

Railways  
PACIFIC  
SPECIAL  
PASSENGER SPECIAL  
TORONTO DAY  
SERVICE TO  
MAY 31  
ONAL SERVICE  
ER, 1.15 p.m., May 23, 29  
re, St. Agathe and Int.  
e, 4.45 p.m., May 31.  
e, 7 p.m.  
e, 7.40 p.m., May 25,  
10.40 p.m.  
n above trains.  
ending May 23,  
turdays only  
n, Foster, Waterloo,  
t. only.  
n, Masog, Sherbrooke,  
oke May 26, 5.35 a.m.,  
6.20 p.m.  
n, 6.48 p.m.  
For Montreal.  
184-185 St. James Street  
Phone Main 212  
Hotel, Place Voyer  
& Windsor Street Stations

### Safety First On American R'ways

Not a Single Accident on 229 Railways During 1913 in the United States

**REMARKABLE RECORD**  
Mileage Operated Equal to That of France, Germany, United Kingdom, Austria and Italy.  
Two hundred and ninety-nine railroads of the United States, operating a mileage equal to the combined railroads of the Austria and Italy, went through the fiscal year ended June 30, 1913, without a single fatality to a passenger in a train accident, according to the American Bureau of Railway News and Statistics. These railroads operate together 129,991 miles of line, or about half the total mileage in the United States.

### TAX IMPOSED ON INSURANCE ASSETS

Validity of Act Sustained by Judge of the Supreme Court in Philadelphia Effects Trust Co.  
Philadelphia, Pa., May 20.—A decision sustaining the validity of the act of June 2, 1911, imposing a tax on the insurance assets of trust companies, has been handed down by Justice Van Mueschik, in the Supreme Court, dissolving an injunction obtained by the President Life and Trust Company, to restrain the Board of Revision of Taxes from assessing the taxation of four mills on every dollar of value. Attorney-General Bell said that the decision would bring to the state an additional \$250,000 from the President and other companies doing a similar business.

### FOREST FIRES IN U. S. CAUSE GREAT LOSS

Relief Comes at Last to Those in Michigan, Wisconsin, and Minnesota, Where Forest Fires Rage.  
St. Paul, May 20.—General relief from the forest and bush fires which have swept sections of Michigan, Wisconsin and Minnesota, causing heavy damage to property, is reported in dispatches from affected districts.

### To Form Central Rating Board

Stock and Mutual Companies Co-operate with State Workmen's Commission  
SEPARATE RATE BUREAU  
Representatives Discuss Advisability of Organizing Separate Rating Bureau for Workmen's Compensation Business Under the New York Law.  
New York, May 19th.—More than 30 stock and mutual liability insurance companies as well as the State Workmen's Compensation Commission were represented at the meeting which was held at the offices of the Workmen's Compensation Service and Information Bureau recently to discuss the advisability of organizing a separate rating bureau for the workmen's compensation business under the New York law which becomes effective on July 1.

### TOWNS IN THE LAURENTIANS THREATENED BY FOREST FIRES

Farm Houses Have Been Destroyed and Entire Villages Are Now in Danger in the Laurentian Mountains  
Buildings Destroyed at Lac Chapleau  
CHAPLEAU CLUB IS STILL SAFE  
Many Small Villages and Farms in Labelle County are Threatened and Village of Ferme-Neuve is Surrounded by Fires—Smaller Fires in the Neighborhood of Ste. Agathe.  
The pall of smoke which has overhung the city for the past two days, and the scent of forest fires which has been in the air, has come from the fires which have been raging in the Laurentian Mountains.  
Several farm houses have already been destroyed, and whole villages are threatened by fires now raging in the foothills of the mountains. The first of the season's outbreaks was discovered several days ago by woodsmen, but got beyond control, and now several others are burning miles apart.  
It is reported that the village of Ferme-Neuve is surrounded by fires on nearly every side, and also that other small villages and farms in Labelle County are threatened. Four houses are reported to have been razed by the fires at Lac Vilear. Several buildings in the vicinity of Lac Chapleau have also been burned, but it is said that the Chapleau Club is not in any immediate danger. Fires of lesser dimensions are also reported in the vicinity of Ste. Agathe.

