

SEE THE LAST FIRST.

For sympathy — the parson!
For advice — the lawyer!
For pain — the doctor!
For peace of mind — the insurance agent. —
Exchange.

EMBEZZLERS.

Five bank presidents, 23 cashiers and 51 minor bank employers were, during the two years ending October 31, 1916, convicted of violations of the national banking act and sentenced to various terms of imprisonment, ranging from 5 to 13 years.—Insurance Press.

A POINTER.

Thousands of young men throughout the country are securing exemption from military service on the ground that relatives — wives, children or parents — are absolutely dependent upon them for support. It goes without saying that in such cases the man's death in ordinary circumstances would involve even greater loss to his family, provided he carries no life insurance. Now, here is an excellent class of prospects (Forbes Lindsay of the Pacific Mutual points out). Not one of them can come back with the reply that he has no need for life insurance. In fact, it will be extremely hard for an exemptioner to find a plausible excuse, except in the rare instances where adequate protection is carried. There need be no difficulty in getting the desired names and addresses. The newspapers are publishing them and the records of the exemption boards are available to inquiries.

CHOOSES TOTEM POLE.

A totem pole made of British Columbia silver and gold was presented by J. Burt Morgan, president of the eleventh annual convention of Canadian Life Underwriters to the Brandon Association. The coveted trophy went to the association for having the largest increase in membership.

The idea of replacing the conventional silver cup with the model of a totem pole originated in the mind of Mr. Morgan, who explained its particular appropriateness as an emblem in life insurance work. "It appears," says the Agents' Bulletin of Canada, "that the Indians out on the coast entertain the idea of guardian spirits which watch over the interests of particular tribes, each tribe having its own protecting deities. Among these tribes there is a religious rivalry each one seeking to secure the favor of the largest number of guardian spirits or totems. These are sometimes thought of as having the form of men, sometimes of animals. The totems are carved on poles and set up in the villages and so watch over the destinies of the red men. From the foregoing it will be apparent how happily chosen is the symbol for use among life insurance men. Life insurance is protection no matter in what form it is sold. It is, so to speak, the Totem or guardian of the household. The trophy won by Brandon is therefore something new and original in Canadian art and a very meaningful emblem of the work in which the life underwriters are engaged."

ONTARIO'S FIRE LOSSES.

Eight hundred and fifty-two fires were reported in Ontario during the month of July and the total loss was \$512,391. The total loss during the first seven months of the year is \$6,449,435.

The summary is as follows:

Month.	No. of Fires.	Loss.
January	798	\$ 808,419
February	1,020	1,329,369
March	765	1,144,373
April	666	896,461
May	908	1,242,486
June	682	515,936
July	852	512,391

Totals 5,691 \$6,449,435

"The record for July is disappointing," says the Public Service Bulletin. "The number of fires reported (852) is made up largely of lightning fires, which accounts for nearly one-half of the total. The aggregate loss is a little less than June. The chief items are shown above. The monthly aggregate is, however, very much too large."

DID YOU WEIGH YOURSELF?

In many public places we see a sign, "Did You Weigh Yourself Today?" So, we are minded to ask, "Have you weighed yourself today, in relation to your job, and if so, how did you size up with the requirements?"

The story of any successful man's life is the story of mind development, courage, industry, enthusiasm, patience and determination. It is entirely and solely up to whether you will remain a follower or become a leader, whether you will be a mental cripple or an intelligent giant. Every position presents numerous opportunities for personal development, and the material with which men may develop.

A "light-weight" is all right in his own class, but he seldom does anything outside of it. Even in his proper division, a light-weight is seldom successful unless he carries a good, stout "punch" in either glove. On the other hand, a man may weigh a few hundred pounds, physically, and still be more interesting than important. Of course, employers feel an interest in the style of clothes a man wears and his ability as a social mixer, for such things bear directly on business success, but the big thing which over-shadows the rest, is this:

How much do you weigh, mentally? Have you initiative, creative ability, vision, imagination, nerve? Have you plenty of "pep"? Do you try to do a little more and a little better work today than you did yesterday or last week? Or, do you continually "shoot at the clock," kill time, watch the man in the front office, worry about the heat and do just enough work to get you by? Are you an 18-karat staller, or a quick-thinking, rapid-moving live wire? Weigh yourself.

At the risk of being trite, we call the attention of every man to this sentence of sound logic: "The fellow who never does any more than he is paid for, seldom gets paid for more than he does." It doesn't take long to spot the clock watchers in any organization.

If any member of an organization does not give his organization the best he has in him, then he is not an ideal member of the group. Your best means just that — not pretty good, nor good enough, but best — and to deliver it you have to keep hustling about sixty seconds every minute. Of course it can be done. Everybody is pulling for you to come through a winner. Are you coming, or are you going to quit on the stretch?—Ford Times.

RACIAL STATISTICS.

The race origin of the people of the three prairie provinces is dealt with in a bulletin just issued by the Census Branch at Ottawa. The figures given deal with the situation as revealed in the census of June 1st, 1916. The returns show that of the population reported on that date persons of British origin constituted 57.76 per cent. in Manitoba, 54.5 per cent. in Saskatchewan and 60.18 per cent. in Alberta. The French race possessed 6.1 per cent. of the population of Manitoba and about five per cent. of that of Saskatchewan and Alberta. Persons of German origin represented 4.67 per cent. of the population of Manitoba, 11.9 per cent. of Saskatchewan and 6.85 per cent. of Alberta. Austro-Hungarians were 8.18 per cent. of the population of Manitoba, 9.15 per cent. in Saskatchewan and 6.37 per cent. in Alberta. The numbers of Bulgarians and Turks are too small to be a factor in any of the provinces.

Males of the ages 20 to 34 numbered, in Manitoba, 33,118 Canadian born, 21,608 born in British Isles, and 26,016 of foreign birth. In Saskatchewan the Canadian-born of this age numbered 48,865, the British-born 23,610, and the foreign born 47,372. In Alberta the numbers were: Canadian-born, 23,671; British-born, 18,822; and foreign-born, 37,916.

BRITISH INSURANCE MERGER.

It is announced that the British Dominions and Eagle Company has perfected its arrangements for absorbing the Star Assurance Society. The plan will go into effect very soon. For every five Star Assurance Society shares, the British Dominions and Eagle Company is to give one of its own shares and £10 of 5 per cent war loan.

NEW RAILWAY HEAD.

Milne M. Todd today became President of the Galt, Preston and Heppeler Radial Railway and vice-president of the Lake Erie and Northern Railway. He had been assistant superintendent of the former line for two years. Mr. Todd is a recent graduate of McGill University.

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