

LIFE INSURANCE FOR WOMEN.

Hitherto the placing of insurance upon female lives has occupied the attention of the companies but little, and, in fact, they have rather discouraged than attracted applications for insurance for women, even when the latter were quite ready to pay the extra charges added to male rates to equalize the disparity of risk assumed. On the other hand, it was also true that life insurance was but rarely sought by women, because the impelling motive was lacking.

But the growth of self-reliance and the opening of new avenues of employment for women have caused them to earn their own livelihood and that of dependents to a much greater degree than formerly. With the changed conditions woman has the same interest in life insurance, and perceives its necessity as plainly as her male competitor in the arena of life. A demand has thus been created that some of the companies have begun to cater to, two of the largest ones establishing women's departments in charge of lady managers. Another symptom of this state of things is the recently inaugurated attempt to establish at Chicago a life insurance company for women only.

What the aggregate experience of the American companies has been with female lives is not known, but there are indications that their experience was more favorable than they expected. In fact, there are those who incline to believe that the female life risk is not greater, if as great, as that of the male, under conditions of equally thorough examinations. Mr. Fackler, president of the Actuarial Society of America, says that the Farr tables show that an annuity on a female costs more than on a male, and that consequently an insurance must cost less.

It is plain that the extra charge for female insurance rests on the plausible assumption that woman is exposed to all the ills which man must bear and is exposed to the perils of maternity besides. But there are periods in the life of woman, during her youth and after middle age, when these perils do not threaten her, and if she emerges from the latter period in good condition her longevity is apt to surpass that of the male. She is furthermore by her nature, taste and physical limitations excluded from many dangerous occupations and situations that are in the lot of man, and she is more apt than he to be cautious and take good care of herself when so exposed. Therefore it is in the line of timely and well-considered action to reduce the financial and other barriers that stood between her and life insurance. One company has already done this to the extent of rating women as men after age 48, and putting on only one-half the former extra charge for women under that age who have borne children, or who remain childless after five years of marriage.

Our cities are peopled by many young women, the fruit of whose work is the mainstay of aged parents or of little brothers and sisters, and whose provision for their own old age is only such as they can make for themselves. To these must be added the widows with children of their own, who bravely try to continue the wage-earning of their deceased consorts. All of these need life insurance, both for themselves and for their dependents; in fact, the necessity, for obvious reasons, is greater with them than with males similarly situated. All these considerations point to a great development of life insurance for women during the next decade, and it will be good business policy, as well as in the interests of humanity, for the companies generally to remove all restrictions and extra charges that in the light of experience may as well be dispensed with.—*Bulletin.*

THE BRITISH WIFE IN BANKRUPTCY.

A married woman (says the Inspector General in Bankruptcy in his report issued recently) occupies a position of singular immunity in regard to her liability for debt. She can only be made bankrupt if she carries on a trade separately from her husband. She may have separate estate, may have incurred separate liabilities, and may have committed acts of bankruptcy, but except in the one contingency of her carrying on a separate trade, no steps can be taken to secure equal distribution of her property under the Bankruptcy

PROVINCE OF QUEBEC.

Department of Crown Lands.
WOODS AND FOREST.

Quebec, 15th October, 1892.

Notice is hereby given that, conformably to sections 1334, 1335 and 1336, of the Consolidated Statutes of the Province of Quebec, the following timber limits will be offered for sale at public auction in the sales room of the Department of Crown Lands, in this city, on THURSDAY, the 15th DECEMBER next, at HALF-PAST TEN A.M., subject to the conditions below, namely:

UPPER OTTAWA AGENCY.

North $\frac{1}{2}$ No. 10, 2nd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 10, 2nd range, block A, 25 sq. m.—North $\frac{1}{2}$ No. 11, 2nd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 11, 2nd range, block A, 25 sq. m.—North $\frac{1}{2}$ No. 12, 2nd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 12, 2nd range, block A, 25 sq. m.—North $\frac{1}{2}$ No. 10, 3rd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 10, 3rd range, block A, 25 sq. m.—North $\frac{1}{2}$ No. 11, 3rd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 11, 3rd range, block A, 25 sq. m.—North $\frac{1}{2}$ No. 12, 3rd range, block A, 25 sq. m.—South $\frac{1}{2}$ No. 12, 3rd range, block A, 25 sq. m.—River Ottawa limits Nos. 573, 34 sq. m.—573, 25 sq. m.—574, 31 sq. m.—575, 25 sq. m.—576, 25 sq. m.—577, 25 sq. m.—578, 25 sq. m.—579, 25 sq. m.—580, 25 sq. m.—581, 25 sq. m.—582, 17 sq. m.—583, 15 sq. m.—584, 32 $\frac{1}{2}$ sq. m.—585, 25 sq. m.—586, 25 sq. m.—587, 25 sq. m.—588, 25 sq. m.—589, 25 sq. m.—590, 29 sq. m.—591, 24 sq. m.—592, 25 sq. m.—593, 25 sq. m.—594, 25 sq. m.—595, 32 sq. m.—596, 19 sq. m.—600, 22 sq. m.—607, 23 sq. m.—608, 26 sq. m.—609, 21 sq. m.—611, 17 sq. m.—613, 19 sq. m.—Block A, No. 8, 3rd range, 59 sq. m.—Block A, No. 9, 3rd range, 50 sq. m.—River Ottawa limits Nos. 605, 23 sq. m.—606, 23 sq. m.—507, 50 sq. m.—508, 47 $\frac{1}{2}$ sq. m.—509, 40 sq. m.—510, 28 sq. m.—511, 26 sq. m.—River Gatineau, Nos. 615, 28 $\frac{1}{2}$ sq. m.—616, 29 sq. m.

