SURPLUS

While many lines of business are today marking time, the Canada Life is each year exceeding all previous records in the earning of surplus. Its net surplus is now well over \$6,000,000.

In choosing a Life company, it is well to be assured of good dividends. Everything is favorable for that in the

NAGER FOR GRAND PAGIFIC HOTEL.

PPROVED by Mr. Morley e-president and general e-president and general e-president and general e-grand frunk Pacific inces the appointment of the second second frunk Pacific is protravelling public in the set of the splendid hotels at Trunk Pacific is protravelling public in the set of the splendid hotels are the finishing touches are ced upon it.

See finishing touches are considered in the second public in the set of the second anywhere in Western combines convenience to entire, with a wonderful ert. With a wonderful entre, with a wonderful entre, with a wonderful street, almost at Jusper avenue and for Jasper avenue and the Edmonton Club. I and the building was a series of the second for the second

een as its manager, is a nan of wide experience, y in the Chateau Laur-and has laterly been ger of the Fort Garry,

0000000 LWAYS 0000000

AN PACIFIC KENNEBUNK, OLD

†7.05 pm. *6.30 a.m. †7.05 pm. *6.30 a.m. †8.44 p.m., *7.11 a.m. ert †9.35 a.m. †7.58 a.m. and Sleeping Cars. Sunday. *Daily. XPRESS SERVICE.

HORE ROUTE TO

enton, Brighton, Col-e, Newcastle, Bow-a, Whitby. Leave n Effect.

y Until Oct. 27. for Sixty days. on and Int. Stations. CKETS NOW ON ROUTE TO THE

Port. McNicoll. nnect. p.m., 10.50 p.m.

ALL THE WAY ONTO-CHICAGO ONAL LIMITED."

p.m., arrives To-bit 1.45 p.m., Chi-lub-Compartment real to Toronto

NE COAST -CANADA.

a.m., Mondays, rdays, via Grand hern Navigation nd Grand Truns stern Canada. ft. cer. St. Francols
Phone Main 6965
"Uptown 1487
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Fares to all

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FIRE and ACCIDENT Risks Accepted. Canadian Head Office: 112 St. James St., cor. Place d'Armes M CARS. Montreal, nd Waterloo

Agents wanted in unrepresented towns in Canada

Over \$11,000,000 Invested in Canada.

Chief Office for Canada:
164 ST. JAMES, STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

UNION ASSURANCE SOCIETY

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GET THE BEST

Do not place your Insurance policy unti-you have learned all about the Guar-anteed Investment Plan offered by

The Manufacturers Life Insurance Company Head Office - TORONTO

North American Life Assurance Co.

Solid as the Continent."

Assets - - - 14,043,814.69
Net Surplus - - - 1,781,117.49

Home Office - TORONTO

Founded in 1806.

OF LONDON

Assets Exceed \$47,000,000

= 1913 = surance in Force over - \$52,000,000.00

FireInsurance since A.D. 1741

J. E. E. DICKSON,
Canadian Manager

Subscribe for The Journal of Com- Phone Main 127. Savings Bank Chambers Montreal Land and Im-

FOR BIC CONVENTION

Meeting of Life Underwriters In Halifax This Month Promises to be Big Success

PROGRAMME COMPLETE

Local Executive Have Been Very Busy Making All Arrangements—Meet-ings to Start 8.30 a.m.

in choosing a Life company, it is well to be assured of good dividends. Everything is favorable for that in the CANADA LIFE ASSURANCE COMPANY

CANADA LIFE ASSURANCE COMPANY

AN IDEAL INCOME COMPANY

Can be secured to your Beneficiary with Absolute Security by Insuring in the Union Musical Life Insurance Company on the Insurance Company of Insuring in the Union Musical Life Insurance Company of Insuring in the Union Musical Life Insurance Company of C

nesday, the delegates having different or board as the guests of Halifax City. In the evening they will be entertained at at band concert at the Waegwoltic. On Wednesday evening there will be a banquet at the Halifax Hotel, and or Thursday evening a band concert at the Public Gardens. Auto rides will be arranged for the ladies.

The life insurance men will then have both plenty of business and plenty of pleasure to engage their attention. To compass their extensive programme in the three days they will commence their morning sessions at 8.30 o'cleek. Offers Liberal Contracts to Capable Field Men GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION We particularly desire Representatives for the City of Montreal.

tasets - 14,043,814.69

Vet Surplus - 1,781,117.49

Scotne - 2,563,115.88

For Information as to Agency Openings Write to the Color Campbell, of Win
Wite to the Campbell, of Win
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In Montreal - 14,043,814.69

The Hon. Colin Campbell, of Win
Micone - 2,563,115.88

In Montreal - 14,043,814.69

The Hon. Colin Campbell, of Win
Micone - 2,563,115.88

In Montreal - 14,043,814.69

Mr. C. E. Neill, assistant general manager of the Royal Bank of Canada, has been elected a director of the Dominion Power and Transmission Co.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

Charles H. Boynton and Pierpont C Charles H. Boynton and Pierpont Charles were elected members of the New York Stock Exchange, Mr. Boynton is head of the Exchange firm bearing his name. The seat he holds was transferred to him recently by his partner, Gerald Brooks, who has entered other business.

