HAIG PUSHES HIS SUCCESS IN FRESH DRIVE ON ANCRE

Advances Also Reported Beyond Village of Grandcourt—Takes The Summit of the Sailly-Saillisel Hill.

A despatch from London says:—The success of the British squeezing movement which is closing in on Bapaume both from the west, and southwest was accentuated on Thursday when General Haig's troops captured the highest point of the Sailly-Saillisel Hill, just northwest of the point where the French were held up in the Somme drive last fall. Advances are also recorded beyond the village of Grandcourt, which was captured on Wednesday. Referring to this sector, the official statement says: "The ground we have gained on the Ancre since the new year now represents an advance of an average depth of nearly three-quarters of a mile on a front of over three miles."

On the crown of the elevation at Sailly-Saillisel was an important German position which the British report declares was captured in its entirety. Seventy-eight prisoners, including two officers, were taken together with a ment refers to the engagement which is spoken of as "in progress," but is silent on any further fighting along the Ancre.

The British, however, declare that they have made progress on both sides of the Ancre. During the night the Baillescourt Farm, on the road between Beaucourt and Miramont, was attacked and captured, and on the south side of the stream a hostile trench near Grandcourt was carried. These two operations netted an additional eighty-two prisoners with one officer. That the resumption of the British offensive on the Somme has widened to a front of about seventeen miles is indicated by the report of a successful raid south of Bouchavesnes, not far from Peronne.

General Haig also chronicles the repulse of German attacks at Gueudecourt and La Bassee and the explosion caused by artillery fire behind the enemy's lines near Ypres.

LEADING MARKETS

Breadstuffs

Toronto, Feb. 13—Manitoba wheat—New No. 1 Northern, $1.88; No. 2, do., $1.85; No. 3, do., $1.80; No. 4 wheat, $1.71, track Bay ports. Old crop trading 4c above new crop.

Manitoba oats—No. 2 C.W., 67c; No. 3 C.W., 65c, extra No. 1 feed, 65c; No. 1, 64c, track Bay ports.

American corn—No. 3 yellow, $1.13, subject to embargo.

Ontario oats—No. 2 white, 62 to 64c, nominal, according to freights outside.

Ontario wheat—No. 2 Winter, per car lot, $1.70 to $1.72; No. 3, do., $1.68 to $1.70, according to freights outside.

Peas—No. 2, $2.35, according to freights outside.

Barley—Malting, $1.18 to $1.20, according to freights outside.

Buckwheat—$1.28, nominal, according to freights outside.

Rye—No. 2, $1.38 to $1.40, according to freights outside.

Manitoba flour—First patents, in jute bags, $9.70, second patents in jute bags, $9.00, strong bakers', in jute bags, $8.60, Toronto.

Ontario flour—Winter, according to sample, $7.00 to $7.10, in bags, track, Toronto, prompt shipment; $6.90, bulk seaboard, export trade.

Millfeed—Car lots, delivered Montreal freights, bags included—Bran, per ton, $35; shorts, per ton, $40; good feed flour, per bag, $2.70 to $2.80.

Hay—Extra No. 2, per ton, $12; mixed, per ton, $9 to $11, track Toronto.

Straw—Car lots, per ton, $9, track Toronto.

Country Produce—Wholesale

Butter—Fresh dairy, choice, 36 to 38c, creamery prints, 43 to 45c; solids, 42 to 43c.

Eggs—No. 1 storage, 44 to 45c; storage, selects, 46 to 48c; new-laid, in cartons, 55 to 56c; out of cartons, 52 to 54c.

Live poultry—Fowl, lb., 16 to 18c; chickens, lb., 18 to 20c.

Dressed poultry—Chickens, 22 to 25c; fowl, 20 to 22c; ducks, 22 to 25c; squabs, per doz., $4.00 to $4.50; turkeys, 28 to 32c; geese, 18 to 20c.