SAINT MAURICE AGENCY.

Saint Maurice, No. 13 west 50 sq. m.—Saint Maurice, No. 14 west 50 sq. m.—River Pierriche, No. 1 east 35 sq. m.—River Trench, No. 2 east 35 sq. m.—Bostonnais Island, 10 sq. m.—River Bostonnais, No. 4 north 25 sq. m.—No. 4 south 20 sq. m.—Rear River Bostonnais, No. 2 south 40 sq. m.—Rear No. 3 south 45 sq. m.—Rear No. B south 25 sq. m.—Rear River Batican, No. 7 east 39 sq. m.—Rear River Bostonnais, No. C south 20 sq. m.—River Batican, No. 7 east 24 sq. m.

LAKE SAINT JOHN AGENCY.

No. 135, rear Ouitchouan, west 16 sq. m.—No. 136, rear Ouitchouan, west 20 sq. m.—No. 139, Lac des Commissaires, south west 24 sq. m.—No. 141, west part, River Metabetchouan 20 sq. m.—No. 141, east part, River Metabetchouan 17 sq. m.—No. 142, River Metabetchouan 25 sq. m.—No. 145, west of Lake Kamamingoue 36 sq. m.—No. 144, south $\frac{1}{2}$ River Metabetchouan, 20 sq. m.—No. 144 $\frac{1}{2}$ north $\frac{1}{2}$ 20 sq. m.—No. 123, River Petite Peribonka 50 sq. m.—No. 124, 50 sq. m.—Limit canton Ross, 4 $\frac{1}{2}$ sq. m.—Limit canton Kenogami No. 1, 7 sq. m.—Limit canton Kenogami No. 2, 8 sq. m.—Limit canton Dalmas 21 $\frac{1}{2}$ sq. m.—Limit River Marguerite, No. 169, 32 $\frac{1}{2}$ sq. m.

SAGUENAY AGENCY.

River Malbaie, No. 1, 54 sq. m.—No. 3, 34 sq. m.—No. 4, 32 sq. m.—No. 5, 38 sq. m.—No. 6, 45 sq. m.—No. 7, 47 sq. m.—No. 8, 24 sq. m.—No. 9, 58 sq. m.—No. 10, 45 sq. m.—No. 11, 36 sq. m.—No. 12, 42 sq. m.—No. 13, 35 sq. m.—No. 14, 37 sq. m.—No. 15, 50 sq. m.—No. 16, 60 sq. m.—No. 17, 54 sq. m.—No. 18, 49 sq. m.—Limit township Perigny, 21 sq. m.—Limit Lac des Sables, 43 sq. m.—Limit River au Rocher, No. 1, 48 sq. m.—No. 2, 58 sq. m.—No. 3, 48 sq. m.—No. 4, 40 sq. m.—No. 5, 40 sq. m.—No. 6, 28 sq. m.—No. 7, 32 sq. m.—River au Rocher Bras N. O., 20 sq. m.—River Manitou, No. 3 east, 32 sq. m.—No. 3 west, 32 sq. m.—No. 4, 24 sq. m.—River à la Chaloupe, 3 sq. m.—River la Trinité, No. 1 east, 50 sq. m.—No. 1 west, 50 sq. m.—No. 2 east, 50 sq. m.—No. 2 west, 50 sq. m.—River Petite Trinité, No. 1 east, 14 sq. m.—No. 1 west, 14 sq. m.—No. 2 east, 14 sq. m.—No. 2 west, 14 sq. m.—River Calumet No. 1 east, 25 sq. m.—No. 1 west, 25 sq. m.—River Blanche, 7 m.—River Sault au Cochon No. 4 east, 40 m.—River Sault au Cochon No. 3 west, 20 m.

MONTMAGNY AGENCY.

River Noir No. 56, 20 sq. m.—No. 58, 13 sq. m.—Limit township Roux, 16 $\frac{1}{2}$ sq. m.—Limit township Rolette, 22 sq. m.—Limit township Montminy, 12 $\frac{1}{2}$ sq. m.

GRANDVILLE AGENCY.

