

WESTERN ASSURANCE COMPANY

INCORPORATED 1851
Fire, Explosion, Ocean Marine
and Inland Marine Insurance.

Assets Over - - - \$4,000,000.00
Losses paid since organiza-
tion, over - - - 63,000,000.00
HEAD OFFICE - - - TORONTO, ONT.
W. R. BROCK, President.
W. B. MEIKLE, Vice-Pres. & Gen. Man.
QUEBEC PROVINCE BRANCH:
61 ST. PETER STREET, MONTREAL
ROBERT BICKERDIKE, Manager

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:
T. L. MORRISSEY, RESIDENT MANAGER.
North-West Branch, Winnipeg:
THOS. BRUCE, BRANCH MANAGER.

AGENCIES THROUGHOUT THE DOMINION

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION

WE PARTICULARLY DESIRE REPRESENTATIVES FOR CITY OF MONTREAL

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT - - - Manager for Canada

British America Assurance Company

FIRE, MARINE AND HAIL.

Losses paid since organization over \$38,000,000.

W. R. BROCK - - - President
W. B. MEIKLE, Vice-President and General Manager

PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street
MONTREAL

THOMAS F. DOBBIN - - - Resident Manager
HAVE VACANCIES FOR A FEW GOOD CITY AGENTS

Founded in 1805

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

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.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.

The largest general Insurance Company in the world

[AS AT 31st DECEMBER, 1915]

Capital Fully Subscribed	\$14,750,000
Capital Paid Up	1,475,000
Life Fund and Special Trust Fund	72,629,385
Total Annual Income Exceeds	45,000,000
Total Funds Exceed	133,500,000
Total Fire Losses Paid	174,226,575
Deposits with Dominion Government	1,208,433

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

SAVING THE OLD BOYS.

The improvement in health of babies, children, and young people is proceeding satisfactorily. In coming to this conclusion we are not forced to rely upon opinions of people who may be optimistically inclined fundamentally, but the mortality statistics show it plainly. On the other hand, the health of men and women over 50 is not improving. Vital statistics show that that group is worse off than they were a generation ago.

Everybody likes to see the babies, children, and youths get every good thing they can. Nobody would like to take away any money or thought that is going to them. But is it not about time that the old boys were having some attention?

The statisticians tell us that the United States is the only country in which this tendency is present. Our babies and children are better off than those of Sweden and Germany, but at somewhere near the forty-fifth year of life the scale begins to turn.

In Sweden the outlook for a long life of a man 60 to 65 years of age is 145 per cent better than it is in this country. In Germany it is 34 per cent better. In England and Wales 22 per cent better. The advantage is against us in comparison also with Denmark, France and Italy.

The reasons for our poor showing are several. More people are living to reach 50 than in the olden times. This increases the death rates from cancer and pneumonia, two very important diseases. The main reason for the lack of health and the high death rate among older people is the pace we go. This pace shows its effects in Bright's disease, heart disease, thickening of the arteries, and high blood pressure. It is to these diseases that the increase in sickness rate among people past 50 is due.

What can be done to decrease the danger from these diseases? For one thing we can consume less alcohol. Among other poisons which contribute to the disabilities of middle life are lead, tea, coffee, and tobacco, and perhaps also the habitual use of medicines of various kinds. If a man wants to avoid diseases which destroy life in the sixties and seventies he should limit his use of tea, coffee, tobacco, and drugs generally, and guard himself assiduously against lead poisoning.

One of the very important factors is syphilis. This more than any other form of infection puts strain upon the arteries.

Other infections are to be avoided if possible. The Spartan may walk with a limple gait in spite of his rheumatism, but he should know that persisting rheumatism wears out the arteries. Any form of infection, regardless of the time of life, is apt to record itself on the heart, the kidneys, or the arteries. Scarlet fever in childhood is responsible for much of the heart disease that goes undiscovered until middle life. An old, uncured gonococcus infection may cause arterio-sclerosis to appear at 30 or 40.

And then, there is too much work and worry and too little play. — Chicago Tribune.

GOOD REASONS FOR INSURING NOW.

There is one article that always increases in price. It is life insurance.

Every year the cost of guaranteeing your mother or wife or children an agreed sum in case of your death increases.

No company will insure you when you are a year older at as low a premium as now.

The cost increases because the chance of your dying next year is greater than for this year.

Next year you will have one year less of expectation of life.

This diminished expectation is an element of the cost in the premium.

You may pass a medical examination now for any kind and size of policy.

But next year the doctor may discover a slight defect in some vital organ and recommend that your application be accepted for only a small amount and for only an endowment or sub-standard form.

And the doctor who will accept you now may in another twelve months turn down your application as that of a too impaired life. The life streams of ancestry may then be carrying the seeds of untimely death.

This is worth consideration. Consideration means serious thinking.

Besides, it is the unexpected that happens.

Automobile, a banana peel, a burglar or an unsuccessful surgical operation, a fire or a collision, may put a period to the sentence of your early life. — Central Life News.

THE Dominion Savings AND Investment Society

Capital - - - \$1,000,000.00
Reserve - - - 225,000.00

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

Dominion Savings Bldg.
LONDON, CANADA.

CANADA LIFE FACTS

Canada Life agents wrote \$1,000,000 more business in Canada in 1915 than in the previous year.

The Canada Life paid policyholders in 1915 \$7,822,201, this being over \$3,000,000 in excess of the similar payments of any previous year, and policyholders' dividends being the chief item.

The Canada Life Income in 1915, \$9,333,623.19, was the greatest in the Company's history.

The Surplus earned was \$1,480,866.
The Cash Dividends paid policyholders in 1915 were over \$2,800,000.

HERBERT C. COX,
President and General Manager

PRUDENTIAL TRUST COMPANY LIMITED

With influential and reliable Representatives in each Province of the Dominion, and an office in 14 Cornhill, London, E. C., England, is well equipped to give attention to all Trust Company business, comprising Trustee for Bondholders, Transfer Agents, Registrars, and to Act as Administrator under Wills, etc.

The Company maintains Real Estate and Insurance Departments as part of its organization.
Safety Deposit Boxes.

HEAD OFFICE:
Company's Building, St. John Street
MONTREAL

SOME TELEPHONE STATISTICS.

The annual report of the comptroller of railway statistics reveals the fact that the 15,072 persons employed by the 1,396 telephone companies of Canada received in wages last year \$8,357,000, or something less than \$560 per worker! During the same year the same companies earned over \$5,000,000 in profits. Australia owns its telephones, telegraphs, railways and other public utilities and pays her workers decent wages. — Ottawa Citizen.