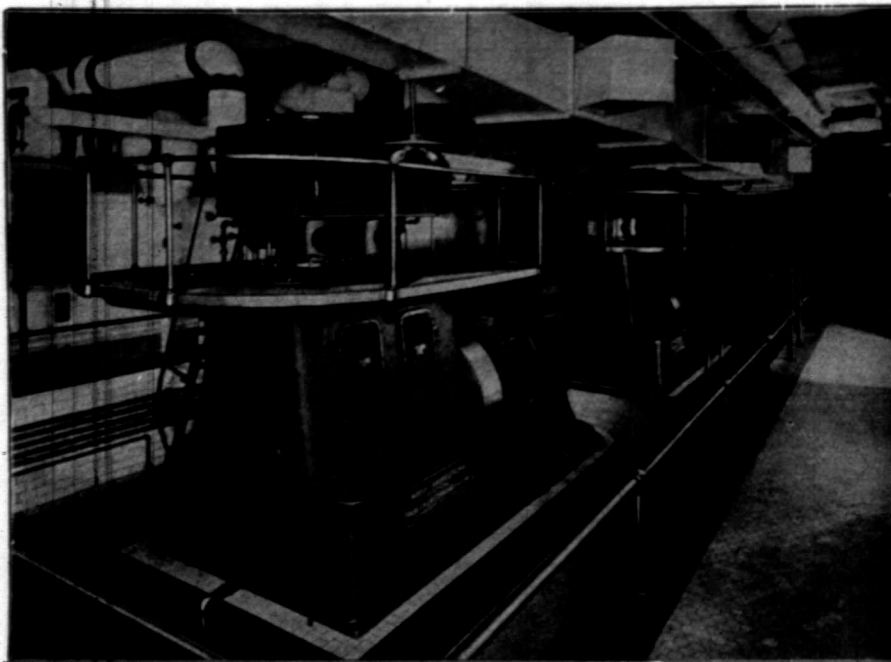


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Union Bank Building, Winnipeg, W. F. PORTER, Manager.  
609 Grain Exchange Building, Calgary, J. F. PORTER, Manager.

If people in Canada will trust their fire insurance to organizations or through brokers in the United States, about whom they know little or nothing, they may find a warning in the recent conviction of a Chicago insurance broker on a charge of using the mails illegally. This instance will help to correct, says the Spectator, evils which have grown up in the brokerage business in the West, especially among those representing unadmitted companies. A great many firms throughout the country which have placed insurance with non-resident brokers and paid premiums have been un-

able to recover their money when the companies cancelled the policies for non-payment of premiums or other reasons. "The brokers have relied upon the Illinois law, which has held that a policy once issued was in force until the company has tendered the unearned premium in cancellation. The broker above referred to was sued in the State courts, but escaped by holding that the policy was in force until the return premium was paid, and that, therefore, the insured had no ground of action. The verdict in question will make it possible to get after dishonest brokers."

## BANKING NEWS AND NOTES.

A branch of the Bank of British North America has been opened at Ituna, Sask., under the temporary management of Mr. F. McRae.

The Canadian Stover Gasoline Engine Company, Limited, of Brandon, Man., will apply for authority to increase its capital stock from \$50,000 to \$100,000.

The Canadian Trenton Pottery Company, Limited, have increased their capital stock from \$60,000 to \$120,000, the increase consisting of 600 shares of \$100 each.

The Union Lumber Company, of Winnipeg, will apply for power to decrease its capital stock from \$10,000,000 to \$6,600,000, the number of shares of \$100 each to be decreased from 100,000 to 66,000.

Mr. E. Osborne, a promoter, of Manchester and London, England, and Mr. T. C. Redfern, a capitalist and manufacturer, of Hyde, England, were recent visitors to the Pacific coast, studying the business situation with a view to making investments.

Half a million bushels of wheat will have been shipped from Vancouver to Mexico between the middle of January and the end of next month. The first shipment was made fourteen months ago, and that so much should be exported in three or four months shows the growth of this trade.

At the annual meeting of the Canada Electric Light Company, held in Amherst, N.S., a proposition to buy the plant and franchise of the company was presented by the Maritime, Coal and Railway and Power Company. A resolution was passed endorsing the sale, and advising the shareholders to transfer their stock. It is stated the Coal Company is paying over par for the shares, and is also taking over the bonds, thus making the transfer price in the neighborhood of \$90,000.



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