

BARRISTERS AND SOLICITORS

BARRISTERS

SOLICITORS

NOTARIES

Bicknell, Bain, Strathy & MacKelcan

James Bicknell, K.C., Alfred Bicknell, James W. Bain, K.C., G. B. Strathy, Fred. R. MacKelcan, John Wood, M. L. Gordon, T. W. Lawson.
Cable Address, "Bicknell, Toronto."
Codes A.B.C., 4th Edition. Liebers and W.U.

9th Floor, Lumsden Bldg. - Toronto, Can.

SEABORN, TAYLOR, POPE & QUIRK

Barristers, Solicitors, Notaries

Walter E. Seaborn
H. C. Pope

George E. Taylor
F. G. D. Quirk

MOOSE JAW

SASKATCHEWAN

FAWCETT G. TAYLOR

J. ROY COLWILL

TAYLOR & COLWILL

BARRISTERS, NOTARIES, ETC.

PORTAGE LA PRAIRIE, MANITOBA

Solicitors for the Great-West Life Assurance Co.,
The Merchants Bank of Canada, The B.C. Permanent Loan Co.

CONYBEARE, CHURCH & McARTHUR

BARRISTERS, SOLICITORS, ETC.

LETHBRIDGE, ALBERTA

Solicitors for Bank of Montreal, Alberta Railway
and Irrigation Co., etc.

Investments on First Mortgages at 8% specially
attended to.

MERCANTILE AGENCIES

COLLECTIONS

Our system gets the money.

If it fails, no charge

The Saskatoon Mercantile Agency

C. J. FOX, MANAGER

Telephone 635

P.O. Box 185

SASKATOON - - - - - Sask.

TRAVELERS' EDITIONS

CANADA REFERENCE BOOK

SUBSCRIBERS are reminded of the JULY issue. Orders
for whole or part Books will receive prompt attention.

Letters of introduction supplied to bona fide travelling repre-
sentatives of our subscribers without additional charge.

THE MERCANTILE AGENCY R. G. DUN & CO.

The Canada Life has issued a handsome souvenir edition of its monthly publication, giving an account of the recent celebration of the golden jubilee of its president, Hon. Geo. A. Cox, who for fifty years has been associated with that company.

Strathroy will have modern fire fighting equipment, and the Bell Telephone Company has outlined a fire alarm system suitable to its needs.

"That the secretary be instructed to write to the Marine Department to the effect that a Court of Competent Jurisdiction be appointed to sit upon marine cases on this coast." This resolution was unanimously carried at a largely attended meeting of the Vancouver Shipmasters' Association.

Blake, Lash, Anglin & Cassels
Barristers, Solicitors &c
Canadian Bank of Commerce Building
Cor. King & Jordan St.
Toronto

S.H. BLAKE, K.C. T. LASH, K.C. W.H. BLAKE, K.C. A.W. ANGLIN, K.C.
T.O. LAW, WALTER BOW, MILLER LASH, G.LYN OSLER,
R.C.H. CASSELS, GEORGE H. CASSELS, J.F. LASH

General Solicitors for

THE CANADIAN BANK OF COMMERCE

THE NATIONAL TRUST COMPANY ETC., ETC.

W. F. DUNN

CALDWELL & DUNN J. E. CALDWELL

Barristers, Solicitors, Notaries

Offices: 1, 2, 3, Dominion Bk. Bldg., Moose Jaw, Sask.

LOUGHEED, BENNETT, ALLISON & McLAWS

CALGARY, ALBERTA

Barristers, Solicitors and Notaries

Solicitors for The Canadian Pacific Railway Co., The Bank of Montreal, The Canadian Bank of Commerce, The Merchants Bank of Canada, The Bank of Nova Scotia, The Royal Bank of Canada, The Canada Life Insurance Company, The Great-West Life Insurance Co., The Hudson's Bay Co., The Massey-Harris Co. Limited.

NORTH EMPIRE FIRE INSURANCE COMPANY.

The operations of the North Empire Fire Insurance Company, with headquarters at Winnipeg, are best summarized in the statement of the president, Mr. D. H. McDonald. He stated:—"During the year the income has increased from \$67,946.53, in 1910, \$134,224.69 in 1911, from the following sources: Balance from 1910, \$2,682.29; premium reserve for 1910, \$15,296.11; premium income 1911, \$99,363.71; interest, \$7,585.78; commissions earned, \$9,296.80; the net premium increase being 70 per cent. in excess of that in the previous year, the interest earnings being over 40 per cent. greater than 1910. The expenditures were: for losses and adjustments, \$28,021.31; taxes, licenses, salaries, commissions, and all other expenses, \$28,666.73; re-insurance premiums (paid), \$26,804.96; premium reserve, government standard, \$25,524.52; cancellations, \$12,456.51; leaving a surplus of \$12,751.66, out of which a dividend of 6 per cent. was paid, taking \$6,591.30, and leaving a net surplus of \$6,160.36 to carry forward to 1912.

"The total insurance in force is \$3,380,130.00, being an increase for the year of \$1,190,505.00 (over 50 per cent.). The Auditor's Report shows that the records of the company's business and the assets and liabilities, as submitted to the shareholders, are correct."

An important feature in the statement for the past year is the reduction in the expense ratio and a decrease in agents' balances outstanding in 1911, on that of 1910, with an increase of 70 per cent. in premium income.

A chain of amusement hippodromes across Canada is the scheme outlined by Captain Montague Yates, of London, England.

The name of the author, and the name and address of the publisher of a book entitled, "The Theory of Banking," is desired. Address Book Department, Monetary Times.

Messrs. Thompson Ahern & Company, custom house brokers, 40 Yonge Street, Toronto, are successors to Mr. C. Irwin, who was engaged in the business for thirty-five years.