

THE  
**Dominion Savings**  
AND  
**Investment Society**

Capital - - - \$1,000,000.00  
Reserve - - - 235,000.00

T. H. Purdom, K. C. Nathaniel Mills  
President Managing Director

**Dominion Savings Bldg.**  
LONDON, CANADA.

**AN IDEAL INCOME**

can be secured to your Beneficiary with  
Absolute Security by Insuring in the

**Union Mutual Life Insurance Company,**  
Portland, Maine

on its

**MONTHLY INCOME PLAN**

Backed by a deposit of \$1,688,902.65 par value with the  
DOMINION GOVERNMENT in cream of  
Canadian Securities.

For full information regarding the most liberal  
Monthly Income Policy on the market write, stating  
age at nearest birthday, to

WALTER I. JOSEPH, Manager  
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Have you heard of the Sales and  
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Canada Life?

They give special assistance to  
the Company's representatives.  
They teach a man the insurance  
business by correspondence and  
personal assistance free of  
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Then they place him in a posi-  
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The first two lessons of  
the Company's correspondence  
course will be sent to anyone in-  
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who desire to get on in the  
world to look into this. All cor-  
respondence strictly confiden-  
tial.



CANADA LIFE ASSURANCE CO.  
Head Office, Toronto.

**Commercial Union Assurance Co.**  
LIMITED OF LONDON, ENG.

The largest general Insurance Company in the world

Capital Fully Subscribed .....	\$14,750,000
" Paid Up .....	1,475,000
Life Fund and Special Trust Funds .....	74,591,540
Total Annual Income Exceeds .....	47,250,000
" Funds Exceed .....	142,000,000
" Fire Losses Paid .....	183,366,690
Deposits with Dominion Government .....	1,225,467

(As at 31st December, 1915.)

Head Office, Canadian Branch:—Commercial Union Bldg.,  
232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented  
districts.

J. MCGREGOR - - - Mgr. Canadian Branch  
W. S. JOPLING - - - Asst. Manager

**Universal Military  
Service**

(Chicago Tribune).

The only leg that opposition to universal military  
service has to stand on—and it is wooden and a  
foot short—is composed of respect for the conscien-  
tious scruples of the citizens. A citizen may not  
think his country is right in its conflict with another  
nation. The issues of the conflict may outrage his  
principles and his morals and fill him with dismay.

In the free will system he is able to express his  
sorrow and his disagreement by remaining aloof  
from the nation's activities. He cultivates his soul  
and weeps over the spectacle presented by his coun-  
try's unjust procedure.

A nation will not always be right. Any nation  
in which opinion is freely developed and more freely  
expressed will contain men who think that what-  
ever it does is wrong. German Socialists are not  
satisfied with German procedure. We know that  
many Englishmen are indifferent to Britain's pro-  
cedure. Some Russians must object to what Russia  
is doing, and we know that although now France,  
with the enemy on her soil, seems united, the ap-  
proach to war was obstructed by many Frenchmen.

The elemental objection to the conscientious  
scruple is simply this: A time can be reached when  
the individual conscience is of no importance. There  
is something which transcends it. A man  
cannot remain in a community and wholly elect the  
terms upon which he is willing to serve it or sub-  
scribe to its laws. He lives in certain advantages  
which he does not make. They are made for him  
by the presence of other people. The fact of asso-  
ciation is essentially important to him.

The chief requirement is that the association be  
maintained. There is nothing in his life so impor-  
tant as this. He cannot or will not live on an  
otherwise uninhabited island. Yet that is the only  
place in which a free play of individuality and con-  
science could be had.

Call the association a nation and there must come  
a time in its affairs when the question of whether  
it is right or wrong is unimportant. The question  
is its success. If its success is of no importance,  
it is of no importance.

If it is of no importance, it is not worth talking  
about, much less fighting for. If it is of importance,  
it reduces the individual, his conscience, and his  
morals to a secondary position. The individual  
cannot set himself up as a judge of his nation, not  
when that nation is a democracy trying in its best  
fashion to work out its destiny for the benefit of its  
people.