LEGAL DIRECTORY.

W. D. AIKEN.

Superintendent Accident Dept
BARRISTER AND SOLICITOR.

Co. of Canada

Montreal Extension Land
Co.

180 St. James Street. Montreal provement Co. 95



SIR E B. OSLER.
Sir E B. Geler, President at the confederation Life, is not only an authority on matters pertaining to insected with many other large business

ARE ALL OPTIMISTIC

And Better Times are Believed to be Ahead

Greater Publicity to Insurance in Newspapers is Credited With Having Helped the Work Much.

Each month of this year seems to be surpassing the corresponding month of last year in the amount of new business written by life insurance companies in Montreal office of his company wrote 30 per cent. more business than during the corresponding month of last year. Remarkable progress is also than during the corresponding month of last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also than during the corresponding month last year. Remarkable progress is also for the Montreal office of the Canada Life, and the Mutaal Life of Canada. All this would point to the fact that times are getting better. Another very good indication that money is more plentific is the fact that there are fewer loans being made by the different companies on policies. There is not a life insurance man in the city but is very optimistic of what the next few months will bring in new business, as the field in Montreal is always growing and life insurance is also receiving greater publicity.

CORRECTION.

Due to a typographical error, it was stated in the Journal of Commerce on the foundable of the provided proper in the details of permits for new buildings and repairs are not available. There were 1,047 real estate transfers in the Montreal city wards and in the for this issue.



LIFE INSURANGE MEN

Business in Montreal is Good

MORE PUBLICITY GIVEN

Prominent Insurance Man LITTLE IMPROVEMENT IN REAL ESTATE MARKET

Property Offered at a Sacrifice Finds Ready Buyers But Market Quiei FEWER TRANSFERS Value of Building Permits Last Month

CORRECTION.

Due to a typographical error, it was stated in the Journal of Commerce on Thursday last that the Sun Life divided 25 per cent. of its profits amounts its polleyholders. This should have read 85 per cent.

Spinseribe for The Journal of Commerce.

Spinseribe for The Journal of Commerce.

Real Estate and Trust Companies

Real Estate and Irust Company on the Mont-Mont Lachine Land Syn. Leading their attention. To the three days Singive programme in their morning sessions at \$3.00 ofcoles. He will commence their morning sessions at \$3.00 ofcoles. He will commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence their morning sessions at \$3.00 ofcoles. He will be a series of the commence the series of the ser

Was Smaller Than June of Last Year. Cradock Simpson Company in their nonthly review of the real estate mar-

free, the torong contained:
June, 1914, 549 permits, value, \$1,943,536.
June, 1913, 404 permits, value, \$2,-

JOHN EMO,

Fire in Quebec and Many

Gen. Man. & Sec.

Accident Insurance

Sickness Insurance

Country Residences Burned In Summer Resorts LACK PROTECTION

Fires During Month Show That Many Small Towns Are Absolutely Without Fire Protection.

Probably the most important fire in point of interest so far this month was the fire which partially destroyed. The loss is substituted that the loss was not the heaviest. A fact, showever, which is causing considerable comment was the number of fires in summer resorts throughout the end of the country which clearly showed the end of the country which clearly showed the end of the protection expectable was this the case in the fire which destroyed three cottages in Hudson.

The most important fires so far thuring the month were:

QUEBC:

Montreal, July 3.—The cottage of Mrs. Edward Blake, of Toronto, was burned to the ground at Point at a Pict, was burned to the ground at Point at a Pict, was burned to the ground at Point at a Pict, westerday afternoon.

Montreal July 3.—Residence of Honaire Language to the whole building was in flames.

Montreal, July 3.—Residence of Honaire Language Solution of the firement that the supposed to have been due to a defective chimney. In a very brief time the whole building was in flames.

Montreal, July 3.—Residence of Honaire Language Solution of the ground of the street through the smoke.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE BILB Bard of Trade Building Capital File London Solutions of the file of the screen and contents, while the street in the provided by the probability of the file of the screen and contents, while the street in the provided by the probability of the file of the screen and contents, while the street in the provided by the probability of the file of the screen and contents, while the same and c

Montreal, July 9.—Considerable damage was done by a fire which originated from some source as yet unknown in the front of the third floor of the coffee and spice establishment of Herron, LeBlanc, Limited, in St. Henry St.

