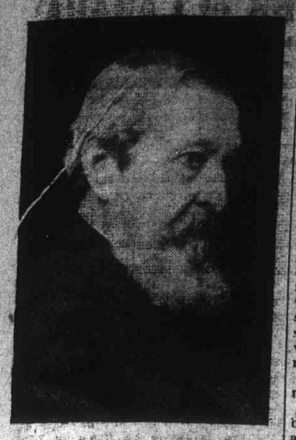
Land Company President



MR. SAMUEL H. EWING.

President of the St. Lambert Land Company, which declared its regular semi-annual dividend of 5 p.c. yesterday, and also a bonus of 5 p.c. to its shareholders.

LAND COMPANIES BONUS TO SHAREHOLDERS

Real Estate Business in St. Lambert and Notre Dame de Grace Not Much Affected by Bad Times.

That some real estate and land companies are not feeling the general depression in the market is evidenced by the payments to shareholders of two companies during the last few days. The Montreal Freehold Company last Friday declared a dividend of 5 p.c. and a bonus of 5 p.c. to their shareholders. Mr. David Morrice is president, and the Hon. Robert Jaffrey, of Toronto, is vice-president of this company. Mr. G. W. Badgley is managing director. The other company is the St. Lambert Land Company, which declared a dividend of 5 p.c. and a bonus of 5 p.c. to its shareholders yesterday. Mr. S. H. Ewing is president of this company.

Mr. Badgley, who is also managing director of this company, in an interview with a representative of the Journal of Commerce to-day, said he considered that he thought the company had done exceedingly well, and that before the end of the year the shareholders would have received from 50 to 60 per cent. in bonuses.

Mr. Badgley stated that the company owned in St. Lambert a portion of land known as Southwark, which comprised 228 acres. During the last two years they had built or caused to be built, some 40 houses, all of which had been sold. He said many improvements had already been made in St. Lambert, and since the town had disposed of $480,000 bond issue they would have still further funds to spend on improvements.

Speaking on the general real estate situation, Mr. Badgley stated that things were very quiet and little building was going on in the city, with the exception of Notre Dame de Grace. Money, or the scarcity of money, was the cause of all the trouble. The rate at present is from 6½ to 7 p.c.; two years ago money could be procured at 5½ p.c. There is little wonder that people are not going in for building to any extent.

Mr. Badgley stated that Notre Dame de Grace was now the centre of building operations, and that many small houses were being put up there at the time. He stated, however, that values had reached their proper levels and that there was little in buying land at present prices in Notre Dame de Grace for speculative purposes. The next move of importance Mr. Badgley prophesied would be at the back of the Mountain, as the opening up of the tunnel would be a great inducement to people to build homes there. Prices were, however very high there and there was little of an attraction for speculative purposes, at present levels.

TRANSFERS

There were only 25 real estate transfers registered yesterday, and in no case was a large amount involved.

Aug. Prevost sold to R. Morin lots 152-92 and 93 Cote Visitation, with buildings on Bordeaux street in Delorimier ward, 25 x 100 feet, for $13,000.

J. H. Hand sold to F. G. Moss the northwest part of lot 175-324 Parish of Montreal, with buildings Nos. 286 and 288 Oxford avenue, Notre Dame de Grace, 24 x 95 feet, for $9,000.

C. A. Lemieux sold to D. Beauchamp lots 8-362 and 363 Hochelaga ward, with buildings on Letourneux avenue, for $8,500.

R. Rayan sold to F. J. Sibley southeast part of lot 171-189 and lot 171-188 Parish of Montreal, with building No. 290 Regent avenue, Notre Dame de Grace ward, 36 x 82 feet, for $8,000.

The Rev. Carmelite Sisters sold to C. A. Lemieux lots 8-362 and 363 Hochelaga ward, with buildings on Letourneux avenue, for $7,000.

S. Dupuis sold to W. Desormeaux lot No. 1225-250 Ste. Mary ward, with buildings Nos. 1122 and 1124 Cartier street, 1640 feet, for $4,000.

