

## Cost Nothing for Repairs



A Customer says:—We have used one of your vertical high speed Engines, English Type, forced lubrication, since 1907. The engine runs at 425 revolutions per minute almost constantly night and day. It has given us every satisfaction and so far has cost us nothing for repairs.

### Robb Engineering Co., Ltd.

AMHERST, N. S.

DISTRICT OFFICES

607 Canadian Express Building, Montreal, R. W. ROBB, Manager.  
Traders Bank Building, Toronto, WILLIAM McKAY, Manager.  
Union Bank Building, Winnipeg, W. F. PORTER, Manager.  
609 Grain Exchange Building, Calgary, J. F. PORTER, Manager.

The Imperial Bank will shortly open a branch in Windsor, Ontario.

Construction has begun on the building for the Bank of Montreal at Enderby, B.C.

The number of directors of the George Matthews Company, of Hull, Que., has been decreased to five.

The Canada Life Assurance Company is advertising for a manager for Hamilton, an excellent position which will undoubtedly attract a large number of applicants.

The Montreal Water & Power Company is about to be purchased by the city. The company's figures show the assets are \$4,500,000, with an annual revenue of \$400,000.

The mail for Montreal Lake and Lac la Rouge, Sask., which is sent out from Prince Rupert in a wagon for delivery, was partly destroyed a few weeks ago by a prairie fire.

Mr. J. J. Hill and a party of Great Northern officials were in Vancouver, B.C., last week. He expressed his belief in the future of the Pacific Coast cities, and declared that Vancouver and Seattle would be the principal ports in time to come. He thought that the population of Vancouver would exceed half a million in fifteen years. Apart from the trade to and from the Orient, there was the great development of the wheat growing prairies, and speaking from the experience of forty years, during which he has seen the Western states pass from Indian hunting grounds into great producing regions, he looked ahead to the time when the whole West would be fairly well settled.

### NEWS AND NOTES.

A branch of the Royal Bank of Canada will shortly be opened at Scott, Sask.

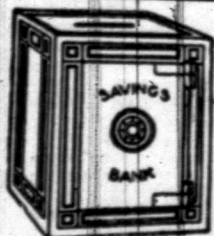
New risks for the accident companies are developing year by year. Wide should be the shield of insurance to cover all the many new "risks" that beset us at every turn. It has been stated that since the development of wood pavement tetanus has become much more common. Abrasions, cuts, and such injuries sustained through mere slips on the surface of wood pavements are apt to prove fatal, it appears, owing to the vast number of disease germs that now abound in all streets, and especially where wooden blocks are employed. It were a fault of grievous scope.

There has been much discussion of the meaning of the word "fire" in an insurance policy, there being many losses by fire which would not be covered under the contract. An American insurance attorney has condensed the rulings of the courts on the subject as follows: "A fire is not a fire within the meaning of insurance policies where there is no ignition outside of the intended, proper and appropriate place for the fire, or of the agencies intended to be employed for its creation or confinement." This, declares the United view, is regarded as clearer than the usual definitions of "hostile" and "friendly" fires.

Among the causes of fire and thereby risk of personal injury is the frequency of the big and costly hats women wear are ignited by lighted cigar and cigarette stumps, or by matches falling upon them on sidewalks. An insurance expert in the States calls the attention of fire and casualty companies to the matter.

Figures for April created new records in the coast cities. In Victoria, the customs totalled \$265,802.59, which is \$56,674.22 in excess of the biggest figures before recorded. The increase in bank clearings has been steady, but for April the advance was more marked than usual. For last month they were \$7,239,383, as compared with \$5,529,870 in the same month last year. In Vancouver, the record for March, which was high, was exceeded by the bank clearings by \$1,316,537, while they were over \$16,000,000 in excess of those for April of 1909. Building returns were nearly a million and a half in excess of those of the same month last year, while the customs increase was 66 per cent., and land registry 90 per cent.

Canada, being a nation of farmers, has to pay a large seed bill each year. Last year our crops called for 33,000,000 bushels of seed grain—wheat, oats, and barley, and we are constantly increasing our agricultural acreage. This being so, the economy of sowing good clean seed is at once apparent. The advantages to be derived from it are like the proceeds of a sum of money laid out at compound interest—they are cumulative in their effect and grow in ever-increasing ratio. Some years ago a competition was carried on in some 450 places in Canada to see just what the actual results of using clean pure seed would be. If we reason from the results obtained from it, we find that our grain yield last year would have been increased by 190,000,000 bushels had clean vigorous seed been sowed on every acre under cultivation.



### THE CHIEF DIFFICULTY

that confronts the new man entering the Life Insurance Field is the securing of GOOD PROSPECTS. This difficulty is eliminated when you write for an INDUSTRIAL COMPANY, the debits of which are an inexhaustible mine for both ordinary and industrial business.

**The Union Life Assurance Company**

Head Office: TORONTO, CANADA

More Policyholders in Canada than any other Canadian Company.

