

ABOUT 250 CANADIAN EMPLOYERS HAVE ADOPTED GROUP INSURANCE INSIDE OF FIVE OR SIX MONTHS

Now a Million and a Half People Covered by Blanket Policies in the United States and Canada.

MINIMIZES TURNOVER OF LABOR

The Many Advantages of This Method of Stimulating Interest of Workers Have Been Rapidly Recognized by Canadian Employers.

One of the most recent developments in life insurance in Canada has been the adoption of the group insurance scheme, which has been in operation in the United States for the past eight years. Although the introduction of group insurance was advocated for a number of years it was not until last fall that the Superintendent of Insurance at Ottawa gave a definite ruling that such insurance could be written in Canada. Since then four of the largest Canadian companies have availed themselves of the privilege of writing this form of insurance, the smaller firms preferring to devote their energies toward some more assured and more remunerative form of enterprise until the operation of the scheme in Canada has proven itself successful financially.

Profiting by the experience of the American industrial leaders, Canadian employers of labor are adopting the idea as a simple means of fulfilling their obligations to their employees and as a preventive of labor unrest. Already about 250 Canadian employers have adopted the group insurance scheme on behalf of their employees, and although figures for the total number of workers in Canada affected could not be obtained, it is estimated that approximately 1,500,000 workmen in both the United States and Canada have had their lives insured under this plan.

Stimulates Workers' Interest.

The unrest in labor circles arising out of the advanced cost of living, together with a growing appreciation on the part of employers of labor of the responsibility to those in their employ and their dependents, are the prime motives for the adoption of the scheme. Group insurance tends to stimulate a greater interest on the part of the worker in the operations of the firm with which he is connected. He feels that the management takes a personal interest in his welfare and he is therefore more likely to bring his connection with the firm than would otherwise be the case.

It is ever the endeavor of industrial leaders to minimize labor turnover to the greatest possible extent. The training of new men is a costly process, and when this training is applied to a large number of new employees it involves a substantial sum during the course of the year's operations. Careful investigations have been made on this point, and it is estimated that it costs a sum varying from \$20 to \$300, according to the nature of the firm to train a new man. This expense arises out of the time wasted by the older men engaged in the training of the new man; the decrease in output; the increased wear and tear of machinery, and the waste of materials. Group insurance has been adopted by a great many firms for the purpose of reducing labor turnover, to create a spirit of co-operation between employer and worker, and to interest the man's family as well in the industry.

It is contended that group insurance develops a spirit of goodwill toward the management of the firm which tends toward the elimination of labor disputes, and speeds up the process of production. It also attracts the most desirable class of employees and retains him in the service of the company a longer period than would otherwise be possible.

Under the scheme all employees of a firm are insured without individual medical examination and thereby a great many men are able to insure their lives who would be unable to pass the rigid examination imposed by insurance companies in the case of individual prospects. There are three general plans of insurance under this scheme adopted by Canadian firms. The first provides a flat amount for each employee, say \$10,000; another an amount based on the man's salary and increasing as his salary increases, and third, a policy varying according to length of service. This latter is the more popular and is that which has been adopted by the majority of industrial firms. The contracts are essentially made in order to suit the requirements of the individual firms but the amount of the policies usually varies from a minimum of \$500 to a maximum of \$25,000 to \$30,000. An employer usually requires the worker to go through a probationary period of three or six months before being insured under the scheme, and the usual rate of increase is \$100 per year.

Under this plan it is estimated that the cost to the employer, who pays all premiums, varies from 1 to 1.2 per cent of the payroll, and it is contended on the part of insurance agents that in no other way would the expenditure of a similar amount of money bring the same result in appreciation.

The form of policy usually adopted is a yearly renewable term policy which expires when the employee leaves the service of the company which has placed the insurance on his life. Under the scheme he has the power to name his own beneficiary. The policies provide for assurance against death, and permanent and total disability before the age of sixty. In the event of total and permanent disability before the age of sixty has been attained the assured is entitled to the full amount of his policy. The schedule of rates imposed by the insurance companies are usually fixed for a period of five years, at the end of which time they may be adjusted if necessary.

Opposition Develops.

A feeling of opposition has developed in some quarters against group insurance on the part of both the employer and employee. The former regarding it as another scheme of insurance companies to cause them to part with more money, and the latter believing that insurance is being foisted upon them in order to enable

HAD RHEUMATISM FOR FIVE YEARS

No Return of the Trouble Since Taking "FRUIT-A-TIVES."



MR. JOHN E. GUILDERSON.
P. O. Box 123, Parrsboro, N. S.

"I suffered with Rheumatism for five years, having it so badly at times I was unable to get up without assistance. I tried different medicines I saw advertised and was treated by doctors in Amherst, also in my home town, but the Rheumatism came back. In 1918, I saw in an advertisement that 'Fruit-a-tives' would stop Rheumatism, and took one box and got relief; then I took them right along for about six months and the Rheumatism was all gone and I have never felt it since."

"Anybody who would care to write me as regards 'Fruit-a-tives' I would be glad to tell them what 'Fruit-a-tives' did for me."

JOHN E. GUILDERSON,
Contractor and Mason.
See a box, 4 for \$2.50, trial size 25c.
At all dealers or sent postpaid by
Fruit-a-tives Limited, Ottawa, Ont.

THE MANUFACTURE OF CLOVER SILAGE.

(Experimental Farms Note.)
We are but beginning to appreciate the value of clover silage in modern stock feeding. When properly made, clover silage is an excellent feed for nearly all classes of live stock. Aside from its higher protein content, it has an advantage over corn silage in point of lower point of production. The yields of clover compare favorably with those of corn when the land is properly prepared. At first the seed is sown in rows, and the plants are cut and dried in the sun. The dried clover is then cut into small pieces and mixed with a small amount of water and a little salt. The mixture is then packed into a silo, and the silo is covered with a layer of straw or other material to keep the silage from becoming moldy.

Seldom are fields seeded down to a purely clover mixture. Usually some of the standard grasses are added. On the Agassiz Farm, we use a mixture containing red, alsike and white Dutch clover, also Italian rye and orchard grass. This makes good silage, but the greater percentage of clover in the mixture the higher the feeding value, and the easier it is to make a silage of good quality. The grasses are inclined to be more wiry, stiff and dry, thus requiring more weight to press the mass firmly into the silo to exclude the air.

The most common practice is to cut the clover for the silo when in full bloom, that is, when right for hay making. Care must be taken not to leave the harvesting period too late. It is better to err on the early side rather than postpone the cutting too long. While the plants are young the stalks and leaves are more tender and break up more easily. There is also the advantage of obtaining an earlier second crop. Only as much should be cut at one time as may be placed in the silo during the day. The mowing should be started early in the morning while the dew is on and following at once by the rake. The clover should not be left to wilt between cutting and silaging. If severe wilting does take place, better results are obtained by adding water. The clover ought to feel wet as it drops in the silo. Frequently attempts are made to make silage out of clover after it is spoiled for hay. This is a poor policy. Partly spoiled clover makes very inferior silage, as it loses its color and likely decay has begun.

Clover silage has been made with

TO STANDARDIZE WORK IN FACTORIES

Clothing Workers of America in Cooperation With Manufacturers to Better Working Conditions.

Boston, May 28.—Standardization of quantity and quality of work in the clothing industry with a view to checking lateness as well as undue speed of production is one of the aims of the Amalgamated Clothing Workers of America and the co-operation of the manufacturers is hoped for by the union, according to the general secretary of the clothing workers, Joseph Schlossberg. The plan which is in the hands of the general executive board of the organization is regarded as a new departure in the management of labor.

