

MERCHANT MARINE TO DO BUSINESS HERE

**Employers' Liability Chief Agents of British Company—
United States Fidelity Has Scope Extended—
Three Provincial Licenses**

TWO licenses have been issued by the Dominion government, announcement to this effect having been made during the past week. The United States Fidelity and Guaranty Co. has been authorized to transact in Canada the business of forgery insurance, in addition to the classes for which it is already licensed.

The Merchants Marine Insurance Co., Ltd., has been authorized to transact here the business of fire and automobile insurance. C. W. I. Woodland, of the Employers' Liability Assurance Co., Ltd., Montreal, Que., has been appointed chief agent. The Merchants Marine is an English company, with a total annual premium income of about \$2,000,000 and assets of about \$7,000,000.

In addition to these licenses, three provincial authorizations have been granted. In Quebec, the Northwestern Mutual Insurance Association has been registered to transact fire and automobile insurance. M. Lapointe, Montreal, has been appointed chief agent.

In British Columbia the Union Fire and Casualty Co. has been registered to transact health and accident and automobile insurance. Head office for the province is at Vancouver, and Gordon Bell, 1332 Standard Bank Bldg., is attorney for the company. The National Fire Insurance Co. of Hartford, has also been licensed to transact tornado, explosion, inland transportation, marine and automobile insurance. The head office for the company is at Victoria, and H. T. Barnes is attorney.

New Incorporations

Three companies have been incorporated under the laws of the province of Saskatchewan, legislation having been enacted by the provincial government. The companies are: The Midwest Fidelity and Guarantee Co., Ltd., to carry on all classes of insurance business with the exception of life; the Saskatchewan Guarantee and Fidelity Co., to carry on fire and wind storm, inland transportation, inland marine, accident, employers liability, steam boiler, sickness, automobile, burglary, sprinkler, hail, livestock insurance; the Agricultural Insurance Co., Ltd., to carry on fidelity and guarantee insurance.

In Manitoba, the Farmers' Mutual Hail Insurance Co. has been incorporated with a capital of \$250,000.

The Strathecona Fire Insurance Co. will apply at the next session of the Quebec legislature to empower the company to transact the business of general automobile accident, riot, water reservoir, accident, aeroplane accident, general marine, burglary and larceny, surety insurance, and to act as agents for any insurance companies and for other purposes.

Hardware and Implement Underwriters

The Retail Hardware Mutual Fire Insurance Co., of Minneapolis, the Minnesota Implement Mutual Fire Insurance Co., of Owatonna, and the Hardware Dealers' Mutual Fire Insurance Co., of Stevens Point, Wisconsin, which companies recently obtained licenses from the Dominion government, after making the necessary deposit with the Receiver-General of Canada of \$50,000 each, are now ready to solicit fire business with the hardware and implement trade, on the same scale as they have been doing in the United States.

These companies were organized a number of years ago as a protest against excessive insurance rates charged by stock companies. They have been successful in the United States, for besides returning substantial dividends the three companies have accumulated over \$1,800,000 in net cash surplus (assets over \$3,800,000), and have insurance in force of over \$210,000,000. The licenses have been registered in Manitoba, Saskatchewan and Alberta, and business can be accepted immediately in these provinces. The companies re-

port that inside of thirty days it is expected business may be accepted in Ontario. The companies will operate under the name of "The Canadian Hardware and Implement Underwriters," with head office at 802 Confederation Life Building, Winnipeg.

NEW INCORPORATIONS

Ed. Lacroix, Ltd., \$1,000,000—Ontario Western Petroleum, Ltd.—Riverside-Silk Mills, Ltd.—Menjobagues Lumber Co., Ltd.

The following is a list of companies recently incorporated under Dominion charter, with the head office and authorized capital:—

Keystone Transports, Ltd., Montreal, \$5,000; Century Roof, Ltd., Ottawa, \$50,000; A. J. Reach Co. of Canada, Ltd., Toronto, \$250,000; Ontario Silver Black Foxes, Ltd., Brantford, \$100,000; Story Lumber Co., Ltd., Ottawa, \$50,000; Canadian Perfect Wheels, Ltd., Listowel, \$100,000; Geo. W. Peck and Co., Ltd., Montreal, \$100,000; A. G. Spalding and Bros., of Canada, Ltd., Toronto, \$300,000; Wonder Securities, Ltd., Montreal, \$165,000; Boulanger, Bergevin and Co., Ltd., Lachine, \$100,000.