HEAVIEST NOT BEST

Life Insurance Agents Often Find Heaviest and Most Robust-looking Prospects Are Turned Down by Medical Examiner.

One of the most exhaustive studies in the recent Medico-Actuarial Mortality Investigation relates to the influence of build on mortality. It shows that insurance companies have sustained large losses by insuring overweight risks at ordinary rates, and it means, furthermore, that any company which opens the gates to the overweight is incompetent or recreant in its duty to policy-holders. It is worthy of note, also, that it has been the common knowledge for years among medical directors that overweight is a serious impairment, requiring special vigilance in selection. The mortality sustained, therefore, does not represent the general mortality among overweights, but the mortality of an already selected group.

Life Insurance Agents should bear in mind two important facts or rules.

Perhaps no other impairment has been or will continue to be so prolific a source of agent's heartburn, says Damon B. Pfeiffer, medical director of the Fidelity Mutual Life Insurance Company, as overweight. Bulk, strength and the appearance of robust health in a man always excite our admiration and, at times, our envy. The physical giant seems to be especially designed by nature to withstand the storm and stress of life, and even to defy the strength of the Grim Reaper himself. It is, therefore, a perennial shock to the average man to find that his eugenic ideal is not in high favor in insurance circles. The condition from the agency standpoint is further aggravated by the fact that overweight becomes increasingly serious in later life, when the large, forceful friend has accumulated considerable surplus funds which he is willing to apply to the beneficial purposes of life insurance. This state of affairs inevitably leads at times to differences of opinion between agent and applicant on the one hand and the Department of Selection on the other. However, inasmuch as the larger interests of the business-getting and business-selective functions are identical, it should be possible to harmonize conflicting opinions on a common ground of fact.

SAFETY FIRST

Moving Picture Film Entitled the Price of Thoughtlessness Will be Exhibited Throughout the City For Several Months.

The safety first campaign started by Mr. Gaboury, of the Montreal Tramways Company, has already made much heaway in Montreal.

Signs have been placed at all centres along the street railway lines, indicating "safety first." It is the first thing one sees on reaching Dominion Park, and it attracts one's attention at the race tracks and street railway stations.

The city theatres have even taken up the good work in their programmes and warnings how to act in case of fire given by Chief Tremblay attracts the reader's attention before the curtain goes up.

The latest innovation is the securing of a well-made film, bearing the title of "The Price of Thoughtlessness," which will be exhibited throughout the city for several months. The film arrived last week, and was given its first public presentation at the opening performance of the Firemen's Benefit at the Theatre Francaise on Monday night, where it was followed with close attention by the large audience of adults and children present.

Notes of Interest

Now that statistics prove that the safety first movement is a paying proposition, and employers of large numbers of workmen know that they will have to pay for fewer accidents if they adopt safety methods, one hears of nothing but safety first.

Chief Tremblay's little notice of advice to theatregoers, in theatre programmes, to look where the fire exits are, has never yet been of any practical use, but there are many people who now know where the exits in case of fire are in Montreal theatres.

A few years ago steamship men were fond of talking of life boats and life preservers to passengers, and telling them how well their ship was equipped in case of acicdent, they said it was bad for usiness, as it reminded prospective passengers that accidents might occur. Now they are advertising that they carry life boats for all. The public doesn't wish to be kept in the dark.

There is only one company in England in the life insurance business which does business without the aid of agents, and it has done a steady business for many years think of what it might have done if it had employed agents.

Fire underwriters will return from their little jaunt at Bluff Point, Lake Champlain, to-morrow, when it is expected that several important announcements will be made relative to the convention.

SYNDICATE TERMINATED.

New York, June 25.— The Western Union Underwriting Syndicate, which was formed to handle the recent $30,000,000 stock issue sale, terminated today.

SUN LIFE OF CANADA
LEADS THE EMPIRE!

Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life assurance business in the British Empire. The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus and in all other respects in which companies are usually compared.

