

THE SUN LIFE

ASSURANCE CO.

HEAD OFFICE, MONTREAL OF CANADA

THOS. GILROY, Mgr. Man. and N.W.T.
F. S. BAKER, Cashier

POSITION OF COMPANY

31ST DECEMBER, 1896

ASSETS - - - \$0,358,144 06
INCOME FOR 1896 - - - 1,886,258 00
LIFE ASSURANCE IN FORCE 38,196,890 92

A STRONG AND POPULAR HOME COMPANY

Offices: Over
Molson's Bank **WINNIPEG, MAN.**



ASSESSMENT INSURANCE.

Another assessment company is having trouble with its members owing to increase in assessments. We refer to the Covenant Mutual Life Association. A meeting of members of this society was held recently in Hamilton, to see what could be done about the assessments. One member stated that in 1885 his calls amounted to \$32. One year later this was increased to \$35.40, the next year to \$45.90, three years later to \$55.40, five years later to \$62.10 and three years later (the present year) to \$124.20. Like other assessment concerns which have got about to the end of their rope, this society is endeavoring to induce members to accept what it is pleased to call a "Whole Life Contract," which is alleged to provide for a level premium, but the new policy carries the condition that the company may make additional calls over the amount of the level premium should the Covenant Mutual require additional funds. Like the new policy of the Mutual Reserve Fund Life, the policyholder is not free from the liability of increased calls, even if he accepts the alleged level premium policy.

INSURANCE ITEMS.

James Dickson, manager at Winnipeg for the London Life Insurance Co., has returned from the east, where he went to attend the annual meeting of the company.

The rural school at Cromwell, Man., was burned last fall by prairie fire. The Northwest Fire Insurance company, of Winnipeg, had a risk on the school, but it did not cover prairie fire, so the company was not liable. The company has, however, donated \$100 toward rebuilding the school.

The celebrated insurance suit, involving \$219,000 of insurance, in the case of the John Eaton department store fire in Toronto, has been decided against the companies. Over-valuation and fraudulent stock lists were charged.

Wm. McBride, manager in the west for the North American Life, left Tuesday on a trip to British Columbia.

The Confederation Life Association

HEAD OFFICE
TORONTO

OFFICE 467 MAIN STREET, WINNIPEG, MAN.

There are no conditions as to residence, travel or occupation, in the Unconditional Accumulative Policies issued by this Association. They guarantee Extended Insurance, Paid-up Policies, and Cash Surrender Values.

W. C. MACDONALD, Actuary

J. K. MACDONALD, Man. Director

Man., N.W.T. and B.C.—Winnipeg Office, 467 Main St.

C. E. KERR, Cashier

D. McDONALD, Inspector

The Imperial Life

Assurance Co.
of Canada

HEAD OFFICE: TORONTO

Capital \$1,000,000

Deposit with Dominion Gov't. Over (Market Value) 250,000

Being the largest Deposit made by any Canadian company

OFFICERS

THE HON. SIR OLIVER MOWAT, P.C., G.C.M.G., Lieut.-Governor of Ontario, President.
JOSEPH W. FLAVELLE, Esq., Managing Director The William Davis Co., Ltd. and Director Canadian Bank of Commerce, Vice-President.
F. G. Cox, Managing Director.

Head Office for Manitoba and the Territories: Winnipeg, Man.

I. S. WALLACE, General Agent

D. H. COOPER, Manager

The Central school at Rat Portage was completely gutted by fire on March 14. It was insured for \$11,000, distributed as follows: Insurance Company of North America, \$2,500; Queen's Insurance Company of America, \$1,750; Phoenix of London, \$2,000; Caledonian of Edinburgh, \$4,750. The building cost about \$23,000.

T. C. Livingstone, of the Northern Life, who has been on a trip to the Pacific coast, accompanied by his son, Stuart Livingstone, of Hamilton, Ont., has returned.

Dairy Trade Items.

Several times within the past few months The Commercial has been called upon to correct statements circulated by newspapers, to the effect that the patrons of the government creameries in the territories had netted 21 or 22 cents for their butter of last season's make. The statement was first sent out from Calgary, and absurd as it was, it was copied extensively by Manitoba papers, thereby leading to dissatisfaction among the patrons of factories here, who had not received nearly as large a return. Any one familiar with the dairy trade would, of course, have realized at once the report was an error, but it is not always easy to convince the patrons of the factories of this. The Commercial characterized the statement as simply absurd at the time; but we now have definite information to this

effect. Mr. Kinsella, superintendent of the government creameries, who was in Winnipeg last week, stated that an average price of about 18 cents was received for the butter at the factories. This is a long ways from "netting" the patrons 21 cents. The cost of manufacturing would have to be paid out of the 18 cents, so that it will be seen the patrons of the Manitoba factories have received quite as good net returns as those of the government factories in the territories.

Mr. Kinsella, superintendent of the Dominion government creameries in the territories, says there are now sixteen creameries under government control. The total output of these factories last season was 500,000 pounds. He says it is not the intention of the department to establish more creameries, but two or three private factories will be taken over. Additional cream gathering stations may also be established this year.

A sale of 500 boxes of the finest Australian creamery butter, to the Parsons Produce Co., at Vancouver, was reported last week. The figure paid for it was 23 1/2c.

The Canadian Pacific engineers' office is preparing plans for twelve new stations, which it is the intention of the company to erect in the west this year. The one at Carberry will be the largest of twelve, and will be similar to the one at Morden, 29x65 feet, frame, of neat design on a stone foundation. Smaller stations will be built at Sinituta, Altona, Winkler, La Riviere, Rathwell, Elva, Elpstone, Reston, Plesgen, Maple Creek, Dhorwic.