### People Clean-up Backyards Today

Householders Busy Tidying Up, Good Work Goes On  
Plant Grass Seeds  
FOREIGNERS IGNORE DAY  
Many Cannot Understand English, and Don't Even Know What is Going On—Their Section of the City the Worst.  
Deputy-Chief St. Pierre, of the Montreal Fire Department, in speaking of the Clean-up Week, and the success which has attended it, said in a representative of the Journal of Commerce, that in the outskirts of the city he had noticed a great improvement, and generally things were pretty clean.  
"But," said the Chief, "in the centre of the city and in the neighborhood of the central fire station, I don't think they even know that the Clean-up Week is going on."  
"They are all foreigners and they cannot read the papers, besides if some one was to clean up their houses, so many of them live in one house that it would soon become just as bad again. The only way to clean up this part of the city is to limit the number of people living in one house. Under the present condition I would not rent a house to these people at any price."  
To-day is back yard day, just as yesterday was front yard day. The public generally are asked to turn their unsightly backyards from a dump heap of rubbish into a cleaner place and plant grass seeds. If there is so much rubbish that it cannot be cleared away, then the city will send the necessary help. After this plant a few grass seeds as well as if the grass won't grow in the back yard as well as in the city parks.  
During the past month the aldermen of the city have given heavy support to the committee appointed in their particular wards. Under their guidance the members of these committees to-day will with the authority of Police Chief Chapleau, make rounds of their districts, pressing upon occupants of houses and stores the necessity of cleaning up; if they consider necessary, they have full power to inspect.

### ST. LOUIS AGENTS TO LIMIT AGENCIES

Notes of Interest  
The Mississippi Association of Fire Underwriters will hold a business meeting in Jackson on Friday. Several prominent insurance men from other states will be present, and great interest is expressed in an address to be given by Mr. Edward Yerger, entitled "Insurance Bills Need for Legislation—What Became of Them?"  
The Quebec Life Underwriters' Association are greatly encouraged at the attendance on Monday at the monthly supper of the Association in Cooper's Restaurant. Probably this was due to the fact that so popular a speaker as Mr. T. E. Macaulay, was to address the meeting.  
Local agencies of Life Insurance Companies report a still further improvement in business during the past month.  
DID NOT BELIEVE IN FIRE INSURANCE  
Owner Said He Did Not Believe in Insurance, Plant Was Burned—Loss \$300,000.  
Chicago, May 20.—Fire in Jacob Haisch's agricultural works in Dekalb, Ill., caused damage estimated at \$300,000. The plant was not insured, although the business of the company runs into millions of dollars annually. Mr. Haisch declared that he never believed in insurance.  
Whether Fire Prevention Day had anything to do with it or not, is impossible to say, except Monday proved a busy day for the brigade with alarms, and small fires, probably the people were burning their own rubbish rather than throw it away.  
After careful examination Frederick Forcee says New York Schools are well equipped with fire escapes and prevention apparatus.

### WAYS OF FIGHTING FIRE ON BOARD OCEAN MAMMOTHS.



Hose Stations Like This Are Everywhere Aboard Imperator and Vaterland.

### FIRE PREVENTION ABOARD MODERN OCEAN STEAMERS

Ocean Mammoths the Imperator and Vaterland are now Equipped with every Modern Device of Preventing and Extinguishing Fires, Trained Men on Duty

### EQUIPPED WITH AUTOMATIC SPRINKLERS

Staircases are Enclosed by Fireproof Partitions, Which is Unusual in Ships—Two Systems of Automatic Fire Alarms, Giving Warning to Fire-fighters No Matter Where Fire Breaks Out.  
The fire which occurred in the provision hold of the Imperator on Aug. 23, 1913, caused much comment as to how close safety and size were related. Safety and size are now very closely related in the Imperator and also in the Vaterland.  
The fire disclosed that the Imperator was poorly equipped to resist fire. Safety Engineering directed attention to the necessity of automatic sprinklers, automatic fire alarms and fire-resistant bulkheads. All of these have been provided both in the Imperator and in the Vaterland. In addition the main staircase has been enclosed and a private fire brigade of 5 men has been established in each of the big ships.  
In the Imperator 800 "Grinnell" automatic sprinklers have been installed. The sprinkler devices have been installed in pendant positions and each one is guarded by a rigid auxiliary frame to prevent possible injuries, as the head room is low between decks.  
There are two systems, one forward and one aft of the amidships bulkhead for both decks. Each is wet pipe and fed by an independent riser. The risers connect with the ship's salt-water fire system, but normally the piping is filled with fresh water.  
In each riser is an English variable pressure alarm valve which operates an alarm-intelligence device electrically connected with the ship's fire headquarters.  
The 450 thermostats of the automatic fire alarm system cover these parts of the ship: First-class cabins, forward of amidships bulkhead, deck "F"; baggage, deck "J"; baggage and cargo compartments, deck "K"; provision lockers in the bow of the ship, five decks; second-class cabins, deck "G"; second and third-class cabins, deck "G"; and provision and baggage compartments in decks "J" and "K."  
There are two systems, Schoeppe system forward and the Siemens-Halske aft. Both are electrical closed circuit systems. A common type of thermostat is used, the differences in the systems being in the switchboards in the fire head-quarters. The thermostat device consists of dissimilar metals which, when heated, would be affected differently. This differential effect would operate the device so that the electric current passing through it would be interrupted and an alarm sounded at fire headquarters.  
In the Schoeppe system gravity drops on the central fire station, fall, when current is interrupted, indicating the location of a fire. In the Siemens-Halske system the circuit conditions are registered constantly by milliammeters which not only indicate fire alarm interruptions of current, but also currents that are too strong or too weak, which favors economical maintenance of batteries.  
"Sicherheitsbeamt" safety-watchmen are on duty constantly during trips. There are 5 men and 1 officer, all of them trained firemen from the Bremen aboard ship, as the officials of the line believe that the term "safety-watchmen" is a better expression of the functions the men perform, for their task is to prevent fires as well as to fight them. The men do watch and patrol service and maintain all of the fire extinguishing apparatus and fire alarm stations for all of the ship's fire alarm appliances.  
It is expected that soon all other steamship lines will follow the example of the Hamburg-American Line in protecting the lives of their passengers.

### Insurance Co.'s Meet in New York

Discuss Central Reinsurance Bureau to Prepare for New Act in Force July 1

### PROPOSALS OPPOSED

Travelers and Aetna Life Object to Making Standard form of the Liability Policy Mandatory in New York State.  
(By Leased Wire to the Journal of Commerce.)  
New York, May 20.—Practically all the stock casualty companies doing business in New York State met yesterday with the representatives of the New York Insurance Department, to discuss the proposed central reinsurance bureau, the central inspection bureau, and the proposed standard workmen's compensation form, to be ready for operation at a date designed to act becomes effective on July 1. The department has also prepared a standard form for the use of the mutuals. It develops at this meeting that the companies were by no means ready to support the insurance department in all its proposals. The central rating and inspection bureau is practically a fact, and will be operative in excess of rates and inspection in New York State. The proposition to establish a central re-insurance bureau was not met with approval. It is thought that it will be for the stock companies and for the mutuals a number of the large companies have not in operation a pool designed to carry the catastrophe hazard, of their members, effective in States where there are compensation laws in effect. This pool assumes the liability of a company in any one disaster in excess of \$25,000. The companies are assessed in proportion to their premium incomes in the various States and these companies are very well satisfied with the manner in which the scheme is working out.  
The Travelers and the Aetna Life interests are the principal objectors to making the standard form of liability policy mandatory in New York.

### FORM BOARD OF HAZARDOUS TRADES

New York to Regulate Industries so as to Reduce Fire Danger—Board Will Formulate Rules.  
A new board, to be known as the Board of Hazardous Trades, which will take up in a large degree the work of the old Municipal Explosive Commission, was being organized by Fire Commissioner Adamson. The board consists of four members, two of whom were former members of the Municipal Explosive Commission. Deputy Fire Commissioner W. H. H. Weeks has been made chairman. The other members are, Joseph O. Hammett, chief of the Bureau of Fire Prevention; Gen. George O. Eaton, a consulting engineer; and Dr. Russell W. Moore, a consulting chemist.  
The duty of the Board is to formulate recommendations of necessary rules and regulations for the diminution of fire danger in the city of New York, whether by the amendment of existing rules or by new enactment. All the recommendations of the new Board will be submitted to Commissioner Adamson for his approval.

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### PERSONALS

Mr. E. G. Henderson, of the Canadian Salt Co., of Windsor, is in town to-day.  
Mr. E. W. Cox left last night for New York, where he will embark for the Old Country on the Lusitania. Mr. Cox is going to consult specialists in London about his throat, which has been troubling him of late. With him also went Mr. and Mrs. H. C. Cox and Dr. G. M. Smith, of Carlton street.  
Mr. and Mrs. H. C. Cox are going to see the Horse Show at London.  
Mr. G. H. Smithers has sailed for home on the Empress of Ireland.  
Mr. Randall Davidson spent the week-end at Caledonia Springs.

## How to Find an Energetic Producing Partner

Why Not have an Able, Aggressive Business-Getting Partner?  
WOULD'NT your business develop more rapidly if you had a competent partner with whom you could share the burden of management and responsibility? Don't you need a keen-minded business associate to put additional capital, new ideas, fresh view-points, renewed vigor and vim into your organization? Haven't you often thought how the help of a man upon whom you could rely—a man who would put his heart and soul into the work—would leave your mind free for the highly important creative work—the work of increasing sales, finding new customers, reducing costs, etc.? If you are looking for such a man you can find him most quickly—at trivial expense—through our Want Ads. Just write out your requirements in a few definite, concise sentences and insert in this paper. Do it now. The results will delight you.

(Suggestions for You to Adopt)  
PARTNER WANTED—Must thoroughly understand my Goals. I want a partner with IDEAS regarding increasing sales, better management, so-called sales promotion work—a partner who can perceive the weaknesses in my organization and suggest methods of correcting them. Must be prepared to invest from \$2000 to \$10,000. To such a man I will make a most attractive partnership proposition. Address  
WANTED: I have a Retail Store located in this city. I prefer the clothing business. I have a partner who is willing to sell the store. I am prepared to sell for an amount to be determined. I would like to sell the store to a man who would understand retail merchandise and methods of promoting a store into popular favor. Must have share in management. Address

## USE "The Want Ad Way"

Rate: Two Cents a Word First Insertion; One Cent each Succeeding Issue  
BUSINESS CHANCES.  
U. E. L.  
Descendants of United Empire Loyalists, who wish to assist in forming an association in Montreal and vicinity, are requested to send their names and addresses to Box G. H. 42, Journal of Commerce, and they will be notified when the preliminary meeting for organization will be held.  
WANTED—POSITION, BY AN ACCOUNTANT, with thorough British training, having had, in addition, a University course in Dublin. Would prefer electrical railway work, having served some time with a large company of this kind. Address C. M. T., Journal of Commerce Office.  
BUSINESS MEN AND MANUFACTURERS—Do you want a live ad. writer? He wrote your circular letters? Are they stale, commonplace and not winners? I am not an advertising genius but I have selling aptitude and can help you save money as well as make money. Drop a note to Allan West, Journal of Commerce, to-day.  
BUSINESS INVESTMENT—THE advertiser owing to ill health, has to relinquish all or a part of his ownership in a standard monthly publication, enjoying a large advertising and subscription, and now in its fifth year. Negotiations will only be conducted with a magazine man of experience. Cash required down \$3,000 and balance of arranged in 12 months at 7 per cent. To a bona fide purchaser full access will be allowed to vouchers and records. In first instance address Advertiser P. O. Box 2182, Winnipeg.  
FOR SALE AT GOOD CONDITIONS, the stock and good will of a Truck and Valve Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 742, City.  
DRUG BUSINESS FOR SALE AND medical practice for sale. Apply to Dr. Klock, Shawville, Que.  
ST. LOUIS AGENTS TO LIMIT AGENCIES  
Outline Tentative Organization to Limit Number of Agencies Owing to Reduction in Commissions.  
(By Leased Wire to the Journal of Commerce.)  
St. Louis, May 20.—St. Louis fire insurance agents hoped that the companies, in connection with the reduction in commission which is to go into effect June 1st, would provide for a limitation of agencies. The companies say that this is a matter for the agents to settle for themselves, and in consequence the agents have outlined a tentative organization. They have submitted this to Insurance Commissioner Reville, for an opinion as to its legality before completing it, as they don't wish to conflict with the anti-trust law.

### BEST 37 FOOT GASOLINE CRUISER

in Canada. Fully equipped. Speed 10 miles per hour, and as comfortable as a house-boat. Best construction and heavy duty motor. Complete description with price on application. Would consider as part payment small boat or automobile. Address: Room 40, Herald Bldg., 60 Commercial St., Montreal. Telephone Main 3022.

### GASOLINE YACHT IN FIRST CLASS

order, looks like new. Price \$100.00 for quick sale, can be seen at 59 Courcel St., Tel. Uptown 6656.

### KOBAN — TWO CYLINDER DETACHABLE ROWBOAT

motor can be seen at 59 Courcel St., Tel. Uptown 6656. Price \$100.00. Ask for Mr. Thornton, Diamond Island, C. 308 Craig Street, West.

### LIGHT ENGLISH-RIGGED SKIFF

wanted on lake shore between Lac Beauport and Beauport to hold about four people. Price moderate, full particulars to Box C 81, Journal of Commerce, 45 St. Alexander St., City.

### FOUR \$100.00 SHARES OF WEST-PORT REALTY LTD.

Worth about \$200.00 each, but will sell at lower figure for cash. Apply P. O. Box 426, Montreal.

### MOTOR BOAT IN GOOD ORDER

25 P.H.P., two cylinder motor, reverse gear, etc. See me in person. Can be seen at 59 Courcel St., Tel. Uptown 6656. Journal of Commerce, P. O. Box 742.

### MOTOR BOAT FOR SALE

Complete, ready to take the water, owner is building a larger one. Address R. J. L., Post Office, Box 599.

### SNAP MOTOR BOAT, 25 & 6 1/2 H.P.

two cylinder, will seat 15, with top and clutch speed 14 miles. \$300 or nearest offer, cash, or on any day at Lachine water works. J. B. Stacey.

### PART OF STORE

WILL SUBLIST PART OF STORE in excellent location on St. Catherine street west, near Peel. Large window display. Moderate rental. Call or long lease if desired. Thos. Cook & Son, 359 St. Catherine St. West.