Limit township Parke, 6 $\frac{1}{2}$ sq. m.—Limit township Pohenegamook, 24 $\frac{1}{2}$ sq. m.—River Boisbouscache No. 2, 12 sq. m.

RIMOUSKI AGENCY.

Limit township Neigette No. 1, 30 sq. m.—No. 2, 12 $\frac{1}{2}$ sq. m.—Limit township Macpée, 12 sq. m.—Limit township Cabot No. 2, 15 $\frac{1}{2}$ sq. m.—Limit township Matane, 5 $\frac{1}{2}$ sq. m.—Township Lepage No. 1, 5 sq. m.—River Kedswicks No. 2, 10 m.—River Causupcull, 8 sq. m.—Limit township Dalibaire West, 45 sq. m.—Limit township Grand Mechin, 8 sq. m.—Limit township Dalibaire East, 43 sq. m.—Township Romieux West, 39 $\frac{1}{2}$ sq. m.—Romieux East, 39 sq. m.—Limit rear township Romieux No. 1, 45 sq. m.—Rear township Dalibaire No. 1, 47 sq. m.—Rear Namtaye, 13 m.—1 township Namtaye No. 4, 12 m.

GASPE AGENCY.

Limit township Cap Chat East, 28 sq. m.—Limit township Cap Chat West, 32 $\frac{1}{2}$ sq. m.—Limit township Tourelle West, 31 sq. m.—Limit township Tourelle East, 43 sq. m.—Limit township Christie, 46 $\frac{1}{2}$ sq. m.—Limit township Duchesnay West, 32 $\frac{1}{2}$ sq. m.—Limit township Taschereau, 53 $\frac{1}{2}$ sq. m.—Limit township Denoue, 19 sq. m.—River Magdaleine No. 1 west, 50 sq. m.—No. 2 west, 50 sq. m.—No. 1 east, 50 sq. m.—No. 1 south, 50 sq. m.—No. 2 south, 50 sq. m.—River Dartmouth, No. 1 north 19 $\frac{1}{2}$ sq. m.—No. 1 south, 24 sq. m.—Rear No. 1 north, 32 sq. m.—River Sydenham South, 17 $\frac{1}{2}$ sq. m.—Limit Gaspé North, 12 sq. m.—River Saint Jean south No. 1, 12 sq. m.—North, 14 sq. m.—Limit township Malbaie No. 2, 8 sq. m.—Gaspé Bay South, 11 sq. m.—Limit township Rameau No. 2, 21 sq. m.—Limit township Fortin north, 36 m.

BONAVENTURE AGENCY.

River Patapédia, 31-5 sq. m.—Township Patapédia, No. 1, 8 sq. m.—Petite River Rouge, 2 sq. m.—Limit Millstream No. 3, 12 sq. m.—River Matapeia No. 1.—Township Milnikel, 15 sq. m.—Limit Asmettequagan No. 1 east, 12 sq. m.—No. 1 west, 12 sq. m.—No. A, 9 sq. m.—Clark's Brook, 15 sq. m.—River Ristigouche No. 4, 10 sq. m.—River Escumacine 11 sq. m.—Rear River Nouvelle No. 1 west, 10 sq. m.—Township Nouvelle No. 2 west, 9 sq. m.—River Grande Cascapedia, 25 sq. m.—Limit Joshua Brook, 4 sq. m.—Jonathan Brook, 3 sq. m.—River Petite Cascapedia Branch East, No. 3 west, 14 sq. m.—No. 3 east, 14 sq. m.—River Patapédia Limit East Branch No. 1, 22 sq. m.—West Branch No. 1 west, 26 sq. m.—West Branch No. 1 East, 20 $\frac{1}{2}$ sq. m.—Patapédia River, main Branch, 11 $\frac{1}{2}$ sq. m.—River André, 6 sq. m.

CONDITIONS OF SALE.

The above timber limits at their estimated area, more or less, will be offered at an upset price to be made known on the day of sale, and will be adjudged to the highest bidder.

No limits to be adjudged unless the purchase price be immediately deposited in cash, or by cheques accepted by duly incorporated banks.

The commissioner may in any particular case, at the sale, impose as a condition, that any limits sold will have to be worked within a delay of two years under pain of forfeiture of the license.

These timber locations will be subject to the provisions of all timber regulations now in force or which may be enacted hereafter.

Plans of limits offered for sale will be open for inspection, in the Department of Crown Lands, in this city, and at the offices of the local agents, up to the day of sale.

E. J. FLYNN,

Commissioner of Crown Lands.

P. S.—According to law, no newspapers other than those named by order in council, are authorized to publish this notice.

QUEEN INSURANCE COMP'Y
OF AMERICA

PAID \$549,462.00

For losses by the conflagration at St. John's. Nfld., 8th July, 1892, without a single difficulty or dispute.

H. J. MUDGE, Resident Manager, MONTREAL.

Toronto Agents,
MUNTZ & BEATTY, 1 Victoria Street.
Telephone No. 3309.