

ROYAL INSURANCE CO., OF ENGLAND. FIRE AND LIFE.

Agent in Quebec, C. P. Champion. Established 1845. Commenced Business in Canada in 1850.

Mr. Champion is also agent for the Queen Insurance Co., but it is the Quebec interests of the Royal that particular mention is made here, it being counted among the largest and best insurance companies of the world. It is actually the strongest fire office in existence. Assets over \$65,000,000; premiums received, 1906, over \$15,000,000; premiums received in Canada, \$1,227,794.21. Paid San Francisco conflagration, \$4,638,853, this amount being paid in full immediately upon adjustment without cash discount. Only four other companies settled on this basis (of which Queen was one).

It is a satisfaction to Quebecers to realize that a concern of such enormous strength is doing business in their midst through an agency conducted by such a veteran insurer as is Mr. Champion, whose dealings with the insured have always been prompt, courteous and liberal. In this sense it is worthy of remark that losses are promptly settled without reference to the home office in London, an advantage which obviates the necessity of prolonged delay, which might be a matter of vital importance to a sufferer who needed immediate funds to re-establish in business or to meet pressing liabilities.

As far as regards the company's record in its transactions, through its local representative, it is one of liberality and satisfaction and is so recognized and valued by the community.

THE MILLER & LOCKWELL CO., LTD.

The Miller & Lockwell Company, Limited, whose large factory is situated at No. 645 St. Valier street, Quebec, can justly lay claim to being the leading firm of cigar manufacturers in the city, and the fine premises occupied by them as a manufactory is in every way worthy of the enterprise of the Company, for in all its details and appointments it is typically progressive and in touch with the times.

Mr. C. J. Lockwell, the President of the Company, is one of those painstaking and energetic business men who is far-seeing in his grasp of possibilities, and has been instrumental in bringing the Company to its present state of commercial importance.

The business dates from 1896, since which time it has made remarkable progress, and to-day is adding to its former successes in more ways than one. The Company are owners of their own substantial factory, and with a capital of \$100,000 is one of the most flourishing joint stock companies in the Quebec district. Furnishing employment to close on 200 hands, the Miller & Lockwell Company, Ltd., are justly considered a thriving organization with a bright future.

R. H. GALE.

Mr. R. H. Gale, electrical contractor, 121 St. John street, Quebec, was born and educated in the Ancient Capital. It is noteworthy of Mr. Gale's enterprising spirit that he was the first electrical contractor in Quebec, his business dating back some nine years, during which time he has been favoured with all the large contracts for electrical fittings. As the chief pioneer in this field of lighting and all that pertains thereto, Mr. Gale has excellent reason to be proud of his success. Making the study of electrical fittings and installation the chief part of his business, he has succeeded in a very commendable way. His handsome premises on St. John street, which with adjoining ones, is part of his real estate ownership, are thoroughly up-to-date in electrical fittings of the latest design, the display being in keeping with the reputation he has earned as a provider of all that is best in modern electrical fittings.

Mr. Gale married Miss Gertrude Elma Read, of Florida, whose father, by the way, is largely engaged in the timber industry in that State. Mr. Gale is a member of the Board of Trade and Grand Vice-Chancellor of the Knights of Pythias, Grand Lodge of Quebec. His private residence is Park Avenue, one of the choicest residential districts of Quebec.

E. M. TALBOT, ARCHITECT.

Mr. E. M. Talbot, architect, whose offices are situated at Number 14 St. Joseph Street, is one of the leading architects in the Ancient Capital, and began business in 1883. He is a native of the city and has been twice married, first to Miss Thompson and secondly to Miss Lortie, and has seven children, the issue of both nuptials. Mr. Talbot has done considerable work of a very genuine character, the Franciscan Church is a typical example, while numerous stores testify to his striking ability as a leader in his profession. He is now in partnership with Mr. J. A. T. Dionne, and excellent results may be looked for at the hands of this prosperous firm of architects.

