

WESTERN ASSURANCE COMPANY

Incorporated 1851
FIRE AND MARINE
Assets Over - \$3,500,000.00
Losses paid since
organisation over \$61,000,000.00
HEAD OFFICE, - TORONTO, ONT.
W. R. BROCK, President
W. B. MEIKLE, Vice-President and
General Manager
QUEBEC PROVINCE BRANCH
61 St. Peter Street, MONTREAL
ROBERT BICKERDIKE, Manager

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1714
Canada Branch, Montreal:
T. L. MORRISSEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION.

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.
Representatives for City of
Montreal.
Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE, MARINE AND HAIL.
Losses paid since organization over \$38,000,000.00.
W. R. BROCK, President.
W. B. MEIKLE, Vice-President and General Manager
PROVINCE OF QUEBEC BRANCH:
Lewis Building, 17 St. John Street
MONTREAL
THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON
Assets Exceed \$48,000,000.
Over \$12,500,000 Invested in Canada.
FIRE and ACCIDENT Risks Accepted.
CANADIAN HEAD OFFICE:
57 BEAVER HALL HILL
Montreal
Agents wanted in unrepresented towns in Canada
J. F. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.
The Largest General Insurance Company in the World.
(AS AT 31st DECEMBER, 1915.)
Capital Fully Subscribed.....\$14,750,000
Capital Paid Up.....1,475,000
Life Fund and Special Trust Fund.....72,629,385
Total Annual Income Exceeds.....45,000,000
Total Funds Exceed.....133,500,000
Total Fire Losses Paid.....174,226,575
Deposits with Dominion Government.....1,208,433
Head Office, Canadian Branch—Commercial Union
Building, 232-236 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented districts.
J. Mcgregor, ——— Mgr. Canadian Branch
W. S. JOPLING ——— Asst. Manager at



MR. H. C. COX,
Who has been elected a Director of the Canada
Cement Company.

IS POVERTY IN U. S. MORE DEADLY THAN EUROPEAN WAR?

Charging that preventable industrial mortality in the United States each year is greater than the combined toll of the European war, the Federal Committee on Industrial Relations, has issued an appeal to the public to help it create better living conditions in the working districts of the country.

The committee asserts that 250,000 men, women and children are killed in industries each year, while 4,700,000 are wounded. In addition to this, it declares that 500,000 children annually in the congested working districts of the country, 100,000 of whom are killed by poverty before they reach their first birthday.

Surgeon General Rupert Blue of the Public Health Service is quoted by the committee to the effect that 50 per cent of these deaths could be prevented. Surgeon General Gorgas of the army, the man who cleaned up Panama, and made it a healthy place to live, in commenting upon its statement said:

"The preventable mortality in this country is greater than the mortality caused by the European war. Science knows that the chief cause of disease is poverty; that disease can never be eliminated so long as people are compelled to live poorly and close together."

Following are the portions of the appeal indicting the industrial centres of the country.

"In Brookline, Mass., live the well to do and the rich of Boston. Babies die in Brookline at the rate of 76 per 1,000. In South Bethlehem, where live the steel workers, whose brawn and brain produce the wealth that has glutted Wall Street banks and the coffers of Broadway wine merchants, babies die at the rate of 233 per 1,000.

"Fall River, Mass., is a centre of the textile industry of New England. The people there produce the wealth that is spent in towns like Brookline and East Orange, or on Fifth avenue in New York. And their babies die at the rate of 229 per 1,000."

THE UBIQUITOUS AUTO.

The Horseless Age estimates 3,114,000 automobiles in the world, of which 2,400,000 are in the United States, or 77 per cent. The number of motor cars outside of the United States 714,000—less than registered in the States of New York, Ohio, California and Iowa.

The United States, with 276,690 cars, France third with 98,400, Germany fourth with 71,450, and Canada fifth with 55,650. Range of gasoline price is 22c in the United States, 26c in Great Britain and 40c to 50c in Continental Europe.

TO EXTEND TRADE.

The National Lumber Manufacturers' Association announces that it has completed the subscription of \$50,000 for each of the following five years for the proposed trade extension programme. In addition to pushing the sale of lumber, an important feature of the campaign will be the antagonism of building codes and shingle roof ordinances and any other fire prevention activities which interfere with the use of lumber.—The Bulletin.

A commercial fish hatchery, which it is expected will be going in the spring, is to be established at Normandale, Ontario.

"A Little Nonsense Now and Then"

Student (writing home)—How do you spell "financially?"

Other—F-i-n-a-n-c-i-a-l-l-y, and there are two r's in "embarrassed."—Harper's Magazine.

The Elderly Lady (improving the shining hour with Biblical discourse)—"And what passage in the New Testament do you like best?"

The Victim—"Oh, that part where some one loafs and fishes."—The Sketch.

House-Hunter—Seems to me this house isn't very well built. The floor shakes when we walk.

Agent—Um—y-e-s; that's the new kind of spring floor for dancing, you know.

House-Hunter—And these stairs creak terribly.

Agent—Y-e-s. We furnish this new patent burglar-alarm staircase without extra charge.

"Mother wants some glory divine."

"We don't keep that," said the druggist.

"Oh, yes, you do," the little maid retorted. "We've got it here before. Mother puts it down the drain in the back yard."

Then the druggist knew that "glory divine" was another way of saying chloride of lime.—San Francisco Star.

"I see you have your arm in a sling," said the inquisitive passenger. "Broken, isn't it?"

"Yes, sir," responded the other passenger.

"Meet with an accident?"

"No, broke it while trying to pat myself on the back."

"Great Scott! What for?"

"For minding my own business."

Dr. Wiley tells the following story: Sleepily, after a night off, a certain intern hastened to his hospital ward. The first patient was a stout old Irishman.

"How goes it?" he inquired.

"Faith, it'sh me breathin', doctor. I can't get me breath at all, at all."

"Why, your pulse is normal. Let me examine the lung-action," replied the doctor, kneeling beside the cot, and laying his head on the ample chest.

"Now, let's hear you talk," he continued, closing his eyes and listening.

"What'll Oi be sayin', doctor?"

"Oh, say anything. Count one, two, three and up," murmured the intern, drowsily.

"Wan, two, three, four, five, six," began the patient. When the young doctor, with a start, opened his eyes, Pat was counting huskily, "Tin hundred an' sixty-nine, tin hundred an' sivityty, tin hundred an' sivityty-wan."—Christian Register.

SAFETY FIRST.

"Hallo! Hallo!" shouted the fireman, answering the frantic telephone summons.

"Are you there?" came back, in sweet, feminine tones.

"Yes."

"Who is it?"

"The fire station."

"I wish to say that my front garden—"

"This is the F-I-R-E station you've got!"

"Yes, I know. My front garden runs along the side of the Bigflames' house. Now, only to-day I sprinkled some fine new grass seed on my lawn—"

"This ain't a gardener's!" roared the fireman.

"I know! I know! I know! But I want to say that as my garden is my particular pride—"

"Wot's it all got to do with us?"

"Oh, well, the Bigflames asked me to tell you that their house was on fire, so don't let your nasty firemen trample—"

But he was gone!—Fireman's Herald.

INDUSTRIAL DEVELOPMENTS.

The International Nickel Company has made a large contract with the British War Office, which will take about 20 per cent of the company's annual production. This is by far the largest single contract ever accepted by the company.

It is announced that the Dominion Department of Agriculture will establish two more experimental farms, one in Northern Manitoba and the other in Southwestern Saskatchewan.



Consultation: