

## UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1711

Canada Branch, Montreal:  
T. L. MORRISSEY, RESIDENT MANAGER.  
North-West Branch, Winnipeg:  
THOS. BRUCE, BRANCH MANAGER.  
AGENCIES THROUGHOUT THE DOMINION

### YOU LOOK FOR SECURITY

Whether with the intention of taking out insurance or associating yourself with some Company, you look for security.

The latest figures emphasize the unexcelled financial position of this Company.

Business in Force over - - - \$59,600,000  
Assets over - - - - - 16,400,000  
Net Surplus over - - - - - 2,600,000

These are reasons why the Company is known as  
"SOLID AS THE CONTINENT"

## NORTH AMERICAN LIFE ASSURANCE COMPANY

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.

Canada Head Office:

57 Beaver Hall Hill, MONTREAL

Agents wanted in unrepresented towns in Canada  
J. E. E. DICKSON, Canadian Manager.  
W. D. AIKEN, Superintendent Accident Dept.

## 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:  
164 ST. JAMES STREET, MONTREAL.

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, W. B. MEIKLE,  
President. Vice-Pres. & Gen. Man.

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).....\$50,000,000

FRED. J. DARCH, ELLIOTT G. STEVENSON,  
Secretary. President.  
S. H. PIPE, F. A. S., A. L. A.  
Actuary.

### INSURANCE THE GREATEST ASSET.

"The need for credit is universal. 'Credit is a man's greatest asset,' said Rockefeller. To secure this no other thing is more effective than an insurance policy. Manners, appearance, reputation, ability, self-confidence, all are helpful in securing credit, but many of these are implied in the very possession of a life insurance policy. Where the policy was taken to protect a partnership, Mr. Graham said that in his judgment the best practice was to issue separate policies rather than joint life contracts."

### TRUTH GETS THE COIN.

"Humbug tickles the Yankee's whim"  
Quoth the great showman in his prime;  
Subtle sham spelt success to him,  
Sterling worth was a clumsy crime;  
Quick came the dollar and the dime  
To clever frauds on Fortune's way.  
But things have changed since Barnum's time,  
And candid Truth gets the coin to-day  
Not the crook, but the chap clean-cut,  
Makes the most of Life's prose and rhyme;  
The Street called Straight, not the rascal's rut,  
Leads to the dollar and the dime;  
In air serene, not in murk or slime,  
Men reach the goal as they work and pray;  
For things have changed since Barnum's time,  
And candid Truth gets the coin to-day.

—James C. McNally.

There's big practical truth in the above—big practical money-making truth—for every fieldman.

"The candid truth" certainly does "get the coin." No "subtle sham" or "clever fraud" goes these days in selling life insurance. Any attempt at them only damns the foolish one resorting to them. The truth about life insurance is the great thing that sells it—is the greatest winning card."—Missouri State Life's "Weekly Bulletin."

### INCREASE IN FIRE LOSSES.

The property losses by fire in Canada and the United States during the six months ended June 30, were \$144,621,725—nearly nineteen million more than during the first half of last year, and about fifty-two and a quarter million more than during the first half of 1915.

These summaries of heavy increases are based upon statistics published by the "Journal of Commerce and Commercial Bulletin," New York.

This year's June losses of the two countries were \$15,513,270, as against \$12,247,500 in June, 1916, and \$10,893,950 in June of the year previous.

This table compares the losses by months for the first half of this year with those of the first half of 1916 and 1915 and records the losses of the two countries for the balance of those years:

	1915.	1916.	1917.
January ..	\$20,606,600	\$21,423,350	\$36,431,770
February ..	13,081,250	24,770,770	29,587,660
March ..	18,786,400	38,680,250	17,523,000
April ..	18,180,350	12,681,050	18,597,225
May ..	11,388,450	15,973,500	24,968,800
June ..	10,893,950	12,247,500	15,513,270

Total 6 mos. \$92,391,000 \$125,776,420 \$144,621,725

July .. 9,006,800 23,013,800 .....

August .. 10,067,100 10,745,000 .....

September .. 14,823,500 12,244,625 .....

October .. 14,565,850 17,701,375 .....

November .. 21,204,850 19,898,450 .....

