

MUCH MONEY IN INSURANCE

ANNUAL REPORT ON ALL COMPANIES OTHER THAN LIFE.

A good many interesting facts and figures are tucked into the annual report of the superintendent of insurance companies other than life. Sixty companies are carrying the fire insurance of Canada, of which twenty-five are Canadian, nineteen British and sixteen American.

During the past year eight companies have been granted a license, two of which are Canadian, the others being British, American and French.

BIG PREMIUMS.

Cash received for premiums during the year in Canada amounted to \$18,725,531, being greater than that received in 1909 by \$1,676,067, and the amount paid for losses was \$10,292,392, which is greater than that paid in 1909 by \$1,645,567.

The gross amount of policies new and renewed, taken during the year by fire companies was \$1,817,053,685, which is greater by \$237,079,818 than the amount taken in 1909. The premiums charged thereon amounted in 1910 to \$24,684,236.40, being \$2,390,663.15 greater than the amount charged the previous year. The rate of premiums (1.358) is somewhat lower than that of 1909 (1.431). The loss rate (54.96) is 4.38 per cent greater than the loss rate of the previous year (50.72) and 8.67 per cent less than the average loss rate (63.63) for the past 42 years.

Seven companies are carrying all insurance on automobiles, three Canadian and four American. The premiums paid amounted to \$80,446, and the losses paid to \$28,372, with \$7,420 of losses outstanding.

Very little insurance to cover loss by tornadoes was placed in this country. Three American companies managed to get \$588 in premiums, which was all velvet, for no losses were registered during the year. Hall insurance, however, appealed more to Canadians. One company alone, the Hudson Bay Insurance, received in premiums \$226,881, and losses paid \$73,362. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to \$4,369 and the losses paid to \$482.

Fifteen out of the 17 companies carrying accident insurance transacted employers' liability business. The premiums paid were \$1,644,252, and the losses paid amounted to \$714,977, with unsettled claims outstanding to the amount of \$432,086.

All the accident companies transacted personal accident business, the total premiums for which were \$1,815,571, insuring an amount of \$296,236,458. The claims paid amounted to the sum of \$603,331, and there were outstanding at the close of the year unsettled claims amounting to \$118,868.

BIG GUARANTEES.

Guarantee business was transacted by eleven companies, of which four are Canadian, three British and four American. The total premiums received were \$298,940, guaranteeing an amount of \$90,780,163, and the net amount paid for claims was \$46,709, with unsettled claims amounting to \$40,140 outstanding at the end of the year.

Contract insurance was transacted by two companies, both American. This class of insurance is included in the definition of guarantee insurance in the Insurance Act, 1910. The premiums received in 1910 amounted to \$72,939, and the losses paid to \$7,347.

Plate glass, steam boiler and stock and inland transportation insurance was carried by Canadian and American companies. The premiums in all these were large.

LARGE BUILDINGS IN ST. JOHN

St. John recently had a visit from an engineer representing Lockwood, Green and Company, a big engineering and construction firm of Boston. He gathered information concerning materials and pieces, and spoke of plans for a concrete building to cost \$400,000. About the same time a city firm received a letter from the Pennsylvania Tile and Construction Company, stating that they had received from the Boston firm an enquiry concerning tile panels for large buildings in St. John. There is no definite information, but these facts have set everybody guessing. In the meantime F. C. Durant, who was thought to have fallen down with his project to finance a big sugar refinery at St. John, has informed the city council, through his solicitors, that he is still in the field and hopes to deliver the goods. He protests against a proposal made to transfer to another industrial concern the site on which he had engaged to erect a sugar refinery to cost between \$2,000,000 and \$3,000,000. The Frank-

lin Baker Company of Philadelphia, having made application and intimated their desire to establish a small branch factory at St. John, at a cost of about \$20,000, the city council has granted them a seven years lease of a lot on Broad Street for that purpose.

IS RECIPROCITY DEAD?