A. FISET.

Mr. A. Fiset, who has his large furniture and stove warehouse at No. 425 St. Paul street, began business some 35 years ago, first as a fruit merchant and then as the owner of the business at the above address, in which he is assisted by his sons.

Mr. Fiset is a Quebec man and has seen the rise and fall of many concerns in commercial life, but he has persevered and with fruitful results, as he is the owner of valuable real estate in the upper section of the city, in De Salaberry street and elsewhere.

Mr. Fiset is a popular sportsman as well as a keen business man and enjoys following the hounds, being a member of the Hunt Club as well as an active participant in the proceedings of the Board of Trade.

LA CAISSE D'ECONOMIE DE NOTRE DAME DE QUEBEC.

BANQUE D'EPARGNE.

Cette Institution fut fondée à Québec, le 21 Mai, 1848, sous les auspices de la Société de St-Vincent de Paul.

Ses deux principaux fondateurs furent Mr. François Vézeau et le Dr Olivier Robitaille. Leur but était d'encourager l'épargne dans toutes les classes de la société et plus particulièrement dans les classes ouvrières.

La Caisse d'Economie fut incorporée en Avril, 1855, sous l'Acte de la Législature Provinciale, 24 V. Vict., Chap. 32, révisé en 1866, des pouvoirs mieux définis et plus étendus, par l'Acte du Parlement 29 et 30 V. Vict., Chap. 130, et obtint, en 1872, une charte spéciale en vertu de l'Acte du Parlement Fédéral, 24 V. Vict., Chap. 7.

La Caisse d'Economie de N.D. de Québec reçoit les plus petits dépôts à partir de 25 centimes.

Obbligé par la loi de ne prêter que sur des garanties de tout repos, telles que bonds de Gouvernements et de Municipalités, actions de banques, etc., La Caisse d'Economie donne à ses déposants la plus grande sûreté que l'on puisse désirer.

Le surplus de l'intérêt sur le passif est de plus d'un million de piastres.

Le tableau suivant fait voir l'augmentation progressive des dépôts qui lui sont confiés. Il montre en même temps la confiance du public dans cette institution et l'accroissement de la richesse publique dans la ville Capitale.

Somme des dépôts le 31 Décembre, 1848	\$ 1,740.75
Somme des dépôts le 31 Décembre, 1858	163,180.33
Somme des dépôts le 31 Décembre, 1868	1,624,491.71
Somme des dépôts le 31 Décembre, 1878	2,110,917.05
Somme des dépôts le 31 Décembre, 1888	2,827,921.11
Somme des dépôts le 31 Décembre, 1898	5,467,736.03
Somme des dépôts le 30 Novembre, 1907, au delà de	8,500,000.00

La charte de la Caisse d'Economie de N.D. de Québec ne lui permet d'avoir des bureaux qu'à Québec et Lévis.

Son bureau-chef est au centre de la Haute-Ville, 21 rue St-Jean, mais elle a des succursales à la Basse-Ville, à St-Roch, à St-Sauveur, au Faubourg St-Jean et à Lévis. Ses directeurs actuels sont MM. Cy. Tessier, Président, L. P. Siroux, Vice-Président, l'Abbé Louis H. Papout, C. Labrie, C. N. Hamel, P. B. Dumoulin et H. Edmond Dupré.

L. P. TURGEON.

Mr. L. P. Turgeon, who is the Quebec manager for the Rolland Paper Company, was born in Quebec and educated at its Commercial Academy.

After being with Messrs. Revellon Brothers during a period of five years, he entered upon his present duties, and has succeeded admirably as an excellent manager of an important branch of a most important industry. The name of the Rolland Paper Company is known throughout Canada and the importance of its Quebec warehouse in the handsome Board of Trade Building is only second to the headquarters.

In the choice of Mr. Turgeon as their Quebec Manager, the Rolland Paper Company have acted wisely, as he is not only a prudent manager, but a young member of Quebec commercial life and is highly esteemed by a large circle of friends in his native city. He is a member of the Board of Trade and an active worker for Quebec's progress.