The general executive board will make a study of the market conditions in each large city and then invite a conference with the clothing manufacturers for the purpose of agreeing upon a scale of work. It is planned to establish a standard of quantity and quality that must be performed for the maximum pay, and there is to be a limit upon production in certain fields, and a corresponding rate of pay for the worker who cannot reach the first standard.

In the past the workers have claimed that they have been speeded up too much by the manufacturers and have met that issue by fixing an arbitrary limit upon production in certain fields, while some manufacturers have been contending that the men and women in the trade have not been doing an honest amount of work for the pay. Piece work tended to drive the workers too fast, according to their own view of it, and was everywhere resented by the union; pay by the work regardless of the amount of work performed, has not been satisfactory to the manufacturers.

Some degree of success by placing in the silo without cutting. This should not be done if it can be avoided. Not only is there less liability of the clover spoiling when cut into short lengths, but it can be placed in the silo and also removed with much greater ease. The knives on the cutter must be kept sharp and set to cut approximately half-inch lengths. It is a good plan, where possible when silaging clover, to put a layer of corn on top to wellows. At first the seed is sown in rows, and the plants are cut and dried in the sun. The dried clover is then cut into small pieces and mixed with a small amount of water and a little salt. The mixture is then packed into a silo, and the silo is covered with a layer of straw or other material to keep the silage from becoming moldy.

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STEAMER CASCO
SPRINGS ALEAK

Halifax, May 28.—Cord was reeved here this afternoon that the United States Shipping Board steamer Casco, from Dunkirk, had sprung a leak, was making for Halifax with four feet of water in the forward hold. Later in the day another radio was received, stating that the steamer was continuing on to New York.

TOBACCO HABIT
DANGEROUS

says Doctor Connor, formerly of Johns Hopkins hospital. Thousands of men suffering from fatal disease would be in perfect health today were it not for the deadly drug nicotine. Stop the habit now before it's too late. It's simple process to rid yourself of the tobacco habit in any form. Just go to any up-to-date drug store and get some Nicotine tablets; take them as directed and lo! the pernicious habit quickly vanishes. Doctor Connor's refund the money if they fail. Be sure to read large and interesting announcement by Doctor Connor soon to appear in this paper. It tells of the danger of nicotine poisoning and how to avoid it. In the meantime try Nicotine tablets; you will be surprised at the result.

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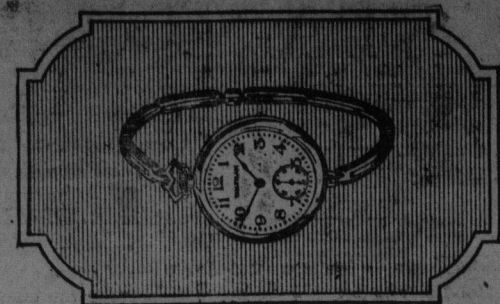
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The Waltham Ladies' Constant-Price Pocket Watch. Can be worn in many different ways as Fashion may dictate. Price from \$25.00 upwards.

You gain in Prestige when you own a Waltham

To be well-dressed induces self-respect. It also commands the respect of others. In the same way one's prestige is increased by carrying a Waltham Watch.

The name "Waltham" itself possesses the prestige that comes from being the world's standard of watch value for more than sixty-five years.

And this name is more than a mere tradition. It signifies progress as well as long establishment.

Waltham was the world's first factory to produce complete watch movements. At Waltham to-day the specially-designed mechanical equipment and the large staff of skilled watchmakers combine to make every Waltham Watch a perfected piece of mechanism.

Carry a Waltham for time-accuracy and justifiable pride of possession.

Waltham Grandfather Clocks, Mantel and Leather (all colors) Desk Clocks for homes of refinement. Ask your jeweler.

