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Sickness Policies—covering any and every sickness.

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(The oldest and strongest Canadian Company).



Head Office, Toronto.

Hudson Bay Insurance COMPANY

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CAPITAL STOCK FULLY SUBSCRIBED \$500,000

E. H. HEAPS, President

C. E. BERG, Manager

Industrial Stocks and Bonds

TIMBER LIMITS, WESTERN LANDS.

Coal and Oil Stocks.

Cobalt, Montreal River, Gowganda and Porcupine Stocks.

BENJAMIN BURLAND

Financial Agent

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Tel. Main 8089. Cable Address: "Benjburl," Montreal.

Residence Phone: St. Lambert No. 11.

CLEARING HOUSE FOR CREDIT MEN.

The Canadian Credit Men's Association at Winnipeg propose to establish a clearing house. The resolution brought forward and adopted with regard to the clearing house was as follows: That this meeting authorize and instruct the board of governors to form a clearing house as soon as a membership has been obtained of not less than 100, who have pledged themselves to pay \$75 per year to the clearing house, the clearing house to be self-supporting and to pay all its own expenses.

The matter of insurance was fully gone into, and the following motions were unanimously adopted:—

(a) That the secretary be instructed to ascertain the amount of insurance carried by the houses we, the association, represent, so that the necessary pressure may be brought to bear upon the underwriters to carry out our suggestion.

(b) That the credit association get out literature to send to the retail merchants, showing the necessity and advantage of carrying sufficient insurance, and when their financial statements come in, if the party receiving it does not consider that they are carrying sufficient insurance, to have them point this out.

(c) That where the merchant claims he cannot carry more insurance, owing to existing rates charged in his town, that the matter be referred to the insurance committee, and they will take the matter up with the insurance company and have the same properly looked into.