You better say them here; this is a folding bed."—Pathfinder.