\$18,000; North-West Mill and Feed Co., Ltd., Edmonton, \$400,000; Salisbury Investments, Ltd., Daysland, \$40,000; Peace-Mackenzie Agencies, Ltd., Peace River, \$50,000; Northland Oils and Tar Sands, Ltd., Edmonton, \$50,000; Sissons-Brown Drug Co., Ltd., Edmonton, \$20,000; J. L. Tipp and Sons, Ltd., Edmonton, \$45,000; McCormick Coal Co., Ltd., Calgary, \$20,000; Western Dairy, Ltd., Edmonton, \$20,000; Diamond Lumber Co., Ltd., Edmonton, \$20,000; Beverly Coal and Gravel Co., Ltd., Edmonton, \$50,000; Goodridge, Ltd., Edmonton, \$40,000; Beaver Coal Co., Ltd., Castor, \$30,000; Wetaskiwin Free Press, Ltd., Wetaskiwin, \$10,000.

British Columbia.—Kilpatrick Moryson Motor Co., Ltd., Victoria, \$30,000; Van Norman Lumber Co., Ltd., Victoria, \$10,000; Mara Estate, Ltd., Victoria, \$10,000; Coast Range Steel, Ltd., Vancouver, \$15,000,000; Vancouver Pole and Pile Co., Ltd., Vancouver, \$50,000; People's Bakery, Ltd., Vancouver, \$24,000; Rose, Cowan and Latta, Ltd., Vancouver, \$30,000; Ketchikan Club, Ltd., Prince Rupert, \$10,000; Store Street Syndicate, Ltd., Victoria, \$15,000; Vancouver Island Sawmills, Ltd., Vancouver, \$100,000; British-Canadian Steamships, Ltd., Vancouver, \$1,000,000; Mutual Hotel Co., Ltd., Vancouver, \$35,000; Standard Decorators, Ltd., Vancouver, \$10,000; Sales, Ltd., Vancouver, \$10,000; Crescent Oil Holding Co., Ltd., Vancouver, \$175,000; Maple Leaf Motor Truck Co., Ltd., Vancouver, \$20,000.

Manitoba.—Netherlands Investment Co. of Canada, Ltd., Winnipeg, \$400,000; United Meat Stores, Ltd., Winnipeg, \$20,000; Dauphin Dairies, Ltd., Dauphin, \$60,000; P. A. C. McIntyre and Co., Winnipeg, \$10,000; Independent Storage and Warehouse Co., Ltd., Winnipeg, \$20,000; Arnaud Trading Co., Ltd., Arnaud, \$30,000; Sinclair Hardware and Coal Co., Ltd., Sinclair, \$20,000; Penn's, Ltd., Winnipeg, \$60,000; Automatic Waltzing Amusement Co., Ltd., Winnipeg, \$50,000; McKinnells, Ltd., Teulon, \$20,000; Martin Carruthers and Co., Ltd., Winnipeg, \$200,000.

New Brunswick.—Acadia Oil and Shale Co., Ltd., College Bridge, \$99,000; Royal Pharmacy, Ltd., Perth, \$9,900.

Ontario.—Regent Rubber Co., Ltd., Toronto, \$50,000; Mackenzie River Oil, Ltd., Toronto, \$5,000,000; Canada Tanning Co., Ltd., Simcoe, \$100,000; J. C. Barker and Co., Ltd., Toronto, \$50,000; Milford Bay Hotel Co., Ltd., Toronto, \$100. 000; Uxbridge Arena Co., Ltd., Uxbridge, \$10,000; O'Connell Rathburn Telephone Co., Ltd., O'Connell, \$7,000; Transportation Service, Ltd., Toronto, \$40,000; Leaside Transportation Co., Ltd., Toronto, \$50,000; Federal Coal Co., Ltd., Toronto, \$40,000; Cobourg Bread Co., Ltd., Toronto, \$40,000; Frontier Record Publishing Co., Ltd., Windsor, \$150,000; Bowes' Milk Products, Ltd., Toronto, \$500,000; Lion Woollen and Silks Co., Ltd., \$150,000; Filsy Musical Corporation, Ltd., Toronto, \$40,000; Bousquet Gold Mines, Ltd., Toronto, \$2, 000,000; Canadian Engravers, Ltd., Toronto, \$40,000 Detroit River Construction Co., Ltd., Windsor, \$40,000; Frank M. Foster, Ltd., Windsor, \$50,000; Dominion White Lime Co., Ltd., Windsor, \$100,000; Pearl LaSage, Ltd., Toronto, \$40,-000; G. A. Hodgson Co., Ltd., Toronto, \$100,000; Toronto Oil Co., Ltd., Toronto, \$1,000,000; Bethune and Hancock, Ltd., Hamilton, \$40,000.