Cheese—New, large, 25½ to 26c; twins, 26 to 26½c; triplets, 26½ to 26¾c; old, large, 26½c; twins, 26¾ to 27c.

Honey—White clover, 2½-lb. tins, 14c; 5-lb. tins, 13 to 13½c; 10-lb., 12½ to 13c; 60-lb., 12 to 13c; buckwheat, 60-lb. tins, 9 to 9½c. Comb honey—extra fine and heavy weight, per doz., $2.75; select, $2.50 to $2.75; No. 2, $2 to $2.25.

Potatoes—Ontario, per bag, $2.60 to $2.75; New Brunswick Delawares, per bag, $2.90 to $3.00; Albertas, per bag, $2.85 to $2.90.

Beans—Imported, hand-picked, per bush., $6.25; Canadian, hand-picked, per bush., $7.00; Canadian primes, $6.00 to $6.50. Limas, per lb., 10 to 10½c.

Provisions—Wholesale.

Smoked meats—Hams, medium, 25 to 26c; do., heavy, 22 to 23c; cooked, 35 to 37c; rolls, 21 to 22c; breakfast bacon, 25 to 28c; backs, plain, 27 to 28c; boneless, 29 to 32c.

Lard—Pure lard, tierces, 21½ to 22¾c; tubs, 21¾ to 22c; pails, 22 to 22½c; compound, 16¾ to 17c.

Cured meats—Long clear bacon, 18 to 18½c per lb.; clear bellies, 18 to 18½c.

Montreal Markets

Montreal, Feb. 13—Oats, Canadian western, No. 2, 72c; do., No. 3, 69c, extra No. 1 feed, 68c. Barley—Man. Feed, 97½c; malting, $1.30. Flour—Man. Spring wheat patents, firsts, $9.60, seconds, $9.10; strong bakers', $8.90; Winter patents, choice, $9.25; straight rollers, $8.50 to $8.80; do., bags, $4.10 to $4.25. Rolled oats—barrels, $6.95 to $7.15; do., bags, 90 lbs., $3.35 to $3.45. Bran—$33 to $34. Shorts—$35 to $37. Middlings, $38 to $40. Mouillie, $43 to $48. Hay—No. 2, per ton, car lots, $13. Cheese—Finest westerns, 26 to 26½c; finest easterns, 25 to 25½c. Butter—Choicest creamery, 42 to 42½c; seconds, 39 to 41c. Eggs—Fresh, 58 to 60c; selected, 46c; No. 1 stock, 43c; No. 2 stock, 38c. Potatoes—per bag, car lots, $2.75 to $3.00.

Winnipeg Grain

Winnipeg, Feb. 13—Cash prices: Wheat—No. 1 Northern, $1.65; No. 2 Northern, $1.62½; No. 3 Northern, $1.57; No. 4, $1.48; No. 5, $1.28; No. 6, $1.02; feed, 90c. Oats—No. 2 C.W., 53⅞c; No. 3 C.W., 52⅜c; extra No. 1 feed, 52⅜c; No. 1, 50⅜c; No. 2, 49½c. Barley—No. 3 C.W., 93c; No. 4, 88c; rejected, 75c; feed, 75c. Flax—No. 1 N.W.C., $2.56; No. 2 C.W., $2.52.

United States Markets

Minneapolis, Feb. 13—Wheat—May, $1.73; July, $1.70½ to $1.71; cash, No. 1 hard, $1.81⅜ to $1.82⅜; No. 1 Northern, $1.74⅜ to $1.77⅜. Corn—No. 3 yellow, 97½ to 98½c. Oats—No. 3 white, 51⅞ to 52⅝c. Flour unchanged. Bran—$31.00 to $32.00.

Duluth, Feb. 13—Wheat—On track, No. 1 hard, $1.76⅜; No. 1 Northern, $1.75⅜; No. 2 Northern, $1.70⅜ to $1.73⅜. Linseed—To arrive, $2.82½; May, $2.85½; July, $2.85½.

