

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840

Paid-up Capital - \$4,866,666.66
Reserve Fund - \$3,017,333.33

HEAD OFFICE

5 GRACECHURCH STREET, LONDON, E.C.

Head Office in Canada

ST. JAMES ST., MONTREAL

H. B. MACKENZIE, General Manager

This Bank has Branches in all the principal cities of Canada, including Dawson City (Y.T.), and Agencies at New York and San Francisco in the United States.

Agents and Correspondents in every part of the world

Collections made at Lowest Rates

Drafts, Money Orders, Circular Letters
of Credit and Travellers' Cheques issued,
Negotiable anywhere

Agents in Canada for Colonial Bank, London, and West Indies

SAVINGS DEPARTMENT AT EVERY BRANCH

STERLING EXCHANGE AND COMMERCIAL LETTERS OF CREDIT

Sterling Exchange purchased and Drafts on Great Britain sold at favorable rates. Commercial Letters of Credit on London issued for use of Importers of foreign goods from all parts of the world, drawn with conditions arranged to meet trade requirements.

THE BANK OF TORONTO

INCORPORATED
1855

Head Office: TORONTO, CAN.

PAID-UP CAPITAL \$5,000,000
RESERVED FUNDS 6,307,272

DIRECTORS

Duncan Coulson, *President*

W. G. Gooderham, *Vice-Pres.* J. Henderson, *2nd Vice-Pres.*
Hon. C. S. Hyman William Stone
John Macdonald Lt.-Col. A. E. Gooderham
Nicholas Bawlf Lt.-Col. F. S. Meighen
J. L. Englehart Wm. I. Gear

Thos. F. How, *General Manager* T. A. Bird, *Chief Inspector*

BANKERS

London, England ... London City & Midland Bank, Ltd.
New York ... National Bank of Commerce
Chicago ... First National Bank

ASSETS - - - \$60,000,000 9

WOMEN AND LIFE INSURANCE

Mortality of Married Men and Women Compared—Suicide Record of Married and Unmarried Women Policyholders

Mr. George H. Beaudry, a prominent Pacific coast life man, is responsible for the following deductions, which he says were derived from the statistics of the large American life insurance companies. He says the records indicate that slender women are better risks than stout women and that single women live longer than the married.

Mr. Beaudry asserts:—"A woman who is thirty pounds under weight is an 18 per cent. better risk than a woman who is thirty pounds overweight. The mortality among women who are thirty pounds underweight is 94 per cent. and among those overweight the mortality is 112 per cent.

Spinsters are Long Lived.

"The spinster's chances for long life are 50 per cent. better than those of her married sister. Out of 149,000 single women insuring the mortality rate was only 81 per cent., while among the women insuring with their husbands as beneficiaries the percentage was 126 per cent. The married woman has not even chances with the married man, at least in the first few years of married life. The percentage among the men increases with age. For the first two years of insurance women have a high mortality rate, whether they be married or single, and this fact the companies attribute to a premonition which women are declared to possess. The insurance people call this instinct and they say women feel possibilities of death so keenly that often the companies lose during the first two years of policy holding.

Suicides of Insured Women.

"Of all the policies issued by life companies 2 per cent. of the holders suicide. Death from self-inflicted causes among spinsters total only six-tenths of 1 per cent., while among married women the percentage is less than one-tenth higher. The companies make a distinction, however, among the married women. Between the happily married class or women whose insurance is drawn in favor of their husbands, and the single women there is almost no difference.

"The women whose beneficiaries are people other than their husbands show 1 and one-tenth per cent., while among the widows and divorced women the percentage from suicide climbs to 1.7."

PREMIER MURRAY AND NOVA SCOTIAN OPTIMISM

"While you will not find the same spirit of optimism in this province that you will find in the West," says Premier Murray of Nova Scotia, "it can be truthfully said that we have made splendid progress, and our industrial advancement has been of a character which would justify us in being proud of our position. We have a happy and contented people. Our great strength lies in our varied industrial life. Along our seaboard we have our great fishing industry, in which there is engaged a fleet and a fishing population unequalled in the world.

"In our western counties we have our great fruit belt which we think, and I feel justly so, can produce apples unexcelled anywhere. In the East we have our great coal and steel industries, which have reached a degree of progress which has been not only the wonder of Canada, but also of other nations. Splendid advancement has been made in our agricultural resources, and you will find that in manufacturing we are fast taking a place which indicates that Nova Scotians are not behind the other provinces in this respect.

"In almost every town in Nova Scotia to-day manufacturing is carried on successfully, so it is little wonder, if you will permit me to say so, that the ordinary Nova Scotian, when he visits the other provinces or goes abroad to other parts of the world, feels a bit proud of his native province, and he thinks (and I think he has some justification for his belief) that, take it all in all, we do not suffer by comparison with any other country. However, I realize that much can be said for every part of Canada, yet I always felt it my duty to encourage Nova Scotians to take pride in their own province, for once a man takes a just pride in his own province, he begets a patriotism that makes him a better Canadian and a better citizen."