December .. 20,877,100 22,063,325 .....

Total for yr. \$182,836,200 \$231,442,995 .....

Last month's country-wide luridly included 230 fires causing a property loss of \$10,000 each or over. "This compares with 261 fires in May, 244 in April, 270 in March, 381 in February and 303 in January, making a total of 1,689 fires of \$10,000 or over in the first half of 1917."

Many representative fire underwriters say that the half year's total property losses of \$144,621,725 amply justify immediate and considerable rate-increases on the unprofitable classes of risks, and rate-increases made and maintained without apology to anybody anywhere.

These underwriters point out that it is the general, average, day-by-day property loss which is mounting up, in the light of the half year's record of nearly seventeen hundred ten-thousand-and-upward burnings.

### "A Little Nonsense Now and Then"

A Chicago evangelist says the reason there are so many unmarried women in the United States today is because the men are afraid of women's clothes. But judging by appearances, there are not enough clothes on women to scare anybody. They are economical in that line.

A gentleman was put out of patience by some blunder of Paddy, his new groom.

"Look here!" he cried in his anger. "I won't have things done in this way. Do you think I'm a fool?"

"I can't say, sir," answered Paddy, "I only came here yesterday."—Exchange.

An Englishman touring in the highlands of Scotland had the misfortune to lose his way. Noticing a small cottage by the roadside, he went up knocked at the door, and when the guide wife came he explained: "I am very sorry to trouble you, madam, but I have lost my bearin's." "Dae ye tell me that?" was the astonished reply. "I hope their mither's wi' them."

The physician to whom the Irishman had applied for relief from a stomach ailment asked on the occasion of his last visit:

"Have you been drinking the very hot water an hour before each meal, as I directed? If so, how do you feel now?"

"Doc," said the Celt, "I tried hard to do it, but I had to quit. I drank for thirty-five minutes, and it made me feel like a balloon!"—New York Times.

The following conversation occurred in one of the lunch rooms the other day:

Customer: "I would like an order of German Frankfurts, a cup of English breakfast tea, and two French rolls."

Waiter: (to the cook): "One war on a tray."

Customer: "Please add two sinkers (doughnuts) to my order."

Waiter: (to cook): "Throw in a couple of U-boats."

A group of Northerners at a hotel in Louisville were poking fun at the partiality of Southerners for the titles of "Colonel," "Major," and "Judge." "What is a colonel hereabouts?" asked one of the group, and there immediately followed a discussion. Finally a colored attendant was drawn in. "Well, gents," said the negro, "dere's lots of ways to answer dat question. I see knowed folks what was born kunnels—it jest run in de blood for generations. An' I see knowed folks what was jest app'ointed to be kunnels. An' yit others what was made kunnels by bein' kind to niggers. Foh instance, any man dat gives me a dollah is a kunnel to me hencefo' th foreveh."—Everybody's.

An Indiana man was travelling down the Ohio on a steamer with a mare and two-year-old colt when by a sudden career of the boat all three were tilted into the water. The Hoosier, as rose puffing and blowing above water, caught hold of the tail of the colt, not having a doubt but that the natural instinct of the animal would carry him safely ashore. The old mare made for the land, but the frightened colt swam lustily down the current with its owner still hanging fact. "Let go of the colt and hang on to the mare!" shouted some of his friends. "Booh!" exclaimed the Hoosier, spouting the water from his mouth; "it's mighty fine telling me to let go of the colt, but to a man who can't swim this ain't exactly the time for swapping horses."

A good story of the battle of Jutland is told by a chaplain of the grand fleet. In a ship which was in the thick of the action and was well hammered by the enemy many poor fellows lost the number of this mess and many more were sadly wounded. Among these latter was a sailor whose leg was so much shattered and lacerated by a splinter of shell that there was nothing else to do but amputate it above the knee. The poor wounded man was practically unconscious from loss of blood, so the surgeons were not able to tell him of their intentions of operating. Some hours later he recovered consciousness and found himself comfortably tucked up, with the stump dressed and bandaged. When he learned what had happened he broke into an agonized cry—no, not for the crippling he had undergone; his cry was, "Where's my leg? For 'even's sake, find my leg, somebody! It's got all my money in the stocking!"