Reciprocity is dead as a door nail is the cheery cry of the present majority. It will never be heard of again. No, say some who have been studying the figures. When Mr. Borden toured the three western provinces of Manitoba, Saskatchewan and Alberta before the general elections, he promised the western farm organizations practically everything they asked for except reciprocity. He promised them public ownership and operation of terminal elevators. He promised the same with regard to the Hudson's Bay Railway. He promised aid to the chilled meat industry. All their desires he promised to fulfill, except the consummation of the Reciprocity Agreement. In spite of that, the farmers voted against him, showing that a lower tariff is still their chief desideratum. The Liberal vote in the Prairie Provinces, on September 21, was 39,284 greater than it was in the preceding election of 1908, while the Conservative vote only increased 21,616. In Winnipeg, as in Toronto, the Conservative vote was abnormally large, and for much the same causes, but, in spite of that, the popular Liberal majority in the three provinces was twenty thousand. Had the position of the parties been reversed on the Reciprocity Agreement, the most intimate students of the situation say that undoubtedly the majority would have been Conservative. Even the Winnipeg 'Tribune,' bitterly hostile to the late government on its general record, went wholeheartedly for reciprocity; and the 'Grain Growers' Guide,' also adversely critical of the government in many respects, bent its chief energies upon fighting for the wider markets that reciprocity would have conferred. The 'Weekly Sun,' of Toronto, which speaks largely for the farmers, is of opinion that the West will, two years hence, when the promised election comes after redistribution, give an even more pronounced vote for reciprocity; and that the Liberal vote in the country will be greatly augmented at the next election because of the alliance of Mr. Borden and his 'imperialists' with Mr. Monk and his down-with-the-navy 'Nationalists.' This alliance which in another election render no effective the race and creed cries which were so effective last September for the Conservatives in Ontario and for the Nationalists in Quebec. The task of holding discordant elements together is one that almost no one but a parliamentary chess player for the fun of it, like Mr. Balfour, can take much pleasure out of, under the nagging of the Halsbury Club, whose motto was B. M. G., Balfour must go. Mr. Borden has need to-day of a double portion of Mr. Balfour's imperturbable temper. He has already betrayed some of the irritation which the incongruity of his allies is causing him, among whom there are some who a few months ago were in a B. M. G. cabal.

MR. MONK'S HINT.

As Mr. Borden's "Patronage Committee" have troubles of their own in fact are overwhelmed with them—we beg to direct their attention to the stand taken by Hon. F. D. Monk,

By This Sign



you know that you are getting the one preparation that has stood the test for over thirty-five years and still remains the Standard tonic-food-medicine, used and recommended by the medical profession the world over.

Scott's Emulsion

is the embodiment of elements that make for good health and strength.

ALL DRUGGISTS

11-23

DOCTORS HAD GIVEN UP ALL HOPE

"Fruit-a-lives" saved my Life

RIVIERE A PIERRE, Q., May 9, 1910.
"I look upon my recovery as nothing short of a miracle. I was for eleven years, constantly suffering from Chronic Dyspepsia and Indigestion. I was treated by several doctors and they simply did me no good. During the latter part of my illness, I was so thin that I weighed only 90 pounds, and I vomited everything I ate."



"The doctors gave me up to die as the stomach trouble produced heart weakness and I was frequently unconscious. I received the Last Rites of the Church. At this time, a lady strongly urged me to try 'Fruit-a-lives.' When I had taken one box, I was much better and after three boxes, I was practically well again, and had gained 20 pounds. I have taken 13 boxes in all and now weigh 150 pounds and am well."
Madame ARTHUR TOURANGEAU.
"Fruit-a-lives" is the only medicine in the world made of intensified fruit juices and always cures Indigestion, 50c. a box, 6 for \$2.50, or trial size, 25c. At all dealers, or from Fruit-a-lives Limited, Ottawa.

the "deputy Prime Minister." Mr. Monk was honored with a demonstration at Hull the other day, and, of necessity, he dealt with the clamant demand for Government jobs. The Montreal Star reports him as follows:

"Speaking of patronage and the many applications for Government jobs, the Minister expressed the opinion that for the young, active and ambitious man the Civil Service did not offer the attractions which obtained outside."

In other words, Mr. Monk finds that he cannot begin to find jobs for the hosts who are seeking them, and by way of consoling the disappointed, tells them that there are far better opportunities outside the Government service. This is cold comfort for "the boys" who have been looking forward to the day when they could serve their country—at their country's expense—but it is good advice just the same.—Chronicle.

