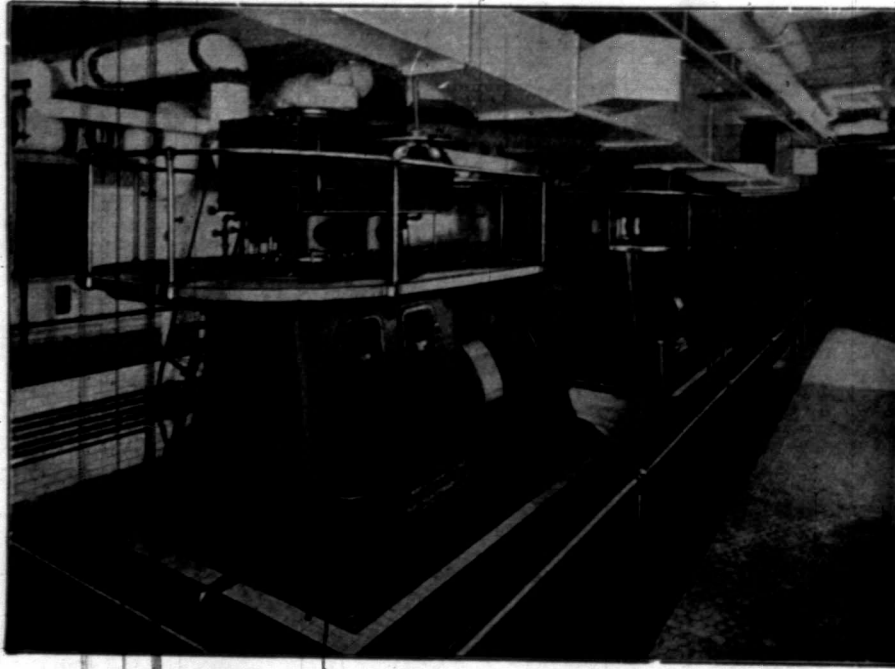


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Union Bank Building, Winnipeg, W. F. PORTER, Manager.  
609 Grain Exchange Building, Calgary, J. F. PORTER, Manager.

### WESTERN CANADA FIRE INSURANCE COMPANY.

To losses \$23,823 is the principal item of expenditure in the revenue account of the Western Canada Fire Insurance Company for 1909. The amount received in premiums was \$81,854 less \$29,579 for cancellations and rebates, thus leaving net receipts from premiums at \$52,274. Interest and stock premiums, \$3,800, bring the total receipts up to \$56,075, against which there is a total expenditure of \$46,936, thus leaving a balance of \$9,139. The assets of this company stand at \$245,034, and are comprised chiefly of uncalled shareholders subscribed capital, this item representing \$197,728 of the total. Bonds and real estate amounts to \$13,978, while agents balances and balances due from other companies is \$11,863; among the other assets are mortgages and loans, \$4,073, and cash on hand, \$6,575, while office branches and agency plants are valued at \$6,162.

It is gratifying to note that after allowing for all liabilities there remains a surplus of \$175,322 to be carried forward. Capital stock, \$31,371, is the largest liability to be met by the company, and this, with \$26,137, for reinsurance reserve, are the only items to reach five figures under this head. That the surplus to policy holders exceeds the subscribed capital is shown in that the latter amounts to only \$235,000, while the surplus now stands at \$241,970, the authorized capital of the company being \$500,000. The statement of this company is one of the many records of successful western finance, and the fact that the capital stock has been subscribed by well known business men and companies tends to prove the good results that are obtained from the consequent careful business methods.

#### BOARDS OF TRADE ELECTIONS AND NOTES

**Cranbrook, B.C.**—Mr. R. T. Brymner, president, and Mr. R. B. Benedict, secretary.

**Maryfield, Sask.**—Mr. H. C. Samis, president; Dr. Cochran, vice-president; Mr. J. E. Pickering, secretary-treasurer. A committee was formed to meet the Grain Growers Association, while telephone and other matters were discussed.

**Fernie, B.C.**—Mr. J. R. Lawry, president; vice-president, Mr. A. H. Cree; and Mr. G. F. Stevenson, secretary-treasurer.

**Ladysmith, B.C.**—Mr. J. A. Blair, president; Mr. W. G. Frazer, vice-president; Mr. John Stewart, secretary-treasurer.

**Virden, Man.**—Mr. W. W. Joslin, president; Mr. H. D. Crowe, vice-president; Mr. J. F. C. Menlove, secretary-treasurer.

**Lashburn, Sask.**—Mr. J. H. Dent, honorary president; Mr. O. H. Price, president; and Mr. H. S. Cressman, secretary-treasurer.

**Richmond and Point Grey, B.C.**—Mr. J. C. Gibson, president; Mr. H. Marsden, vice-president; Mr. W. C. Gordon, secretary-treasurer.

**Southeast Kootenay, B.C.**—First officers: president, Mr. M. A. Macdonald, Cranbrook; vice-president, Mr. J. R. Pollock, Fernie; secretary-treasurer, Mr. R. T. Brymner, Cranbrook.

**Newcastle, N.B.**—Mr. P. Hennessy, president; Mr. John Ferguson, vice-president; Mr. E. A. McCurdy, secretary; and W. Williston, treasurer.

**Rossland, B.C.**—A progressive association has been established which will give publicity to the resources of the district. Fruit growing is being taken up, while there is also lumbering and mining.

**McTaggart, Sask.**—Mr. J. P. Schumm, president, and Mr. E. V. Hesev, secretary-treasurer. This board which has just been reorganized is actively agitating for a government built highway from Estevan to Moose Jaw. Enquiries from probable locators are invited.

**Welland, Ont.**—Mr. J. E. Rebstock, of Ridgeway, president; Mr. A. O. Beatty, Welland, first vice-president; Mr. Leslie McMann, Thorold, second vice-president; Mr. C. W. Vahey, Bridgeburg, third vice-president, and Mr. L. B. Duff, Welland, secretary-treasurer.

**Lethbridge, Alta.**—That the customs receipts of Lethbridge, Alta., increase 80 per cent. in one year is shown by the annual report, which has just been issued in booklet form. The increase under this head for three years is 72 per cent., and may be considered satisfactory, considering the stringent quarantine regulations and increased duty on live stock during 1908. The post-office revenue shows an increase of 25 per cent. for one year, while the increase for four years amounts to 206 per cent. The number of banks located in Lethbridge at end of 1909 was ten, against six in 1908, and four the previous year. Population, assessment, building permits, shipping, etc., all show good increases over the previous year's figures, while it is expected that the 1910 figures will constitute an allowance record.



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