

visions as to a society maintaining its degree of solvency, by the proviso that unless the governing body of the society at its annual meeting voted itself within the application of these new legal provisions, the said provisions should not apply or have any effect. To the credit of the officers and executive of the Canadian Fraternal Association be it said that they made more than one effort to have this remarkable clause eliminated but unfortunately without success.

No society having since voted itself within the operation of these special solvency clauses they are therefore now actually "dead wood" in the Ontario law. It should be recorded that at the last session of the legislature the present Superintendent of insurance recommended the elimination of the objectionable clause, but owing to certain representation it was allowed to stand until the next revision of all the provisions as to valuation and solvency. When we remember that in Great Britain compulsory actuarial valuations for friendly societies have now been required for about half a century and various other allied returns for a much longer period, if cannot be admitted that our legislators in Canada have been guilty of breaking the speed limit in legislation touching the solvency of fraternal societies. The fact is adequate and effective legislation on this vital question is long overdue on Provincial Statute books and the Ontario law of 1916 is sadly in need of being replaced by a more worthy substitute.

The hopelessness of a large Society, say 50% solvent, with a deficiency say of \$10,000,000, ever

overcoming this deficiency by any mere makeshift methods and without honestly facing a readjustment of rates or reduction of benefits is manifest by the annual loss from *interest alone*—a loss at 5% of \$500,000, per annum on the deficiency. The increase in liability due to increase on age works much faster in such a case than any increase in assets from year to year.

(To be continued.)

**WANTED**

Inspector for Eastern Ontario by a large British Fire Office, must be competent. Apply, stating previous experience to

Inspector,  
Care The Chronicle, Montreal.

**WANTED**

By a young lady, position as TYPIST AND GENERAL OFFICE ASSISTANT, having a thorough knowledge of both languages and over six years Fire Insurance experience. Can furnish the best of references. Address

Typist,  
Care The Chronicle, Montreal.

**WANTED**

Young man 25 years old desire position as ASSISTANT ACCOUNTANT. While only having short experience in Insurance is thoroughly qualified with accounts work. Address

P. G. M.,  
Care The Chronicle, Montreal.

**WIDOW - THREE CHILDREN** - wants position as housekeeper; thoroughly domesticated, would go West; good home for children more essential than remuneration. Box 188. Mail and Empire.

**WOMAN, GOOD COOK AND MANAGER**, desires home for self and child of 7 - small remuneration. Box 1216 Star. G.

**GENERAL HOUSEWORK - YOUNG MOTHER**, quick, capable worker will be glad to hear of a comfortable home, where she can keep her baby with her. Box 694 Free Press.

**HOUSEKEEPER**, widow, desires post where little girl allowed. Box 4675 Telegram

**The Tragedy of the "Want Columns"**

These advertisements from recent issues of daily newspapers tell heart-breaking stories. Called by death in the worktime of life--uninsured--the husbands of these women left widows to work or starve.

Don't let your wife come to this. Provide for her while you have the chance by means of an Imperial Life assurance policy.

**THE IMPERIAL LIFE Assurance Company of Canada**  
HEAD OFFICE - TORONTO