Subscription to national purpose may come hard  
sometimes. It may be a real and positive mar-  
tyrdom. The essence of the thing is that it is a  
necessary martyrdom. If an individual believes that  
his country is so constituted that its impulses  
always will be in the direction of wrongdoing, his  
conscience should lead him out of it in short order  
and thereafter bother him no more on that score.

If he so much believes in the general morality of  
his nation that he is content to remain a citizen of  
it, it is not within his election to say when he will  
serve it and when he will not. Conscience has a  
place of operation. That is before the nation is  
finally committed to a course of action from which  
it cannot withdraw.

People seem to be constantly in confusion upon  
this point. So long as a nation has not committed  
itself, it is not only the privilege but it may be the  
duty of its citizens to make their influence felt in  
the processes which are leading to a decision.

The fact that an administration has committed  
itself to a theory or to a contention does not stop  
the play of the citizen's opinion. He may think and  
say what he pleases until the government has com-  
mitted the nation. Then argument stops. Then the  
citizen, whether he agrees with the reasoning pre-  
ceding the final decision or whether he disagrees  
with it, is committed with the nation. And for the  
very good reason that the nation is more important  
than his thoughts or his conscience. If he does not  
think so, he is stealing benefits he does not deserve.

For that reason universal military service is not  
an unjustified invasion of a man's rights nor an  
unjustified affront to his conscience. It may give  
him a terrible duty to perform. A war in which the  
man's heart is not is a doubly terrible war for him,  
but there is a greater need which transcends the  
need of his own individuality.

If this were not so no nation would be worth any  
war.

**WESTERN ASSURANCE  
COMPANY**

INCORPORATED 1851

Fire, Explosion, Ocean Marine  
and Inland Marine Insurance.

Assets Over - - - \$4,000,000.00

Losses paid since organiza-  
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HEAD OFFICE - - - TORONTO, ONT.

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President Vice-Pres. & Gen. Man.

QUEBEC PROVINCE BRANCH:  
61 ST. PETER STREET, MONTREAL  
ROBERT BICKERDIKE, Manager

**UNION ASSURANCE SOCIETY  
LIMITED**

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North-West Branch, Winnipeg:  
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Founded in 1806

**THE LAW UNION AND ROCK  
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OF LONDON

ASSETS EXCEED \$48,000,000.

OVER \$12,500,000 INVESTED IN CANADA.  
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian 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.

**BRITAIN WARLIKE.**

"We are going to see this fight through to a fin-  
ish," writes a British officer of high command to a  
friend in this country. "We have been slow but the  
mills of the gods grind slow but they grind exceed-  
ingly sure, and we have learned all our lessons, some  
of them from the Germans, and are coming along  
in fine shape. We have only commenced."

Another officer writes from Flanders: "Our gun  
and shell supply is daily growing and before we  
are through with the Huns they will learn some les-  
sons in artillery and shells, although we admit that  
our initial instruction came from them. During our  
retreat we held trenches while they fired 50 shells  
to our one, but before the war concludes we shall  
be firing 1,000 to their 10. It is a war of figures,  
and while we English may be slow to learn, we are  
strong on figures."

Women at home who are unable to work in mun-  
ition factories are working to limit of their endur-  
ance making necessities for men in the field, and  
all are giving up their luxuries and many a large  
part of their incomes for good of the country. Eng-  
land is a vast camp, all hands contributing to the  
well-being of the services.

No need to warn the man on the street against  
talking of movement of troops and military plans.  
Every Englishman now thoroughly realizes that this  
is absolutely a war to the end and that it is the na-  
tion's war and not of a clique in the House of Lords,  
as some smaller wars in the past have been. As  
one prominent American who returned a few weeks  
ago from England said: "England is warlike in the  
true sense of the word, i.e., every man, woman and  
child is working together like clockwork for the  
war, and all other matters are excluded." — Wall  
Street Journal.

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