SUN LIFE ASSURANCE COMPANY OF CANADA
ROBERTSON MACAULAY, President — T. B. MACAULAY, Man. Director
Head Office - MONTREAL

SAFETY FIRST LECTURE DELIVERED TO CANADIAN ELECTRICAL ASSOCIATION

Delegates to Annual Convention in Montreal Hear Inspiring Talk By J. F. H. Wyse Organize of Ontario Safety League.

HISTORY OF MOVEMENT

Between the Years 1908 and 1911 It Has Been Estimated That 51,400 Lives Have Been Saved Through the Safety First Campaign — Canada Must Wake Up.

"Safety First" was the subject of Mr. J. F. H. Wyse's most interesting paper which was read at the afternoon session of the Canadian Electrical Association yesterday. Mr. Wyse is the organizer and engineer of the Ontario Safety League.

He opened his remarks by tracing the history of the movement. He said the work began in Holland in 1893, when a few enthusiasts rented a small dwelling and secured and placed therein some photographs, models, drawings and actual machines, with devices showing their dangers and how they might be avoided. Berlin was the next to fall in line, and in 1903 established a museum of Safety Appliances, which stimulated the public inteerst. To-day this museum is said to be the finest of its kind in the world. To-day Germany has solved the problem of public safety. What Germany has done we have yet to accomplish. The American Amuseum of Safety with its head office in New York City, established in 1908, is a vigorous child of this Dutch and German parentage.

J. F. H. WYSE.

There are now, at the following places, some twenty-two, or more, of these institutes for the promotion of Safety and Hygiene—Amsterdam, Berlin, Barcelona, Brussels, Budapest, Copenhagen, Dresden, Frankfort-on-the-Main, Gratz, Helsingfors, London, Milan, Moscow, St. Petersburg, Stockholm, Vienna, Wurzburg, Zurich, Paris (two), New York City, and, last but not least, Montreal.

Industrial.

The class of industrial accident prevention is divided and sub-divided as follows:

1—General — Boilers, Containers, Steam Piping, Power Machines, Transmission, Electricity, Elevators and Hoists, Personal Equipment of Workmen, Miscellaneous.

2—Particular—Mining, Quarrying and Excavation, Blast Furnace and Foundry, Woodworking, Stones and Clays, Paper and Printing; Agriculture, Transportation by Land, Transportation by Water, Metal Working; Building Trades, Chemical Industries; Textiles and Clothing; Foodstuffs, Building Trades, First Aid to the Injured.

In addition to these groups, the operations of the institutes are devoted to:

Industrial Hygiene.

Covering: Apparatus and Instruments for the Testing of Air, Light and Water; Miscellaneous; Ventilation; Infectious Diseases; Tuberculosis; Water Closets and Lavatories; Exposition of Substances Detrimental to Health; Lighting; Exhaust for Dust and Gases; Baths; Dining Rooms; Clothing and the Personal Equipment of the Worker. Also

Mutuality or Social Hygiene.

Covering: Improved Dwellings; Service Annuities; Foodstuffs; Miscellaneous.

Dr. Tolman, Director of the American Museum of Safety, and author of a volume entitled "Safety," to which I am indebted for much information, says: "A recent case brought to light the fact of how one manufacturer, after the inspector's report had been received, left a floor pit uncovered. Shortly afterwards a workman fell into it, and received $15,000 damages. Literally, a wooden hand-rail at the top of this precipice would have cost $5; the ambulance at the bottom cost $15,000."

In Germany every employer must belong to the trade association of his business. He pays to this association an accident premium, which is an insurance of his workmen's safety, and he, the German employer, knows, after twenty-five years' experience, that any accident is sure to be thoroughly investigated, and the first question asked will be, "Was there a proper safeguard provided?"