125

St. Gilbert, July 10.—The presbytery here was destroyed by fire this morning, with a loss of \$5,900. The priest was celebrating mass, when the blaze was discovered. The insurance was small. The work of re-building the structure will be commenced as soon as possible.

Quebec, July 11.—Dufferin Terrac walk and two houses badly damage by fire; loss \$20,000. Montreal, July 11.—Grandstand a Shamrock Lacrosse grounds destroyed

Shamrock Lacrosse Ioss \$15,900. Beaurepaire, July 10.—Residence of Mr. Norwood Ross destroyed; loss \$49, 000. No fire protection.

Hudson, July 9.—Three summer residences destroyed; loss \$6,006. No fire

Nova Scotia:

New Glasgow, July 10.—Early this morning a gob fire caused by spontareous commouston broke out in the McCregor pit at the Albion Mines, Stelarton, owned by the Acadia Coal Company. Little damage was done as

SPECIAL NOTICE!

Under an Act of Parliament assented to on April 3rd, 1914, the name of The Canadian Railway. Accident Insurance Company has been changed to The Globe Indemnity Company of Canada.

The Act providing for said alteration declared that it shall not affect any liability of The Causdian Railway Accident Insurance Company—the change being simply one of name. The new name carries with it the efficiency and service of The Canadian Railway Accident Insurance Company, under the same Management and Staff.

Be Policies and Forms. As this change necessitates an alteration in Policies and Forms, advantage has been taken of same to revise them all. Policies issued in the name of The Globe Indemnity, Company of Canada will be the broadest and most up-to-date on the market.

All the present Policyholders of The Canadian Railway Accident Insurance Company will, from the First of July, be given the benefit of the new Policies, copy of which will be forwarded to them, according to the form of Policy carried.



whatever change there is for the better may be attributed to the fact that property owners who wish to sell are more inclined to do business on a basis of fower prices than they have hitherto been willing to accept. With this development the possibilities of doing business are cularged as inquiries are fairly, almeetois for just such opportunities as may be afforded from time to time by *the necessities of weak holders of real estate during the first six months of the present year (1914) is \$56,421,073. The amount for the same period in 1913 was \$38,566,263, and in 1912, \$82,375,565. The registered wates during the last six months of 1912 amounted to \$32,869,462, and during the same period of 1913, \$47,803,893. From the Building Inspector's Office, the following statistics have been obtained: June, 1914, 549 permits, value \$1. Of Canada

Head Office: MONTREAL

Formerly the Canadian Railway Accident Insurance Company

Transacts-

Automobile Insurance in all its branches Liability Insurance in all its branches Burglary Insurance

Guarantee Insurance. The Policies issued by this Company are the most liberal and up-to-date on the market after unnecessary restrictions and conditions. All Policies guaranteed by The Liverpool & London & Globe Insurance Company, Limited.

Assets over \$65,000,000.00 (sixty-five million dollars).

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CHARTERED ACCOUNTANTS

Commercial and Municipal Audits and Investigations Liquidations and Insolvencies.

TELEPHONE MAIN 2540.

Quebec Bank Bullding - MONTREAL.

ald was sent from the Stellarton fire department. The fire will not affect the working of the pit. ALBERTA: MONTH OF JULY STARTS WITH MANY SMALL FIRES

ALBERTA:

*/Fighmonton, Alb., July 3. Fire in Mannyille, Alberta, did \$40,000 damage the hertylest losse being John B. Burch, whose loss on his general store

*ROBERT MILLER & CO.

CHARTERED ACCOUNTANTS SASKATCHEWAN:

Rafficient Sask July 2 - Fire de-Mroyed Peter Wiche's floor mill and the National Elevator at Laugham Sask, The loss is \$10,000, and the in-mirence given \$5,000.

itish merica A rance
Company

FIRE INSURANCE SINCE A.D. 1833.

Company

Com British merica A rance Application

W. R. Brock - - President
W. B. MEIKLE - Vice-President Province of Quebec Branch: LEWIS BLDG., 17 ST. JOHN STREET "THE ART OF NOT FORGETTING" MONTREAL

THOMAS F. DOBBIN,

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THE EFFICIENT COMPANY

That servant is termed "efficient" who does well the thing he was employed to do. The Mutual Life of Canada, the servant of the Canadian people, has demonstrated its efficiency. It has Paid to bereaved relatives
Paid in endowments
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The Mutual Life Assurance Company OF, CANADA

WATERLOO, ONTARIO is therefore termed "The Efficient Company," WATERLOO,

Same of the Committee