Live Stock Markets

Toronto, Feb. 13—Choice heavy steers, $10.75 to $11.25; do., good, $10.35 to $10.50; butchers' cattle, choice, $10.35 to $10.60; do., good, $9.75 to $10.10; do., medium, $9.10 to $9.35; do., common, $8.15 to $8.35; butchers' bulls, choice, $9 to $9.50; do., good bulls, $8.25 to $8.50; do., medium bulls, $7.50 to $8; do., rough bulls, $5.15 to $5.35; butchers' cows, choice, $8.50 to $9; do., good, $8 to $8.20; do., medium, $7.25 to $7.75; stockers, $6.25 to $8.00; choice feeders, $8 to $8.50; canners and cutters, $5 to $5.40; milkers, choice, each, $70 to $115; do., com. and med., each, $40 to $60; springers, $50 to $110; light ewes, $9.25 to $10.50; sheep, heavy, $6 to $7.50; calves, good to choice, $11.75 to $14; lambs, choice, $13.50 to $15; do., med., $9.75 to $10.25; hogs, fed and watered, $14.60 to $14.75; do., weighed off cars, $14.90 to $15.00; do., f.o.b., $13.75 to $13.85.

Montreal, Feb. 13—Choice steers, $10.50; good steers, $8 to $10; butchers' bulls, choice, $7.50 to $9; canner's bulls, $5.50 to $5.75; butchers' cows, choice, $7.50 to $8.50; good, $6 to $7; canner's cows, $5.25; calves, milk fed, $12 to $14; hay fed, $6 to $7; lambs, $13.50; sheep, $7.50 to $9; hogs, choice selects, off cars, $15; sows and light, $13; stags, $12.

CANADIAN BUSHMEN FOR WORK IN BRITAIN

A despatch from Montreal says:—Col. Cecil G. Williams, Assistant Director of Recruiting for the Dominion, announced on Friday that he was about to undertake a special trip across Canada for the purpose of raising a number of forestry battalions in consequence of an urgent request from the War Office for a large force of Canadian bushmen for work in England and France. Axemen, sawyers, scalers, cruisers, tiemen, mill men, teamsters and other men, experienced in lumbering operations, will be accepted gladly, and as the physical standards are not so stringent as those for infantry and artillery units, many men will be able to join who otherwise would be debarred from war service. These battalions will be sent forward as soon as possible, as they are needed to do preparatory work for the important advances planned for the Spring and Summer.

$30,000,000 A DAY COST OF WAR TO BRITAIN.

A despatch from London says: Bonar Law asked in the House of Commons on Monday for £550,000,000, the largest amount asked at any single sitting by any statesman in our financial history. No less than £200,000,000 needed to carry the war to March 31, the end of the financial year. We are therefore spending now in five or six weeks as much as was spent in the year immediately before the war. The second vote of £350,000,000 is needed to give a good beginning to the next financial year. The average expenditure in 1914-15 of £1,500,000 per day grew to £3,500,000 per day in 1915-16, and will be nearer £6,000,000 than £5,000,000 per day for the middle of 1916-17.

CANADIAN ORDER OF FORESTERS HAS SPLENDID RECORD FOR 1916

WILL READJUST ITS RATES

Society Proposes to Place Its Business on a Basis of 100 Per Cent. Actuarial Solvency.

The Canadian Order of Foresters has had a record possibly without parallel in the history of Fraternal Insurance Associations operating in Canada. This Society was instituted in 1879. In 1885 it enacted a table of monthly assessments which has been in force from that time down to the present without a single change. During that period all other Fraternal Insurance Societies, it is claimed, have found it necessary to revise rates, until this Society stands as the only prominent Institution operating upon a remarkably low schedule of rates. In 1916 the Society paid out in death claims over $726,000.00. Notwithstanding this large payment, it added to the Insurance Fund, for the year, over $422,000.00. The balance standing to the credit of the Insurance Fund on the 31st of December last was $5,628,343.00. In spite of this most unusual record, the Society decided to have a most thorough and comprehensive investigation made of its actuarial standing. This course was thought wise on account of the legislation passed by the Ontario Legislature at its last session.