Provincial Charters

The following is a list of companies recently incorporated under provincial charter:—

British Columbia.—Mission Public Service Co., Ltd., Vancouver, \$150,000; Rupert Wine and Liquor Co., Ltd., Prince Rupert, \$25,000; B.C. Bonded Attorney, Ltd., Vancouver, \$10,000; Rossland Velvet Mines, Ltd., Rossland, \$300,000; Wilson and Jelliman, Ltd., Victoria, \$10,000; Vanderhoof Lumber Co., Ltd., Vancouver, \$10,000; J. W. Campbell Co., Ltd., Vancouver, \$25,000.

Manitoba.—Coliseum Theatre Co., Ltd., Winnipeg, \$30,000; L'Association Fraternelle de Grande Clairiere, Ltd., Parish of Grande Clairiere, \$4,000; Dauphin Theatres, Ltd., Dauphin, \$200,000; Kerr's, Ltd., Brandon, \$30,000; D. Coughlin and Co., Ltd., Winnipeg, \$20,000; Matlock Community Building Club, Ltd., Winnipeg, \$10,000.

New Brunswick.—Hampton Flour Mills, Ltd., Hampton, \$24,000; Albert Mercantile Co., Ltd., Albert, \$9,950; G. A. Stackhouse and Co., Ltd., St. John, \$9,000; United Bakeries, Ltd., Moncton, \$24,000.

Ontario.—Candy Specialties, Ltd., Hamilton, \$40,000; Thompson Bros., Launderers, Ltd., Kingston, \$40,000; Casey Mountain Operating Syndicate, Ltd., Toronto, \$100,000; Chas. A. Branstons, Ltd., Toronto, \$100,000; E. S. Bryant Pattern Works, Ltd., Windsor, \$40,000; Ontario Western Petroleum, Ltd., Windermere, \$500,000; O'Neill Motor Sales Co., Ltd., Chatham, \$150,000; National Show Car School, Ltd., Toronto, \$40,000; Beau Monde Tailoring Co., Ltd., Toronto, \$50,000; Routery Dresses, Ltd., Toronto, \$40,000; Mack Furnace Co., Ltd., Chatham, \$250,000; United Growers Packages, Ltd., Niagara-on-the-Lake, \$75,000; Mead Co., Ltd., Toronto, \$100,000; Pine Point Park, Ltd., Oshawa, \$33,500; Ye Paris Printe Shoppe, Ltd., Paris, \$40,000; Riverside Silk Mills, Ltd., Galt, \$500,000; Charcoal Supply Co., Ltd., Toronto, \$40,000; Canadian Dolls, Ltd., Grimsby, \$50,000; Ontario Fuels, Ltd., Toronto, \$40,000; Braun and Bonnick, Ltd., Toronto, \$40,000.

Quebec, Que.—Ed. Lacroix, Ltd., St. George's Est., \$1,000,000; Menjobagues Lumber Co., Ltd., Three Rivers, \$500,000; Club des Charpentiers Menuisiers, Locale 134, Montreal, \$50,000; Le Club Social des Trois-Rivieres, Three Rivers, \$10,000; Queen Asbestos, Ltd., Montreal, \$50,000; Laurentian Iron Co., Ltd., Montreal, \$20,000; Montreal Motors Corp., Ltd., Montreal, \$99,000; Barwick, Ltd., Montreal, \$99,000.

Saskatchewan.—Bell Insurance Agency, Ltd., Saskatoon, \$20,000; North-West Farmers and Threshers, Ltd., Sceptre, \$5,000; Thompson and Co., Ltd., Shaunavon, \$5,000; Shaunavon Motor Co., Ltd., Shaunavon, \$20,000; Keewatin Club, Prince Albert, \$5,000.