The Industrial Safety Campaign has brought about improved illumination and safety in miners' lamps; the safeguarding of emery wheels, buzz planers, grinding wheels, circular saws, band saws, woodworking tools, lathes, cranes, cars used in shops, arc lamps, scaffolds, manholes, steam boilers and valves, and has resulted in safeguarding railway yards, shops and locomotives. One large plant has the following sign:—

"To Men Seeking Employment."

"Unless you are willing to be careful to avoid injury to yourself and fellow workmen, do not ask for employment. We do not want careless men in our employ."

The United States Steel Corporation employ over 200,000 men. Immediately after the year 1906 they started a "Safety First" campaign for the prevention of accidents and have saved, since then, nine thousand lives and serious injuries, making a total reduction of 46 per cent. This answers a question is it worth while?

Central Stations—Electricity.

There is not much danger around the Central Station if proper precautions are used, but there should be rules to govern the handling of all lines, wires, cut-outs and switches, and these rules should be strictly observed.

The engines, if any are used, should be completely guarded with railings, and all belts should be carefully protected from possible contact.

Every person who handles high voltage wires at any time should be instructed as to the danger, and shown how to break a circuit without endangering his own life, and also should be taught the "Schaefer" method of resuscitation.

Switchboards should be connected with a double light system, red for live wires, and green for safe conditions. The greater danger from high tension work is outside the central station, where lines are handled by linemen whose familiarity with them seems sooner or later to breed contempt or carelessness.

Ground Secondaries.

How often we hear of some perfectly innocent person being sent to kingdom come by touching in a house or cellar a wire which had become crossed with something carry 2,000 volts or more. The remedy, in my opinion, which would have saved a number of these lives in the past, and will, if enforced, save many in the future, is to carefully ground the secondaries. Before the Canadian Electrical Association, at Toronto, in June, 1908, a paper on this subject was read by Mr. W. L. Macfarlane. The only conclusion to be reached from the digestion of this paper is that secondaries should be grounded. Six years have elapsed since 1908, and as yet Ontario is the only Province in Canada that has any law requiring this very important precaution. I make this statement advisedly, but subject to correction, believing, however, that there are no laws (outside of Ontario) dealing with this matter, unless the Fire Underwriters' or insurance companies' rules may be regarded as such, though these are far from being absolutely mandatory.

Each company should adopt a set of rules for the use of their linemen, and their failure to observe them should be seriously considered as a sufficient cause for dismissal.

Street Accidents.

The cause of a great number of street accidents are:

The rapid increase in population.

The increased number of high-speed vehicles.

The apparently insatiable craze for speed and haste displayed, often with the absolute disregard of the safety or consideration of others.

The remedies are to educate the public to make safety their first consideration.

It becomes more easy to obey rules for safety when their importance and wisdom is realized than if they are to be regarded as mere rules. We must wake up here in Canada, as they have done in some other parts of the world, to the subject of conservation of human life and limb.

RECENT FIRES.

Ottawa, June 25.—Shortly after noon yesterday, a gasoline stove in use by some electricians in the Senate wing of the Parliament building, exploded, and started a fire and considerable excitement. Officals hastily put valuable parliamentary records in vaults and woke up the sleepers. Meanwhile a chemical engine from the nearest fire station dashed up, followed by other clanging fire reels, hook and ladder waggons, etc. The blaze was speedily extinguished by the first firemen on the scene with only a few dollars' worth of damage done.

Windsor, Ont., June 25.—Fire of unknown origin, breaking out at 3 p.m. yesterday, totally destroyed the Windsor Curling Rink, the big supply house and barn of the Cadwell Sand & Gravel Company, and a number of barns and houses, and badly damaged the newly erected $30,000 Oddfellows' Temple and a number of houses and stores in the vicinity. In a number of instances persons were compelled to leap from second storey windows. The firemen, going to a wrong address, allowed the blaze to get a good start. Fortunately, the wind was not strong. The scene of the fire is just off Oulette avenue, four blocks from the Detroit River dock. The damage is estimated at $75,000.

Sir Thomas Tait registered at the Ritz-Carlton this morning.

Mr. R. W. Walker, Sydney, Australia, arrived in the city to-day and is staying at the Windsor.