Quebec.—Thompson Co., Ltd., Sherbrooke, \$100,000.

GOLD CONSIGNMENT REFUSED

Gold to the amount of \$806,418, consigned to the Canadian Bank of Commerce in New York, has been refused by the United States Assay Office because it was suspected of being of Russian origin. The gold, which was in the hands of the bank on November 11th, was for the account of customers, the bank itself not being interested except as an agent. The shipment came from Stockholm, Sweden.

C. B. Francis, one of the bank's agents at New York, said that there was no evidence to show that the gold was not of bona fide Swedish ownership, and that the shipment had been ordered by correspondents of high standing in European financial circles. He thought that the embargo on gold maintained by the Assay Office would be lifted as soon as the Treasury Department had examined into the situation.

THREE DOMINION INSURANCE LICENSES ISSUED

Empire Casualty Company Seeking Incorporation—Several Provincial Licenses Also Issued

THREE insurance licenses have been issued by the Department of Insurance, Ottawa, two of which merely authorize extension of scope. The Reliance Insurance Company of Canada has been authorized to transact in Canada the business of fire insurance. Head office will be at Montreal, Que., and J. W. Tatley has been appointed chief agent.

Authorization has been given to the Yangtsze Insurance Association, Ltd., to transact fire insurance throughout Canada. The previous license which the company held restricted its business to the province of British Columbia.

In addition to the classes for which it is already licensed the National Union Fire Insurance Company, of Pittsburg, Pa., may now write automobile insurance in the Dominion.

Provincial Licenses

The New Jersey Insurance Company has been licensed to transact in British Columbia the business of marine insurance in addition to automobile insurance, for which it is already registered.

The Retail Merchants Underwriters' Agency has been registered to transact fire and automobile insurance in the province of Manitoba.

Empire Casualty Company

Application will be made to the Ontario legislature by the Empire Casualty Company of Canada for its incorporation. The objects for which incorporation is sought are to carry on accident and sickness insurance, guarantee, loss or damage to property from any accidental causes, including boiler and other explosions, or by reason of theft, house-breaking, burglary or hold-up, public liability, automobile, inland transportation and marine and fire insurance, and also such other classes of insurance business or contracts which may, from time to time, be authorized by license, pursuant to the provisions of any insurance act. The head office and chief place of business is to be in Toronto, Ontario. The capital is to be \$1,000,000, divided into ten thousand shares of \$100 each. Smith, Rae and Greer, 4 Wellington Street East, Toronto, are solicitors for the applicants.

Bell and Mitchell, Ltd., insurance brokers, of Regina, Sask., have opened an office in Vancouver at 1325 Standard Bank Building. Gordon Bell, a member of the firm, and formerly of Saskatoon, will be manager of the new office.

Opposes Group Insurance

By unanimous vote the Moose Jaw city council has adopted recommendations on group insurance and will provide insurance for every civic employee. The schedule allows \$500 for single men, \$1,000 for married men and \$1,500 for all heads of departments. The cost to the city is estimated at \$2,750 a year.

Although the vote was unanimous, Mayor S. A. Hamilton has announced his determination to oppose the group insurance plan for civic employees, and would ask leave to reopen discussion on the matter. He advances as arguments against the adoption of the scheme that young, unmarried people should be in a position to provide for themselves, particularly well-paid heads of departments, who are in a better position to finance their insurance than many of the ratepayers, who would be forced to contribute. If the civic employees are to be insured, he declared, then the council should similarly cover every citizen.

The Postal Life Insurance Co., of New York, as well as other similar companies, are known to be actively canvassing this country by mail, although they are not licensed to do business in Canada. The government has given warning regarding this kind of business, and the public will do well to ignore any literature from such companies. There are many reputable Canadian and other life insurance companies with which to do business here, so that there is no necessity for negotiating contracts through unreliable sources.