WALTHAM

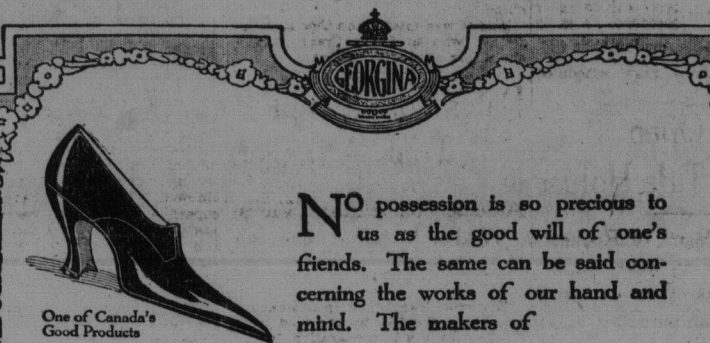
THE WORLD'S WATCH OVER TIME

WALTHAM WATCH COMPANY, LIMITED

MONTREAL

Makers and Distributors of Waltham Products in Canada

Factories: Montreal, Canada; Waltham, U.S.A.



One of Canada's Good Products

GEORGINA SHOES

have gained the good will of thousands of Canadian women by building into their product only those materials which would represent the true meaning of Quality.

Obtained through Canada's Leading Boot Shops

Made exclusively by
BLACHFORD SHOE MFG. CO., LIMITED
TORONTO

Our Bakery

Is Once Again in Operation

and we have a fresh line of Coffee Cakes and Coffee Buns for Saturday's trade, also Tea Biscuits, Rolls, Pastries, etc. at prices to suit all.

THE BUSY BEE - 143 - CHARLOTTE ST.

Big League Results

NATIONAL LEAGUE

New York 4; Phila. 0
At New York:
Philadelphia . . . 00000000-0 9 1
New York . . . 00400000-4 9 0
Rixey and Withrow, Wheat; Benton and Snyder.

Boston 6; Brooklyn 5

At Brooklyn:
Boston . . . 00101000-6 18 3
Brooklyn . . . 00200000-5 6 3
Fillingim and O'Neill; Pfeffer and Elliott.

Cincinnati 6; Pitts. 1

At Cincinnati:
Pittsburgh . . . 00100000-1 3 2
Cincinnati . . . 00400000-6 11 0
Cooper, Wisner and Schmidt; Hunter and Raridon.

Chicago 6; St. Louis 2

At Chicago—First game:
St. Louis . . . 00000000-0 6 2
Chicago . . . 00100100-2 4 2
May and Clemens; Alexander and Killifer.

Second game:

Chicago 7; St. Louis 0
St. Louis . . . 00000000-0 6 2
Chicago . . . 00100000-7 11 0
Schupp and Dillhoefer; Vaughn and Killifer.

AMERICAN LEAGUE

New York 4; Boston 3

At Boston:
New York . . . 00010100-4 10 0
Boston . . . 00000000-3 8 1
Shore, Quinn and Hannah; Russell and Schang.

St. Louis 3; Detroit 1

At St. Louis:
Detroit . . . 00010000-3 9 0
St. Louis . . . 00000000-1 8 1
Oldham and Aldrich; Waltham and Billings.

Cleveland 13; Chicago 6

At Cleveland:
Chicago . . . 00000000-6 11 2
Cleveland . . . 00100100-13 19 2
Faber, Payne, Kerr, Heath and Schalk; Lynn; Bagby, North, Neuhouses and O'Neill.

Wash. 6; Phila. 4

At Philadelphia:
Washington . . . 00000000-6 14 0
Philadelphia . . . 00010000-4 8 1
Erickson and Gharrity; Naylor, Harty, Rommel and Perkins, Myatt.

INTERNATIONAL LEAGUE

Jersey City 6; Baltimore 3

At Jersey City:
Baltimore . . . 00000000-3 12 1
Jersey City . . . 00000000-6 16 2
Degen and Leffer; Ferguson and Hyde.

Only international game scheduled today.

National Open Title Holder

Walter C. Hagen of Rochester, N. Y., Has Gone to England to Take Part in British Open Championship Golf Competition.