BEST SAFETY RECORDS

One Thousand Medals to be Awarded Among Electric Lines With Fewest Accidents.

The American Museum of Safety has just placed in the hands of 1,000 electric railways throughout the United States the conditions of competitor for the Anthony N. Brady memorial medals.

These medals, a gold, with replicas in silver and bronze, are to be awarded annually by the Museum of Safety to the American Electric Railway Company which for the year of award has done most to conserve the safety and health of the public and of its employes.

The gold medal is awarded to the company, the replica in silver to the member of the operating staff who has most contributed to the successful record of his company, and the bronze medal to the employe of the company whose services have been of the greatest value in the promotion of health and safety. The first award will be made the later part of this year and will be based on the records of electric railways for the year ending June 30, 1914.

Every company entering the competition must file with the American Museum of Safety, by August 31 each year, the record upon which it founds its claim to the award. This is the sixth of the series of medals which are now awarded annually by the American Museum of Safety.

HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS

MAKE YOUR MONEY WORK

LET OUR LITTLE "WANT ADS" FIND THOSE WHO CAN "HITCH IT UP."

THE savers are the *winners!* And the winners are the *Investors!* Make the money you have make more. Whether you put it to work in good land investments, good stocks; high-class bonds or other securities it matters little, so long as the money brings you a fair return. Or if you would like to put your money into a strong, well-organized business, you will find our Want Ads—they cost but a trifle—will locate an opening for you quickly and cheaply. Send your Want Ad in now. And if you have a desirable investment to offer, whether it be land, buildings, stocks, bonds, or an interest in your business, you will find a Want Ad the best way to locate a buyer. Just send in a little Want Ad like those below. We will carry your message into thousands of business offices where it will almost surely find a good purchaser for you.

Start now to

USE

"The Want Ad Way"

Rate: Two Cents a Word First Insertion; One Cent each Succeeding Issue

(Suggestions for You to Adopt)

INVESTMENT WANTED. — HAVE several thousand dollars which I would like to invest in a manufacturing business. Investment must be protected by ample security and pay 7 per cent or more. Address:

INVESTORS—WE HAVE FOR SALE securities in the form of municipal bonds, first mortgages, and splendid industrial stocks which will net you from 4½ per cent to 8 per cent. Will be glad to recommend the best investment for your needs. Call or address:

MIRROR FRAMING.

MIRRORS AND FRAMES, OLD MIRrors and picture frames repaired like new a specialty. Picture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisontainer Co., 58 St. Lawrence Blvd.

FOR SALE.

FOUNDATION STONE FOR SALE — Apply to P. G. Demetre, S.W., cor. Mount Royal Avenue and St. Lawrence Blvd.

KINDLING WOOD FOR THE MILLion. Kindling, $2.25; Cut Hardwood, $3.25; Mill Blocks, $2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

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., or telephone Main 3029.

ROBAN 17ft. TWO CYLINDER DEtachable rowboat; motors can be obtained from the Montreal agents for $95.00. Ask for Mr. Thornton, Diamond Light Co., 308 Craig Street West.

FOR SALE—A GROCERY LICENCE. Apply 1671 and 1673 Notre Dame St. East.

FOUR $100.00 SHARES OF WESTwark Realties Ltd. Worth about $200.00 each, but will sell at lower figure for cash. Apply P. O. Box 426, Montreal.

PANET STREET, 717—For sale, 1 Installation Boiler and Tanks, suitable for a soap-maker, dyer, laundry or chemical manufactory. Apply A. Bonin, 937 Cartier Street, Phone East. 5447. 17 6

TO LET.

PANET STREET, 717—Factory to let, 3,200 feet floor space, two floors, well lighted, aero auto garage to let. Apply A. Bonin, 937 Cartier, Phone East 5447. 17 6

BUSINESS CHANCES

WANTED— A COMPETENT AND experienced man with bookkeeping capabilities, and with a knowledge of stenography preferred, to take charge of the books of an institution. None but experienced men need apply. Bonds will be required to the extent of $5,000.00. Lunch and evening meal will be provided. Address Box 2602 Journal of Commerce.