The Legislature in 1916 passed an Act which requires that all Fraternal Insurance Societies shall, on or before the first day of April, 1918, file a report with the Registrar of Friendly Societies, which report shall contain a valuation of all its Insurance Certificates in force on the 31st December, 1917. This report must not only show the Insurance Liability which the Society has undertaken to pay, but also the Assets which the Society has available, in the way of accumulated Funds, and future assessments for the payment of the Insurance Liabilities as they mature. The object of this statement is to show the degree of actuarial solvency which each Society has, as of December 31st, 1917. The Act provides further, that at the end of each three-year period, after 1917, a similar statement of valuation shall be filed in order to ascertain whether or not the Society has maintained its degree of actuarial solvency. The object of the Act is, that where a society shows at the end of the first three-year term that it has not maintained its degree of actuarial solvency that there shall be such an increase in rates as will insure that the society shall maintain the degree of solvency which it had on 31st December, 1917, or improve that position.

In view of this legislation, the Canadian Order of Foresters decided not to wait until the 31st December, 1917, to ascertain the facts required by the Act, and, shortly after the Act was passed in 1916, this Society engaged Mr. Abb Landis, of Nashville, Tennessee, for the purpose of investigating its actuarial standing, as of the 31st December, 1916. Mr. Landis is one of the leading actuaries on the American continent to-day, and is so recognized in the Insurance world. His experience extends over a term of twenty-five years, eighteen years of which has been devoted exclusively to Fraternal Insurance Associations. In these eighteen years Mr. Landis has advised with one hundred and eighty-six societies, six of these societies being Canadian. He has also been for fifteen years on the Committee of Statutory Legislation of the National Fraternal Congress, and has been prominently identified with the drafting of all bills dealing with Fraternal Insurance legislation. Mr. Landis is also the author of eight books on Insurance, which are accepted as authorities to-day.

The Actuary has found that during its whole experience of thirty-six years, the Canadian Order of Foresters has had an exceptionally favorable mortality experience. Because of this exceedingly favorable mortality experience, and the large amount of accumulated funds, Mr. Landis has been able to prepare unusually favorable monthly assessment rates, which will enable the Society to provide for the payment of all future claims. These rates of assessment, as compared with rates deduced from other mortality tables, is very much to the advantage of the members of the Canadian Order of Foresters.

In constructing a mortality table on the experience of the Society, Mr. Landis has eliminated the first five years of membership duration. The object of this course is in order to insure the death rate under more nearly normal conditions than would be possible by taking the first five years of duration into consideration. During the first five years there is a gain from recent medical selection. He has recommended a schedule of rates, which, based upon the report which will be filed as of the 31st December, 1917, should show more than 100 per cent. of actuarial solvency, because of margins of safety which may be classified as follows:—

First: There would be gains from actual interest earned in excess of 4 per cent., which is the amount the Actuary fixes as the basis of calculation. As a matter of fact, the average interest earned by the Society, upon its Insurance Fund, as at present invested, is 5.44 per cent. As the securities held by the Society are mostly for long terms, there should be a substantial gain on interest account.

Second: There would be a saving from a lower death rate by reason of the fact that the first five years of membership has been eliminated by Mr. Landis in constructing his mortality table.

Third: There would also be gains from accumulation forfeited through lapses. No allowance was made for such gains in fixing the schedule of rates.

Fourth: There would be a surplus in contributions owing to the fact that, after eliminating the first five years of membership, the Actuary loaded the tabular rates by an arbitrary sum to make assurance doubly sure.