Sickness is usually caused by the accumulation of waste matter and impurities within the body.

Dr. Morse's Indian Root Pills,

enable the bowels, the kidneys, the lungs and the pores of the skin to throw off these impurities. Thus they prevent or cure disease.

25c. a box.

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THE BOURASSA-MONK POLICY.

(From the Ottawa Free Press.)

The Nationalist attitude was succinctly set forth in Le Devoir the other day, when it was declared that the policy of Bourassa and Monk and their followers was: "Strengthen our militia, build our forts, man and equip them and generally adopt a policy of defence of Canadian territory; but leave the protection of our commerce to England, who would have to do it anyway."

That is the Monk policy, so far as publicly made known. It is certainly the Bourassa policy, and it will, unless they swallow themselves whole, undoubtedly be the policy of the Nationalists from the Province of Quebec, when the question comes to be discussed in caucus.

(Chronicle.)

Those people who express surprise because Sir Wilfrid Laurier ventured

Warm Footwear

Our Felt Slipper Line

is the best ever

Beautiful colors and designs

Boots and Shoes for Everybody

Also a beautiful assortment of

Indian Beaded Moccasins or Slippers

They make splendid presents and can be sent easily by mail

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A Drop in Sewing Machines

A fine stock of drop head, automatic lift, in oak, beautiful in design and finish, fine set of attachments,

Only \$25.00

C. R. WATSON'S and examine

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Paints!

Varnishes
Brushes
Builders' Hardware
Etc.

Clarke and Johnston Connell Street.

to criticize the selection of Dr. Sproule as Speaker of the Commons should read the records. Then they would find that Sir Wilfrid only did what Sir Charles Tupper did after his defeat in 1896. And Mr. Borden was himself in the House when Sir Charles made his protest on August 19 of that year.

IT WAS STONE IN THE BLADDER GIN PILLS PASSED IT

"Five years ago, I was taken down with what the doctors called inflammation of the bladder—intense pains in the back and loins, and difficulty in urinating, and the attacks, which became more frequent, amounted to unbearable agony. I became so weak that I could not walk across the floor. My wife read in the papers about GIN PILLS and sent for a box. From the very first, I felt that GIN PILLS were doing me good. The pain was relieved at once, and the attacks were less frequent."

In six weeks, the Stone in the Bladder came away. When I recall how I suffered and how now I am healthy and able to work, I cannot express myself strongly enough when I speak of what GIN PILLS have done for me". JOHN HERMAN, Hamilton, Ont.

Regular size, 50c. a box, 6 for \$2.50—at all dealers. You can try them free by writing for a free sample to National Drug & Chemical Co. of Canada, Limited, Dept. N B Toronto.

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NIGHT EXPRESS leaving at 11.30 p. m. connects at Truro with the Morning Express for Sydney, and with steamers leaving North Sydney for Newfoundland.

NUMBER 26 Through Express for Halifax leaving at 12.40 p. m. connects at Truro with Night Express for Sydney.

BUFFET SERVICE on Night Express serving Breakfast between Truro and Halifax.

DINING CAR on Morning Express from Truro serving Breakfast and Luncheon.

CANADIAN PACIFIC Passenger Train Service From Woodstock.

Effective Oct. 8th, 1911—Atlantic Time.

Trains Daily, Except Sunday.

DEPARTURES—

7.15 a. m. For Houlton, St. Stephen, St. Andrews, Fredericton, St. John and East, Portland, Boston, etc.

7.25 a. m. For Fredericton via Gibson Branch.

12.10 p. m. For all points North—Plaster Rock, Grand Falls, Edmundston, Fort Fairfield, Caribou, etc.

5.00 p. m. For Fredericton via Gibson Branch.

5.33 p. m. For Houlton, St. Stephen, Fredericton, St. John and East, Portland, Boston, Sherbrooke, Montreal and West.

10.35 p. m. For Aroostook Junction.

ARRIVALS—

7.15 a. m. From Aroostook Junction.

12.00 n. n. From Fredericton via Gibson Branch.

12.10 p. m. St. John and East—St. Stephen, Boston, Montreal and West, and from Houlton.

