terest in the Ottawa and the Dominion Life Underwriters'

Mr. W. F. Norton has been appointed manager for British Columbia of the Canada Life. He succeeds Mr. W. B. Ferrie, who has assumed the duties of investment manager of the company for British Columbia. Mr. Norton, whose headquarters will be at Vancouver, was formerly with the Federal Life, when that company was absorbed by the Sun Life, with which company he has been associated until his recent appointment with the Canada Life.

Mr. J. Gouinlock, a well-known Toronto insurance broker, died at his residence in that city. During the past seven years he has been associated with his son, Mr. James M. Gouinlock under the firm name of Messrs. John Gouinlock and Son, with offices in the Confederation Life Building. For the past three years he had spent six months of each year in the West Indies, where he was district manager for the Sun Life Assurance Company of Canada.

Mr. R. H. McCuish has been appointed branch manager of the Canada Life Assurance Company for Southern Saskatchewan, with headquarters at Regina, succeeding Mr. J. H. H. Young, deceased. Mr. McCuish was formerly with the Manufacturers' Life at Montreal. He is an energetic canvasser, a good organizer and administrator, and pos-



R. H. McCUISH, Appointed Canada Life branch manager for Southern Saskatchewan.

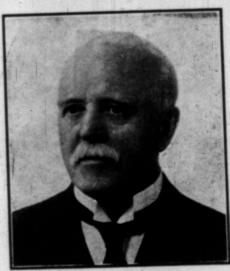
sesses unbounded faith in western Canada and particularly in Saskatchewan, where he will undoubtedly achieve good results for the Canada Life.

Mr. Fred G. Hearne, the well-known general agent in Toronto of the Glens Falls Insurance Company, has received a militia appointment to the headquarters staff now at Exhibition Camp, Toronto, preparatory to an overseas appointment. Consequently, for an indefinite period his services will be at the command of his King and country. He has made arrangements with Mr. H. R. VanNorman, an experienced insurance man, to take charge of his business until such time as he is released from military duties.

Mr. John Emo, general manager and secretary of the Globe Indemnity Company of Canada, has been unanimously elected as first president of the Casualty Insurance Managers' Association of Canada. This association is composed of all the managers of the casualty companies of Canada, for the purpose of the betterment of business. Mr. Lightbourne, of the Maryland Casualty Company, Toronto, and Mr. Dale, of the North American Accident Company, of Montreal, have been elected vice-presidents of the association. Provincial associations throughout the Dominion will be rendered every assistance and encouragement when required by the association.

Mr. G. Hunt, superintendent of agencies of the Imperial Life Assurance Company, tells The Monetary Times, that the recent convention of branch managers, held after the company's annual meeting, was very successful. Representatives from Vancouver to Halifax were present, including Messrs. S. Henderson, Vancouver, manager for British Columbia; W. Arden, Calgary, manager, Southern Alberta; W. T. Hart, Edmonton, manager, Northern Alberta; E. S. Miller, manager, Saskatchewan; F. C. Leach, Brandon, manager, Western Manitoba; H. B. Andrews, Winnipeg, manager, Eastern Manitoba; J. L. Routly, Fort William, manager, Western Ontario; W. A. Peace, Toronto, manager, Toronto branch; J. B. Cook, Kingston, manager, Kingston branch; E. J. L'Esperance, superintendent, Montreal; J. T. Chenard, manager, Quebec City branch; V. A. Lemieux, inspector, Quebec City branch; F. Paradis, manager, Chicoutimi branch; L. J. Lowe, St. John, manager, province of New Brunswick; J. C. Gass, Halifax, manager, province Nova Scotia; J. A. Mackenzie, St. John's, manager, Newfoundland.

Mr. John F. Ellis, who has just been elected a director of the Crown Life Assurance Company, Toronto, is a man who invariably gives the impression that life is a good thing. With that asset, a pleasing manner and a proper optimism, combined with business and administrative ability, Mr. Ellis has become a leader in Canadian manufacturing and also in citizenship. He is Ontario born and established his present business, the Barber-Ellis Company, Limited, paper dealers and envelope makers, Toronto, many years ago. He has been



JOHN F. ELLIS, Elected a director of the Crown Life Assurance Company.

the company's managing director since 1876. He has occupied at various times the presidency of the Canadian Manufacturers' Association, the Toronto board of trade, and other organizations, and was one of the founders of the Commercial Travellers' Association. Mr. Ellis was prominent in former years on the directorate of the Manufacturers' Life and was for some time its managing director.

Mr. H. B. Walker, in his annual report as chairman of the Montreal clearing house, stated that the remarkable recovery in the volume of bank clearings, during the latter part of 1915, reflected the improved conditions of trade generally, the result of which would doubtless continue to be shown in clearings for 1916. The bountiful crops, the enormous transactions in connection with the manufacture of munitions of war and the renewal of activity on the stock exchange, had all been contributing factors in the improvement in bank clearings. The following officers were re-elected: Mr. H. B. Walker, chairman; Mr. D. C. Macarow, vice-chairman; Messrs. Geo. B. Gerrard, F. G. Leduc, C. W. Dean, W. P. Hunt, F. T. Walker, J. B. Waddell, hon. treasurer; Mr. G. C. Hart, manager and secretary.

CANADA CEMENT DIVIDEND DECLARED

Canada Cement directors yesterday declared an initial dividend of 3 per cent. on its common shares.