Notices of motion have gone out to the membership providing for readjustment, and this legislation will be considered at the next meeting of the High Court of the Order in June.

The rates for members who are now in the Order start at sixteen with a monthly assessment of 65c; at twenty the rate is 69c; at thirty, 85c; at thirty-five, $1.08; at forty-five, $1.53, with gradually increasing rates for the older ages. The rates for new members start at sixteen, with a rate of 65c; at twenty, 73c; at thirty, $1.02; at thirty-five, $1.23; at forty, $1.52; at forty-four, $1.83.

Two options are given to those who are already members of the Order. One option provides that all members who are between the attained ages of sixteen to forty-five, inclusive, ages elect to take term Insurance, which will entitle them to carry their present Insurance at their present rate until they have attained the age of sixty years. Members between the attained ages of forty-six and fifty-five, inclusive, may elect to continue the present amount of their Insurance, at the present rates, as term Insurance for a period of fifteen years. Those members who are between the attained ages of fifty-six and sixty-nine, inclusive, can carry their present protection as term Insurance, at their present rate, for ten years. Term protection of members between the attained ages of seventy to seventy-six gradually decreases from nine years at the age of seventy to three years at the age of seventy-six and over.

The second option insures to all members no matter when admitted, when they attain the age of seventy, and over, the right to paid up Insurance for amounts set out in the schedule prepared by the Actuary, where such members do not desire to continue to pay the life rates. This schedule entitles the members from sixteen to eighteen to paid up Insurance for $900 at the age of seventy, which amount gradually decreases as the attained age of the member increases.

The adoption of the proposed readjustment will place the Society on a basis of absolute solvency from an actuarial standpoint, and enable it to maintain its splendid position in the world of Fraternal Insurance.

DYNAMITE FACTORY BLOWN UP IN GERMANY

A despatch from Amsterdam says:—According to Les Nouvelles of Maestricht, Holland, a dynamite factory at Schlebusch, near Cologne, was blown up on January 27, causing the death of 200 persons, mostly women. An explosion last Thursday on the ralway between Aix-la-Chapelle and Louvain, this newspaper reports caused the death or injury of 26 Belgian workmen.

WAR BREAD IN FRANCE AT AN EARLY DATE

A despatch from Paris says:—War bread soon will make its appearance in France. What kind it will be has not yet been definitely decided, but experiments now are being made with a new bread that will contain more whole wheat flour than that now sold.

MANY U-BOATS SUNK OR TAKEN DURING THE PAST THREE DAYS

Submarines Depend Greatly on Their Guns Rather Than On Torpedoes To Accomplish The Sinking of Ships; Torpedoes Not Reliable.

A despatch from London says:—Naval officers are sure the next few days will see an offsetting of the Teuton's grand finale of fireworks. Although absolute silence regarding submarine operations is the rule among naval men, it is said that the Admiralty's measures are proving effective and that a fair average of submarines is being captured or sunk.

It is impossible to get any figures regarding the number of U-boats now preying on commerce, but it is not 300, as some reports from Scandinavian countries have placed it.

As London opinion was summed up for the correspondent by a high authority: "If the United States has not already found cause for war with Germany then the submarines will supply such provocation within a few hours."

There is not the slightest doubt in official circles that the Germans will either attempt to sink or actually will sink the first American liner that ventures into the restricted area. Submarine commanders have received absolute orders to sink at sight, it is said, and it will be a miracle if these orders are not followed to the letter.

For the last week all wireless stations, cables and telegraph wires have been crammed with reports as to the effect of the new submarine activity. All show that the submarines now depend greatly on their guns rather than on torpedoes to accomplish the sinking of ships. Out of seven torpedoes fired at merchant ships not a single one found its target. The vessels either saw the torpedoes and managed to evade them or the German marksmanship failed.

BRITISH ACTIVE AROUND YPRES

Dugouts Were Destroyed and Prisoners Taken in Successful Raids.

