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CURIOUS ACTION BY MUTUAL INSURANCE ASSOCIATION.

A curious action by a mutual life insurance association, the Union St. Joseph of Drummondville, Que., came to light in the Montreal Courts this week. Action was brought against the Association to recover \$500, due on the death of Domina Houle, one of the members, in July, 1915. On July 1st three weeks before his death, Houle paid contributions due for April, May, June and July, but the receipt book, on being produced in Court, bore the words:-"These contributions are refused by the executive council." The Court ascertained that these words were inserted subsequently to Houle's death, the contributions having been refused in virtue of Rule 69 of the society, which stated that a member lost all benefits if his contributions were not paid within fifteen days of the date upon which they became due. The club claimed that contributions for as far back as April could not be accepted in July. Judge Pouliot, however, ruled that the fact that a member had not paid his dues for three months did not of itself suspend him from his rights as a member and that only in virtue of the specific provision in Rule 70 that a member should be struck from the list and lose all claim to benefits if dues fell into arrears for a period of six months could a member be suspended from the benefits of the Association. Suspension could not be pronounced after the death of a member. The Association was therefore ordered to pay the amount claimed.

NORTH AMERICAN LIFE.

The North American Life announces the follow-

ing appointments, etc.:— Mr. C. W. I. Woodland, Canadian Manager of The Employers' Liability Assurance Corporation of England, has been appointed a Director of the North American Life.

Mr. W. K. George, Director of the North American Life, has been elected First Vice-President. which office was rendered vacant by the death of

the late Mr. J. Kerr Osborne. Mr. T. H. McLean, District Manager at Calgary, has been appointed District Manager at Winnipeg. Mr. A. L. Hibbard has been appointed District Manager at Calgary, succeeding Mr. McLean.

Mr. T. E. Bourke has taken the position of Dis-trict Manager at Montreal for the North American Mr. Bourke has until recently been connected with the Sun Life and is an experienced underwriter.

SCHOOL BONDS FOR SALE

Tenders addressed to the undersigned will be received up to half-past nine o'clock a.m. of Thursday, June 15th, for the purchase of \$650,000 of 5½ per cent. thirty year bonds of the Protestant Board of School Commissioners of the City of Montreal.

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