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Authorized Capital - 500,000
Subscribed Capital - 125,000

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Several vacancies for good live General Agents and Provincial Managers.
Liberal Contracts to first-class men.
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EASTMURE & LIGHTBOURN, Gen'l Agents
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-Exports of Canadian cheese, which, for two or three weeks, showed a disappointing falling off, have come up again, as last week's figures show. The week's shipments from Montreal were 86,609 boxes, making the total since opening of navigation 1,431,994 boxes, which compares very well with the 1,410,772 boxes of last year to same date. Butter shows a total export amounting to 460,465 packages, which is more than 90,000 packages ahead of the figures of 1904 to like date. The week's shipments were 31,920 packages.

It is stated that the Eastport (Maine) sardine packers, both syndicate and independent, have decided to close all factories for the season on November 1st. The packers have also agreed that no sardines shall be sold for less than \$2 a case for oils. This action was brought about by the present unsatisfactory condition of the market, which resulted directly from the eagerness of the firms engaged in the business to unload their product, the outcome being a badly congested condition of affairs,

and a consequent shrinkage in the price of the goods. The pack in 1904 was large, and so far this season a considerable quantity of goods has been put up—enough, it is said, to supply the demand for the year. With five weeks more in which to do business, the possibilities of a big pack are very good, as fish are plentiful, and likely to continue so, and the factories are running night and day with full crews.

—We observed last week the following item among those telegraphed from London, Ont., to the daily press: "September 22nd.—When a London fire insurance agent opened his morning mail a week or two since he found therein a cheque for \$5,000. Accompanying this cheque was a letter from a well-known merchant, stating that he had found his loss by fire to be trifling, and he, in consequence, returned the full amount of the cheque handed him by the fire insurance company to cover the loss sustained. When he had recovered from the shock, the agent communicated the particulars to his head office. This week he received a reply, to be handed to the merchant, conveying the thanks of the company, and enclosing a cheque for \$1,500 as a token of appreciation of an altogether unprecedented act." Our first impression was that this must be a canard. Upon making enquiry, however, we find that the circumstance is true—the transaction actually happened; the matter was one of smoke damage, and we have been furnished with the name of the merchant. It is a pleasant thing to chronicle. But we take exception to the last sentence in the press telegram, describing the merchant's action as an unprecedented act. There are plenty of instances of a like kind in the experience of insurance offices. After all, the action of the London merchant was an act of plain honesty—and one ought not to call plain honesty "unprecedented."

—Bad news comes from Norfolk county. It would appear that incendiarism is rife in the neighborhood of Port Rowan. A merchant of that place recently prosecuted two men for theft, but did not succeed in convicting them. They were acquitted; and in a week afterward his store was burned. An insurance company sends a man to investigate the risk, who reports appearances of incendiarism. Ten days afterward word reaches Toronto by telegram of another merchant's store being burned, not at Port Rowan, but at a place in the same county, close by. It seems that a gang is terrorizing the neighborhood, and the authorities are being applied to for an investigation. The incendiary is one of the very worst types of men, a particularly odious malefactor. The mean passion of revenge is so plainly indicated in acts like those above described that it would be well to have the guilty persons punished with the greatest rigor.

WHO HOLDS THE CONTROL ?

In all Stock Companies the stockholders retain the full control, even where policyholders have been allowed "a voice" in the direction of affairs; but in a purely Mutual Company such as



the Policyholders alone elect the Board of Directors, who appoint all the Officers and, therefore, Mutual Policyholders, through the Board, control and perpetuate the efficient management of its affairs. "Continuity of Management" is desirable only when exercised in the best interests of policyholders.

SEVEN TO ONE

That is about the ratio. About seven times as many persons are injured as die from all causes yearly.

Accidents are a more prolific cause of death than any disease except lung diseases.

Twice as many people are accidentally killed as die of old age.

Does it not seem reasonable to you as a business man that it would be to your interest to carry an accident policy?

WRITE THE
EMPLOYERS' LIABILITY ASSURANCE CORPORATION
MONTREAL — TORONTO

GRIFFIN & WOODLAND
MANAGERS.

Coy Bros. & Southcott's hardware store at St. Catharines was on Tuesday last destroyed by fire at a loss of between \$3,000 and \$4,000. On the same day the Rathbun Company's lumber yard at Gravenhurst, Ont., was burned with about 7,000,000 feet of lumber and two dwelling houses.

The Sun

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MANAGER **B. HAL**