5.33 p. m. From Edmundston, Grand Falls, Presque Isle, Caribou, Fort Fairfield, Plaster Rock, etc.

8.40 p. m. From Fredericton via Gibson Branch.

10.35 p. m. From Houlton, Fredericton, St. John and East, St. Stephen, St. Andrews, Portland, Boston.

W. B. HOWARD, D.P.A., St. John, N. B.

AUCTION SALE!

Imported Clydesdale Mares

I will sell by auction, twenty big smooth young Clydesdale Mares of choice quality with the best of breeding, imported direct from Scotland, at WOODSTOCK, N. B. Friday, December 8th, 1911, at one o'clock

This is a good opportunity to get a good brood mare at your own price.

WM. MAHAREY, RUSSELL, ONT.

Kilmarnock Hunting Camps

Season 1911

MOOSE AND DEER, DUCK, PARTRIDGE and other Small Game. CARIBOU in November.

If you want to go out after any of these, and be free from the bother of getting Provisions and Outfit together—if you want a good dry warm place to lie down in at night, and a good place to eat and to set up to three or more times a day, come down and stay with me. If you have no Gun or Rifle I have them to hire at current rates. Or, if you want a few days rest, or a good time without much hunting come just the same.

My camps are situated 11 miles from Woodstock, just inside the big woods, and easily accessible by rubber tired wagon or auto. I have erected camps 18x47, frame and board well shingled roof, and of the style approved in the sporting business. Sleeping camp separate from dining camp. These camps will be completed and out-fitted about September 15, when photos of same will be on exhibition in the hardware stores.

I am engaging a first class cook and will furnish board and lodging to local sportsmen wishing to hunt without guide. Finest spring of water on my own land beside the camp. Table service of semi-porcelain—no tin dishes allowed on table.

Board \$1.00 to \$1.50 per day. RATES: Guns .25 per day. Boats .25 per day.

Accommodation for a few Horses at Current Rates.

FOR SALE

The undersigned offers for sale his Farm, situate in Carleton County, ten miles from Bath. This Farm contains one hundred and ten acres, thirty acres cleared, with small house and barn. For further particulars write to

WM. P. PAYSON, Caribou, Me. Care Robert C. Foote.

9-11.

MILL MACHINERY FOR SALE.

One boiler made by E. Leonard & Sons, 100 h.p. One Engine 100 h. p. 1 Rotary, Small & Fisher, 1 Shingle Machine, 1 Lath Machine, Cut off Saws, Belting, Shafting, etc. This machinery is in good condition and will be sold at a bargain. Apply to

W. P. JONES, Solicitor. Woodstock, Aug 7, 1918.

tf-32.

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AGENTS WANTED—A line for every home. Write us for our choice list of agents supplies. We have the greatest agency proposition in Canada today. No outlay necessary. Apply B. C. I. Co., 228 Albert St., Ottawa.

NEW HAY WANTED!

W. J. PHELPS, Chamber of Commerce, Boston. Reference, Beacon Trust Co.

WANTED!

A live representative for Woodstock and surrounding District to sell Hardy Nursery Stock for

Canada's Greatest Nurseries

and meet the tremendous demand for fruit trees throughout New Brunswick at present.

The special interest taken in the fruit growing business in New Brunswick offers exceptional opportunities to men of enterprise

We offer a permanent position and liberal pay to the right man

Stone & Wellington TORONTO, ONT

MEN WANTED

We want a reliable man in each locality to introduce and advertise our Royal Purple Stock and Poultry Specimens, and other goods, direct to consumers as well as to merchants. \$15 a week and expenses or commission. No experience needed. The largest advertised goods in Canada. Write at once for particulars.

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OFFICE AND RESIDENCE
Connell Street,
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Has Removed to the house lately
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DR. N. P. GRANT,
Late Superintendent and Resident Physician
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DENTIST.
Nitrous Oxide Gas used for the
Painless Extraction of Teeth.
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Specialist in Diseases of the EYE, EAR,
NOSE and THROAT.

Having just returned from New York City, where for several months he has been in contact with the leading oculists of that city, has opened an OFFICE in the building adjoining the Old Stand in Woodstock.
All the Latest Novelties in Spectacles and Eye Glasses.
Telephone No. 13-11.

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Superior Equipment
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