A despatch from London says:—General Haig's troops, continuing their policy of giving the enemy no rest, have carried out a number of successful raids east of Vermeddes and south-east of Ypres. Numerous dugouts were destroyed and about fifty prisoners taken, two of them officers. Friday's report from headquarters reads:

"We carried out successful raids this morning and last night east of Vermelles and south-east of Ypres. A large number of the enemy's dugouts were destroyed and several prisoners were taken. A hostile attempt to approach our lines south of Armentieres during the night, after a heavy preliminary bombardment of our trenches, was caught by our barrage in 'No Man's Land' and easily repulsed. Thirty-seven prisoners, including two officers, were taken by us in the last 24 hours at different points along the front.

"Our artillery performed much successful counter-battery work and caused two explosions in the enemy's lines. Thursday evening an enemy working party in the neighborhood of the Butte de Warlencourt was dispersed by our fire."

BRITISH DESTROYER HITS MINE AND SINKS IN ENGLISH CHANNEL

All of the Officers and All of the Crew Except Five Went Down With the Vessel.

A despatch from London says: A British torpedo-boat destroyer of an older type, the British Admiralty announced on Friday night, struck a mine in the English Channel Thursday night and sank. All the officers and all of the crew, except five, were lost. The official statement follows:

"A torpedo-boat destroyer of an older type, employed in patrol duty in the English Channel, struck a mine on Friday night and sank. All the officers were lost. There were five survivors among the crew."

CROWN LIFE

The volume of applications for new insurance during 1916 was by far the Greatest in the History of the Company. That is the best evidence of public esteem.

Let us send you some fresh insurance facts

CROWN LIFE INSURANCE CO., TORONTO

Agents wanted in unrepresented districts

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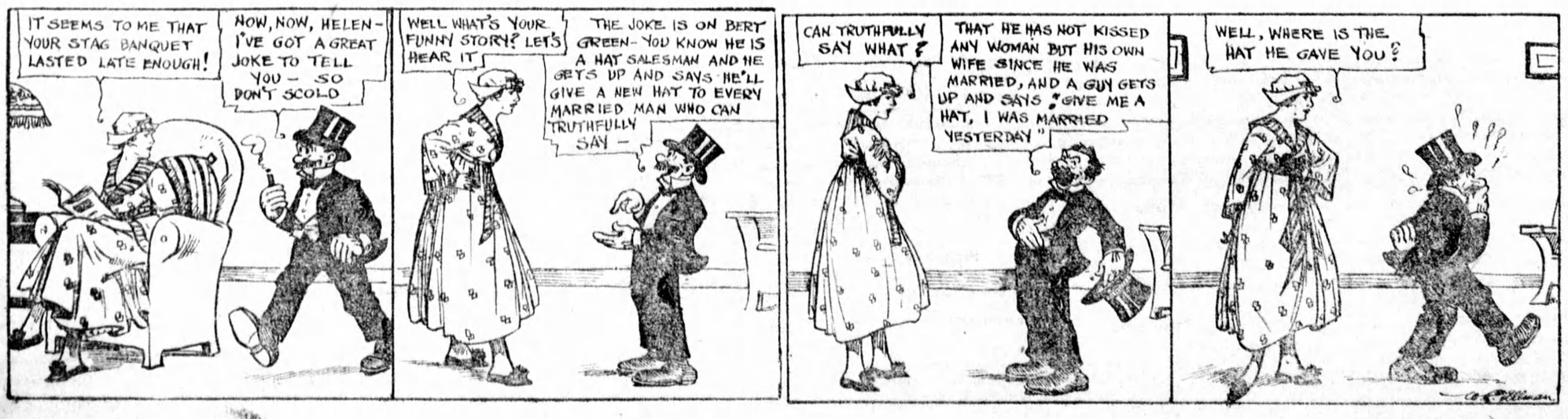
The Doings of the Duffs.