

The Nova Scotia Silver Coal Mining Company has increased its capital stock from \$2,000,000 to \$2,500,000 by the issue of 500,000 shares of new stock of \$1 each.

At London, Ont., recently a jury awarded Mr. Walter C. Barnett \$6,000 in his action against the G.T.R. for \$20,000. His Lordship Chief Justice Meredith reversed the decision on the ground that the jury had found that the plaintiff had no right on train upon which he was hurt, and therefore they had forfeited any right the plaintiff had for damages.

NOTICE

THE HAND-IN-HAND INSURANCE COMPANY

(Mutual and Stock)

The Annual General Meeting of the members and shareholders of this Company will be held on Monday, the 21st day of February, 1910, at 2 p.m., at the Company's offices, No. 32 Church Street, Toronto, for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the Company.

By Order,

HUGH SCOTT,

Toronto, 20th Jan., 1910.

Manager and Secretary.

NOTICE

THE QUEEN CITY FIRE INSURANCE COMPANY

The Annual General Meeting of the Shareholders of this Company will be held, pursuant to the Act of Incorporation, on Tuesday, the 22nd day of February, 1910, at 12 o'clock noon, at the Company's office, Queen City Chambers, No. 32 Church Street, Toronto, to receive the report of the Directors for the past year, to elect Directors for the ensuing year, and for the transaction of such other business as may be transacted at a General Meeting of the Shareholders.

By Order,

THOMAS WALMSLEY,

Toronto, January 20th, 1910.

Secretary.

ROYAL INSURANCE INSPECTORS MEET.

Three days last week a conference of the inspectors of the life department of the Royal Insurance Company of Liverpool, England, was held in Montreal at the Place Viger Hotel. In addition to continuous business sessions at which the affairs of the Company's business in Canada were discussed, a dinner was held on one evening at the hotel at which Mr. William Mackay, manager for Canada and Mr. J. H. Labelle, assistant manager, were present. At this function presentations were made to Messrs. I. W. Watts, Vancouver, and A. Germain, Montreal, for first and second place respectively in the competition. A handsome brass lamp was presented to Mr. A. R. Howell, secretary for Canada of the company's life department, who presided over the conference. An extensive increase in the company's Canadian business is anticipated this year. In addition to the executive officials of the Canadian head office, the following inspectors were present: Messrs. I. W. Watts, Vancouver; F. O. Maber, Winnipeg; W. H. Leacock, and W. E. L. Coleman, Toronto; J. A. Taillon, Ottawa; E. K. McKay, Halifax; J. H. Walsh, A. Germain, and B. Duvigne, Montreal.

VICTIMS WERE INSURED.

Companies Pay Heavily to Passengers on Ill-Fated C.P.R. Train.

Upwards of two hundred thousand dollars has been paid or will be paid by the accident insurance companies to those injured in the Canadian Pacific Railway wreck at Webbwood last week. This figure is merely an estimate. The true amount may be greater as the double liability clause offered in the policies of most of the accident companies applies to injuries received while on board trains or other common carriers.

The Ocean Accident and Guarantee Corporation, Limited, of London, England, is required to settle for far larger sums than the other companies have to pay, as the Ocean pays triple liability for accidents while on common carriers. This makes their liability 50 per cent. greater than that of any other accident company.

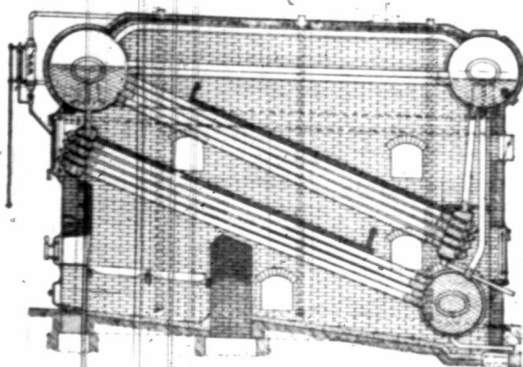
The man who has a policy calling for a death payment of \$5,000 under ordinary circumstances, if killed in a wreck leaves his family \$15,000 if he is insured in the Ocean, but \$10,000 if he is insured in any other accident company.

It is the occurrence of horrible wrecks like the one at Webbwood which awakens one to the necessity of accident insurance. If one were to think, "What would I do, how could I and my family get along if I were to be disabled absolutely for four or five years in a wreck like that?"; if we were to sit down with pencil and paper and figure out just how one's bank account would vanish under such circumstances, one would see the immediate necessity for accident insurance. It is better to have and not to need than to need and not to have. You can never tell when your name may appear in the list of the injured.

There is a man in your town or city who can explain accident insurance to you from A to Izzard and backwards. Look him up. He is a good man to know. He represents the Ocean. A postal to Mr. Charles H. Neely, Canadian Manager of the Ocean, Traders' Bank Building, Toronto, will bring you the name and address of the representative nearest to where you live.—Adv.

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Traders Bank Building, Toronto, WILLIAM MCKAY, Manager.
Union Bank Building, Winnipeg, J. F. PORTER, Manager.
Calgary Block, Calgary, J. F. PORTER, Manager.