

LIFE EXPERIENCES OF ONE HUNDRED.

The following effective argument for life insurance based upon reports made to Surrogate Courts originated with the American Bankers' Association:—

Age 25.—100 men at age 25, at the threshold of life—healthy, vigorous, of good mental and physical capacity—but with no means except their own ability to support themselves.

Age 35.—10 years later, 5 have died; 10 have become wealthy; 10 are in good circumstances; 40 have moderate resources; 35 have not improved.

Age 45.—Having struggled with the vicissitudes of life, what do we find? 11 have died, making a total of 16; all but 3 of those who had anything have by this time lost all their accumulations, leaving only 3 wealthy; 65 are still working and self-supporting, but without any other resources; 15 are no longer self-supporting—a few of these still earn something, but not sufficient to be considered self-supporting cases—illness, accidents, reverses.

Age 55.—10 years later 4 more have died; 20 are now dead; of the others, 1 has become very rich; 3 are in good circumstances (1 of the 3 who were wealthy at age 45 lost, but another of the other 65 became wealthy). 46 are still working for a living—not having been able to accumulate anything; 30 are now more or less dependent upon their children or relatives or charity for support; some of these may be able to do some kind of light work, but they are replaced by younger men.

Age 65.—10 years later, 16 have died during this period, making a total of 36 out of the 100. Of the remaining, 1 is still rich, 4 are wealthy (1 of those who lost everything before 45 has regained his hold and becomes wealthy) only 6 are still self-supporting, but are compelled to work for a living; the others (54) are dependent on children, relatives or charity.

Age 75.—Survivors, 10 years later, 63 are dead, 60 of whom left no estate; 2 of the 5 rich men have lost out. The rest are dependent upon their children, relatives or charity. From now on the old fellows will die off rapidly, but their financial condition will not improve, and 95 per cent. of them will not have sufficient means to defray funeral expenses unless insured.

Here is the result:—The Surrogate Courts show that only 3 men of every 100 who die leave an estate of \$10,000 and over; 15 others leave an estate from \$2,000 to \$10,000; 82 of every 100 who die leave no income-producing estate—no tangible asset—with the result that, out of every 100 widows, only 18 are left in good or comfortable circumstances; 47 others are obliged to go to work, and often lack the average comforts of life, and 35 are left in absolute want, and must largely depend upon charity to live.

The family of a prudent parent does not need charity. Bacon truly said that the man who has a wife and children has given hostages to fortune. It is equally true that the man who owns a life assurance policy holds a bond from fate. It is a security that is never absent. It can be carried in a man's pocket. If thieves steal it they cannot cash it. Friends cannot borrow it. It is free from care and is a sure inheritance. In short, a life policy is the anchor of the home.—Lord Rosebery.

PERSONALS.

Mr. L. W. O'Donnell, formerly Branch Secretary of the Imperial Life at Montreal, has gone overseas.

Mr. W. M. Des Brisay, president of the Winnipeg Life Underwriters, has been promoted city manager of the London Life.

Insurance managers recently in the West include Messrs. T. L. Morrissey, Union Assurance Society; A. R. Howell, Gresham Life; and F. J. J. Stark, Dominion-Gresham Guarantee & Accident.

The appointment is announced of Mr. R. J. Smith as inspector in charge of the Western Canada field for the Scottish Union & National Insurance Company, with headquarters at Winnipeg.

Lt.-Col. Norman Randall Davidson, D.S.O., R.H.A., has been awarded a bar to his D.S.O., for the services which cost him his life. He was the older son of the late Mr. John Henry Davidson, and was born at Muirhouse, Davidson's Mains, Midlothian, on September 8, 1878.

When a man has stated under oath that his family is solely dependent on his exertions for a livelihood, that man has confessed to the world his need for life insurance. You ought to seek out the exempted men and insure them.—Thomas A. Buckner.

Montreal Tramways Company SUBURBAN TIME TABLE, 1916-1917

Lachine:

From Post Office—
20 min. service 5.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.00 mid

From Lachine—

20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.
10 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.
20 " " 9.00 " 4 p.m. Extra last car at 12.50 a.m.

Sault au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul—
15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.00 p.m. Car to Henderson only 12.00 mid.
15 " " 4.00 " 7.00 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 p.m. 12.30 a.m.
20 " " 7.30 " 8.30 p.m. Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville:

From Snowdon Junction—20 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.
From Cartierville— 20 " " 5.40 a.m. to 9.00 p.m.
40 " " 9.00 p.m. to 12.20 a.m.

Mountain:

From Park Avenue and Mount Royal Ave.—
20 min. service from 5.40 a.m. to 12.20 a.m.
From Victoria Avenue—
20 min. service from 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon—
10 minutes service 5.50 a.m. to 8.30 p.m.

Bout de l'Île:

From Lasalle and Notre Dame—
60 min. service from 5.00 a.m. to 12.00 midnight.

Tetraulville:

From Lasalle and Notre Dame—
15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 3.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 12 mid.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.
15 min service from 5.15 a.m. to 8.50 p.m.
20 " " 8.50 p.m. to 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.