

**ONE INVESTMENT THAT WAS DISASTER-PROOF.**

	Value of Estate.	Life Insur- ance.
Silas Fairweather, business man, was rated by the commercial agencies at.....	\$100,000	
Mr. Fairweather carried life insurance to the amount of \$50,000, which was not noted by the commercial agencies.....	\$50,000	
There came a panic year when business was poor and collections slow, while expenses went on as before. At the close of the year his books showed a net loss in business of \$25,000....	75,000	
There was, of course, no loss on the life insurance. It was as certain as ever.....	50,000	
Later there came a disastrous fire which destroyed a part of Mr. Fairweather's property, entailing a further net loss of \$20,000	55,000	
The life insurance, being fire-proof, was still worth the same	50,000	
Disaster following disaster, the defalcation of a trusted employee brought a loss to the business of \$15,000.....	40,000	
The life insurance, being burglar-proof, could not be touched by the thief so it remained.....	50,000	
In his desperation, trying to recoup his losses, Mr. Fairweather "took a flier" in speculation and lost \$15,000.....	25,000	
The life insurance policy, the "safest investment in the world," refused to "fly"....	50,000	
At last the end came. Multiplied losses and importunities of creditors drove Silas Fairweather into insolvency. Accumulated debts, lawyers' fees, court costs, etc., swept away the balance of his estate.....	000,000	
But the life insurance policy remained intact and was still worth.....	50,000	
The Mr. Fairweather died. All had been lost except the life insurance. Outside of this not a dollar remained for the support of the widow and orphans. The \$50,000 was payable on the continuous instalment plan, assuring the widow and children a comfortable income for twenty years, by which time the youngest would be self-supporting, and thereafter the income would be continued to the widow during the remainder of her lifetime.— <i>Mutual Interests.</i>		

At a time when complicated financial problems are constantly presented for solution, there is cause for regret that a decision has not been arrived at with regard to the appeal frequently made by leading insurance men, that there should be a combination of insurance companies, with a view to securing the full consideration in financial circles that the volume of their accumulated funds entitles them to.—*Insurance Record.*

**THE LACHINE CHURCH FIRE.**

An extraordinary sequel to the fire which recently destroyed the large Roman Catholic parish church at Lachine is the arrest of a youth named George Sikina, who had been employed as guardian of the church, and, it is now alleged, set it on fire. The blaze occurred in the middle of the hotly-contested local prohibition contest and Lachine gossip irresponsibly suggested that some misguided partizan of the "wets" was responsible for the outbreak, the parish priests having been among the leaders of the "drys." Now the suggestion is that the youth arrested started the previous fires in the church, which were trifling affairs, in order to prove to his employers how sharp he was in locating them and that he also started the fire which destroyed the church with the same object, but it got beyond his control.

**GROUP INSURANCE OF SOLDIERS.**

It is announced that the Aetna Life of Hartford has agreed to write a new group insurance upon 454 Hamilton, Ontario, enlisted soldiers to the amount of \$250,000. The completion of this arrangement will, it is stated, make the total amount of group insurance written by the Aetna on Canadian soldiers, \$2,181,750, on the lives of 2,150 men. Additionally, the company has one thousand individual risks upon enlisted Canadians, at an average amount of \$1,000 to \$1,200.

The war losses of the Aetna to date are reported as comparatively small. So far only 21 claims have been received and paid, these amounting to \$23,500.

**ADDRESSING MAIL TO THE C. E. F.**

In order to facilitate the handling of mail at the front and to insure prompt delivery it is requested that all mail be addressed as follows:—

- Regimental Number.....
- Rank.....
- Name.....
- Squadron, Battery or Company.....
- Battalion, Regiment (or other unit) Staff appointment or Department.....
- CANADIAN CONTINGENT.....
- British Expeditionary Force.....
- Army Post Office, LONDON, England.....

Unnecessary mention of higher formations, such as brigades, divisions, is strictly forbidden, and causes delay.

**STATEMENT OF CANADIAN ACCIDENTS DURING SEPTEMBER, 1915.**

Trade or Industry.	Killed.	Injured.	Total.
Agriculture.....	9	18	27
Lumbering.....	5	6	11
Mining.....	7	14	21
Railway construction.....	3	..	3
Building Trades.....	4	9	13
Metal Trades.....	4	49	53
Woodworking Trades.....	3	10	13
Printing and allied trades.....	..	2	2
Clothing.....	..	1	1
Textile.....	..	2	2
Food and Tobacco preparation.....	..	2	2
<i>Transportation:—</i>			
Steam Railway Service.....	12	71	83
Electric Railway Service.....	..	1	1
Navigation.....	13	7	20
Miscellaneous Transport.....	2	10	12
Public Employees.....	1	1	2
Miscellaneous Skilled Trades.....	1	12	13
Unskilled Labour.....	2	16	18
Total.....	66	231	297