New York, May 28.—(The Associated Press.) Walter C. Hagen, of Rochester, N. Y., the national open title holder, who has gone to England to take part in the British Open Championship competition, which will begin at Deal, England, on June 28. The Kentish course is laid out over the sand dunes bordering the North Sea, and the pick of the best British professional talent and half a score of first-class amateurs will make up the field of contestants against whom the small team of American professionals headed by Hagen will have to compete.

Hagen the United States has a real home-bred professional golfer, who has learned everything he knows about the game on this side of the Atlantic Ocean. Hagen, born at Rochester, N. Y., 28 years ago, was first attracted to the ancient game when as a schoolboy he spent his evenings on the local club's course working as a caddy. Although from his earliest efforts to master the intricacies of the links game Hagen gave promise of unusual proficiency, it was not until the fall of 1913 that he jumped into public notice.

That was the year in which Francis Ouimet tied with and subsequently defeated the British experts, Vardon and Ray, in the national open championship tournament at the Country Club, Brookline, Mass. This famous trio had scores of 304 each, while there was a quadruple tie for fourth place between Hagen, Jim Barnes, Macdonald Smith and Louis Tuller, the French professional, with scores of 307 each.

In August of the following year 1914, Hagen won the open title from a great field of players at the Midlothian Country Club, Blue Island, Ill., with a score of 280, just one stroke under the famous amateur Charles "Chick" Evans, of Chicago, who took second honors, while Ouimet finished in a triple tie with the professional M. J. Brady and James A. Donaldson, for fifth place, with scores of 288 each.

After finishing in seventeenth and seventh places for the open championship in 1915 and 1916, Hagen won the title again last year, after a tie with M. J. Brady at Boston. Each had a score of 301, and in the 18-hole play-off Hagen won with 77 to Brady's 73.

A short time ago at New Orleans, Hagen gave a very fine exhibition of his prowess, when he defeated Jim Barnes in a sensational match over the Country Club's link there. He is possessed of wonderful nerve and game sense, and when in a close race he can be depended upon to do the right thing at the right time, always having enough in reserve for a supreme effort.

After his arrival in England, Hagen will have about three weeks in which to get into shape for the big event. On June 21 and 22 the entrance for the open will have a test over the St. George's Hill course near Weymouth, Surrey, when it is hoped Hagen will be one of the 72 pros who will qualify for the championship in this two day's play.

IN THE EDITOR'S MAIL

The Editor, St. John Standard.
Dear Sir:—I had the honor of your annual meeting on May 20th, which the following resolution was passed:

"That the members of the Canadian Credit Men's Trust Association, Limited, representing the Wholesale Trade throughout the Dominion, in annual meeting assembled at Winnipeg, desire to express their appreciation of the Trade and Financial Journals of Canada their appreciation of the interest shown in, and assistance given to the furtherance of the work that the Association is doing for the improvement of business conditions throughout Canada."

I have pleasure in advising you of this and in thanking you personally for the space you have given us in your valuable publication.

Trusting that your paper will have another twelve months of continued prosperity, I am,

Yours faithfully,
The Canadian Credit Men's Trust Association Limited,
HENRY DETCHON,
General Manager.

To His Sorrow.

"Indeed!" said the affable passenger, and he cast an admiring glance at the man who sat in the corner of the compartment facing him. "So you're a music hall artist, are you? Dear, dear! That's very nice. I've known, I'm a banker, and it must be at least twenty years since I was last in a music hall."

"Ah!" sighed the other, gazing wistfully through the window at the panorama changing quickly as the train thundered along the rails. "And you know, sir, it must be at least twenty years since I was in a bank."

"Indeed!" said the affable passenger, and he cast an admiring glance at the man who sat in the corner of the compartment facing him. "So you're a music hall artist, are you? Dear, dear! That's very nice. I've known, I'm a banker, and it must be at least twenty years since I was last in a music hall."

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