

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
Province of Quebec and Eastern Ontario.
Suite 502 MCGILL BLDG., MONTREAL, QUE.

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

A Free Course in "Salesmanship"

We have thought about the young
man who sees no prospects ahead.
Would you like to be in a busi-
ness that will give you

A GOOD LIVING WAGE
A PROFITABLE FUTURE
A PROVISION FOR OLD AGE

We teach a man the Insurance
Business, which offers permanent
success, does not fluctuate, is a
professional occupation, and has
been truly named "The best paid
hard work in the world."

This is done by a correspondence
course and personal assistance,
free of charge.

When he is fully prepared for the
work, we place him in a position
and help him to make good.

The first two lessons of the Com-
pany's correspondence course will
be sent to anyone interested. It
will pay young men who desire
to get on in the world to look into
this.

All correspondence strictly con-

CANADA LIFE
ASSURANCE COMPANY

Head Office, Toronto.



BRITISH AMERICA ASSURANCE CO.

The annual statement of the British America As-
surance Company shows a deficit on the year's opera-
tions. Fire and hail premiums amounted to \$2,074,293
as compared with \$1,988,380 the previous year, an
increase of \$85,915. Marine premium was \$431,759,
against \$211,704, an increase of \$220,055. Interest and
rents amounted to \$73,049 against \$70,572, an in-
crease of \$2,477, while in 1916 there was a net increase
in the values of securities held of \$15,790, against a
decrease in value of \$18,982 the previous year.

Net earnings amounted to only \$20,551, as compared
with \$270,412, a decrease of \$249,861 for the year.
Dividends of only \$19,250 were paid as compared with
\$57,750, a decrease of \$38,500. Accounts written off,
etc., amounted to \$1,969, as compared with \$1,821,
an increase of \$148.

WESTERN ASSURANCE COMPANY.

Net profits of \$573,000 are reported by the Western
Assurance Company for the year ended December
31st, which is a new high record. From this amount
dividends amounting to \$105,000 were paid on the
preferred stock, while \$15,417 was written off and
set aside for decrease in market value of securities.
In addition \$30,000 was provided for taxes and debts
during the war, leaving a balance of \$422,994 added to
profit and loss, bringing the total surplus to \$1,431,-
963 at the end of the year.

The vacancies on the Board created by the deaths
of A. Myers and J. K. Osborne were filled by the
election of E. Hay, of Toronto, general manager of
the Imperial Bank of Canada, and E. A. Robert, of
Montreal.

WARNING TO AUTOMOBILISTS.

The Travelers Insurance Company has issued
broadcast a printed "Warning to Automobilists,"
which says in brief:

Don't run your engine in the garage with the door
and windows closed.

It is death to do this.

Exhaust gases from gasoline engines contain car-
bon-monoxide in dangerous quantity.

One-fifth of 1 per cent carbon-monoxide in the air
will produce fatal results.

Not one person in 100 knows the danger.

Spread this warning for the saving of human life.

A CORRECTION.

In a recent issue of The Journal of Commerce
giving a list of insurance companies subscribing a
million dollars or over to the British Loan the name
of the Law, Union & Rock Insurance Company was
omitted. This was an oversight. The Law, Union
& Rock Insurance Company subscribed for \$10,000,-
000 of the new loan thereby ranking among the larg-
est of the subscribers.

PROSPEROUS and PROGRESSIVE

Up-to-date business methods,
backed by an unbroken record
of fair-dealing with its policy-
holders, have achieved for the
Sun Life of Canada a pheno-
menal growth.

More than 166,000 of its
policies are now in force for
assurances totalling over \$265,
000,000—much the largest
amount carried by any Cana-
dian Life Company.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE—MONTREAL

"A Little Nonsense Now and Then"

Ed. (in motor car)—This controls the brake. It is
put on very quickly in case of an emergency.

Co-Ed.—Oh, I see; something like a kimona. —
Orange Post.

"What about that play your club was to put on
this month?" "It's Lent." "Who borrowed it?"—
Buffalo Commercial.

"Do you see anything you like on the bill of fare?"
"How can I judge by reading a printed card?"

Just tell the waiter to bring it all. Then if I see
anything I don't like, I can send it back."—Louis-
ville Courier-Journal.

Willis—"Bump has a very up-to-date office."

Gillis—"Yes. He has one of these office systems
where you can find just what you want when you
don't want it by looking where it wouldn't be if you
did want it."—Life.

Musical Instrument Dealer (to new boy)—Now, if
while I am out a customer wants to look at a man-
dolin, flute or piccolo you know what to show him?

Boy—Yes, sir.

Dealer—And suppose he should want to see a
lyre?

Boy—I'd ask him to wait until you come in, sir.
—Boston Transcript.

Teacher: I'm surprised at you, Sammy Wicks, that
you cannot tell me when Christopher Columbus dis-
covered America! What does the chapter heading
of the week's lesson read?

Sammy—Columbus—1492.

Teacher: Well, isn't that plain enough? Did you
never see it before?

Sammy: Yès'm, yes'm; but I always thought it
was his telephone number.—Harper's Magazine.

"Conscription has, maybe, saved the country,"
growled the strapping young soldier, "but what I
object to is the company it drives a man into. I am
a practical plumber by trade, an honest workman,
yet I'm to suffer the society o' sich professionals as
a lawyer, a minister, and an auctioneer."

"No' a bad selection, Jock," remarked his friend.

"Oh, maybe no' in a way; but when the minister
and the lawyer start an argument on Egyptian law
in the middle o' the night across half a dozen beds,
with the blessed auctioneer as umpire, what chance
has even a practical plumber o' stoppin' the gas
leak?"—Exchange.

Smith got married. The evening of his first pay-
day he gave his bride \$14 of the \$15 salary and
kept only a dollar for himself.

But the second pay-day Smith gave his wife one
dollar and kept \$14 himself.

"Why, John," she cried, in injured tones, "how
on earth do you think I can manage for a whole
week on a paltry dollar?"

"Darned if I know," he answered. "I had a rotten
time myself last week. It's your turn now."—Topeka
State Journal.

He was running a small provision store in a
newly-developed district, and the big wholesale deal-
ers found him very backward in payment of his ac-
counts.

They sent him letter after letter, each more polite-
ly threatening than the last. Finally, they sent their
representative down to give him a last chance.

"Now," said the caller, "we must have a settlement!
Why haven't you sent us anything? Are things go-
ing badly?"

"No. Everything going splendidly. You needn't
worry. My bankers will guarantee me all right."

"Then, why haven't you paid up?"

"Well, you see, those threatening letters of yours
were so well done that I've been copying them out
and sending them round to a few customers of my
own who won't pay up, and I've collected nearly all
outstanding accounts. I was only holding back be-
cause I felt sure there must be a final letter, and I
wanted to get the series complete."