

Dominion Textile Company, Limited

Manufacturers of
COTTON FABRICS

MONTREAL
TORONTO WINNIPEG

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ROSS & ANGERS

BARRISTERS and SOLICITORS

Coristine Building, 20 St. Nicholas St., Montreal

Founded in 1806.

THE LAW UNION AND ROCK INSURANCE CO., LIMITED

OF LONDON.

ASSETS EXCEED \$50,000,000.
OVER \$10,000,000 INVESTED IN CANADA.
FIRE & ACCIDENT RISKS ACCEPTED.

Canadian Head Office:

277 Beaver Hall Hill, MONTREAL.
Agents wanted in unrepresented towns in Canada.

COLIN E. SWORD, Canadian Manager.
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UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE, A.D. 1714.

Canada Branch, Montreal:

T. L. MORRISEY, Resident Manager.

North-West Branch, Winnipeg:

THOS. BRUCE, Branch Manager.

AGENCIES THROUGHOUT THE DOMINION.

Bell Telephone Main 2181-2182

The Strathcona Fire Insurance Co.

Head Office: 90 St. James St., Montreal

NON TARIFF

Correspondence invited from Brokers and others able to introduce good fire business

A. A. MONDOU,
Pres. and Gen'l Mgr.

J. MARCHAND,
Secretary

PROFESSIONAL.

THE SOCIETY FOR THE ADVANCEMENT OF INSTRUCTION IN THE LANGUAGES. — Instruction in the Languages and Mathematics. No. 91 Mance Street, or telephone East 7302 and ask for Mr. E. KAY.

INSURANCE

RETURNED SOLDIERS' INSURANCE.

Some of the Advantages Offered.

All returned soldiers and their families will be interested in the Returned Soldiers' Insurance Act, under which they are provided with an opportunity of obtaining Life Insurance at most favourable rates. The Act became effective on September 1st, 1920, and will remain in force for two years.

Under the provisions of the Act any honourably discharged soldier, sailor, or nurse, of the Canadian Forces domiciled and resident in Canada, may insure with the Government to an amount of from \$500 to \$5,000. Under certain conditions the widow of a returned soldier, who died subsequent to discharge, may also obtain insurance.

In addition to former members of the C. E. F. the privileges of the Act are available to anyone, male or female, who served during the late War in the Imperial Army or with the Forces of any of the allied or associated powers, providing they were domiciled and resident in Canada before the War and hold an honourable discharge.

Many of those who served overseas, while not suffering from a severe disability, find that their physical condition is such that they are unable to obtain life insurance at all or only at much higher rates than are normally demanded. They, therefore, find themselves severely handicapped in providing protection for their dependents. Under the Returned Soldiers' Insurance Act all returned men are placed on an equal basis as on medical examination is required.

Low Premium Rates.

The premium rates are low. They vary with the age of the insured and the plan of insurance chosen. At the age of twenty-five a straight life policy for \$1,000 costs \$1.24 per month. At the age of thirty-five the rate is \$1.70 per month. Beneficiaries are limited in the case of a married man to his wife and children. An unmarried man or a widower without children is required to name his future wife and children as beneficiaries. Should the insured die unmarried, the insurance money may be paid to one or more of his immediate relatives according to his will.

An exceptional advantage of this insurance is the provision made for a disability benefit. Under this section, should the policy holder become totally and permanently disabled, he is relieved from paying further premiums and the insurance money is paid to him direct in annual instalments equal to one-twentieth of the total amount of the policy.

Booklets explaining the Act, and application forms may be obtained from all branches of the Great War Veterans' Association; The Soldiers' Aid Commission; Imperial Veterans' of Canada; Grand Army of United Veterans; Army and Navy Veterans; Department of Soldiers' Civil Re-establishment; Military District Headquarters and District Offices of the Board of Pension Commissioners; or direct from the Commissioners, Returned Soldiers' Insurance, Transportation Building, Ottawa.

PRIVY COUNCIL DECISION.

The Privy Council has delivered judgment in the cases of Curtis and Harvey versus North British and Mercantile Insurance Co., and the same appellant versus the Guardian Assurance Co., concerning actions upon fire insurance policies, an explosion having occurred practically destroying appellant's premises. Their Lordships directed that the portion of the judgment of the King's Bench, Quebec, regarding the interlocutory judgments, should be varied, but they affirmed the lower court's judgment insofar as it directed enquiry into damages. The respondents have to pay costs. Cross appeals were dismissed.

From the decision of the Superior Court the insurance companies appealed to the Court of King's Bench, appeal side, and on the 19th September, 1919, the latter Court rendered judgment reversing the Superior Court and ordered the record to be returned to the Superior Court in order that the insured could make evidence as to what part of the loss was caused by fire and what part by explosion, the companies being held solely liable for actual fire loss.

From these judgments Curtis & Harvey appealed to the Judicial Committee of the Privy Council, and these appeals were heard in London during the week of July 9, 1920.

The judgments just rendered have the effect of confirming the judgments of the Court of Appeal at Montreal and fixing the liability of the insurance companies for fire only and relieving them from any loss or damage resulting from explosion.

TAKE OUT STRIKE INSURANCE.

Strike, riot and civil commotion risks anywhere in England rule at two shillings and sixpence per hundred pounds, Sterling, ordinary risks, including provision shops, five shillings is the rate for special risks, including easily accessible jewellers' shop windows. Normal rates would be one shilling to eighteen pence. There is no excitement in this market and hopes are still expressed that the strike will be brief.

B. C. SUGAR CO. TAKES OUT GROUP POLICY.

The British Columbia Sugar Refining Co., with Head Office in Vancouver, has taken out a group policy with the Sun Life which amounts to approximately half a million dollars. Under the terms of the contract, the officials and heads of departments are assured for a flat amount of \$3,000 each, and all other employees for an initial amount of \$1,000, increasing by \$100 for each year of continuous service, up to a maximum of \$2,500, and credit is given for past service, the Company paying the entire premium.

The B. C. Sugar Refining Co. has for many years been known as one of the most successful business enterprises on the Pacific Coast. Always keeping well abreast of the times, it has adopted many proven new developments for the increased efficiency of its plant, and the general betterment of its employees.

NEW THROUGH TRAIN SERVICE ACROSS CANADA.

Daily Train Via Canadian National-Grand Trunk Railways Proves Popular.

Through daily train service between Montreal and Vancouver over the lines of the Canadian National-Grand Trunk Railways has at once proved popular with the travelling public. The excellent accommodation offered, including observation cars, standard, tourist and colonist sleeping cars and the general features of interest possessed by the route are attracting those who appreciate the maximum of travel comfort. The new daily train, No. 1, leaves Bonaventure Station, Montreal, at 5.00 p.m. each day, reaches Ottawa at 8.00 p.m. and proceeds by way of North Bay, Port Arthur, Winnipeg, Saskatoon, Edmonton and Jasper and Mount Robson Parks (Canadian Rockies) to Vancouver. Connections are made at Winnipeg with through car service for other principal points in Western Canada. For full particulars, reservations, etc., apply to M. O. Dafoe, City Passenger and Ticket Agent, 230 St. James St. Montreal.

Final payment on the Murray-Mogridge.

The final payment on the Murray-Mogridge mine has been made and the company is planning to carry on exploratory work on four claims at the north end of their 680-acre property.