SITUATIONS WANTED.

COTTON MILL SUPERINTENDENT wants position. Good manager. Excellent experience. Al references. "Supt.," Box 315, Providence, R.I.

GENTLEMAN, SPEAKING AND writing fluently French, Italian and German, thoroughly experienced in every kind of commercial or technical office work, seeks position. Salary no object. Box 2109 Journal of Commerce.

QUALIFIED ACCOUNTANT (C. A.), offers his services as secretary-treasurer or comptroller to soundly established concern. Highest references. Box 2111 Journal of Commerce.

WANTED TO BORROW.

$50,000 WANTED.

on good, well built and occupied property. Address:
P. O. Box 2204, Montreal.

BELTING.

BELTING FOR SALE— WE HAVE largest stock in city; all sizes in hair, cotton, rubber and leather, 25 to 50 per cent. cheaper than others. Special bargains in slightly used stock. Call or 'phone Main 4959 or 6587, Imperial Waste & Metal Co., 7 Queen St.

STATISTICAL MACHINERY.

THE PROPRIETORS OF CANADIan Letters Patent No. 135,411, 135,442 of 1911, and 147,201 of 1913, are prepared to supply statistical card perforating machinery manufactured in Canada under the above described Canadian Patents. Full particulars will be given interested parties upon application to the Williams Mfg. Company, Limited, Montreal, Canada.

AUTOMOBILES TO RENT.

AUTOMOBILE OWNERS' EXchange, 231 Berri St.—Autos to rent by day or hour, for all occasions, drives, weddings, etc. Seven passengers. Careful chauffeurs. East 4196.

MONTREAL AUTO LIVERY, 184 Berri St., East 4363. Eight first-class autos at rent at any time; reasonable charges. Give us a trial. A. Goudron, proprietor.

BUSINESS PREMISES TO LET.

TO LET—JACOB'S BUILDING, 282 St. Catherine Street West, large, bright office, central location, rent low. Apply Room 1, or M. Roman, 235 St. James street. 'Phone Main 1271.

TWO MANUFACTURING FLATS, 2,000 feet each. Two Manufacturing Flats, 1,100 feet each. Best lighted flats in city. Corner of Little Craig and St. James St. Apply Mitchell Realty, Limited, 82 Bank of Ottawa Building, Phone Main 6059, 222 St. James St., City.

WAREHOUSE TO RENT — TWO flats, 1,000 feet each. Excellent light, best wholesale business district on St. Paul Street. Will rent very reasonably, separately or together, to reliable parties. 'Phone Main 1789 for appointment.

WAREHOUSE TO RENT — GOOD, central location. Three floors and basement; total 12,000 squ. feet. Light on three sides. Apply Woodhouse & Co., 39 St. Catherine Street West.

111 METCALFE ST., JUST ABOVE St. Catherine St., W., large house, suitable for any business; size of basement, and first floor 28 x 105, with light on 2 sides. Will alter to suit tenant; good lease; reasonable rent. Aply Tannebaum, Limited, 392 St. Catherine W. Up 7620 and 2036.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA.

LOUR LODGE AND COTTAGES. — Write Aubrey Brown, for illustrated booklet.

Personals

Col. Jeffrey H. Burland left last night for Little Metis, where he will spend the summer.

Mr. A. W. McLeod will sail by the Saturnia on Saturday for a trip to Europe.

Sir Thomas Reddick sailed from New York yesterday for Europe.

Henry J. Gross, Worcester, Mass., is in the city and is staying at the Ritz.

Mr. J. Cassie Hatton, K.C., of London, England, formerly of Montreal, is registered at the Place Viger.

Mr. W. A. Prout, Chicago, is at the Windsor.

Mr. Alexander Cochrane, Boston, is in the city.

Mr. Norris P. Bryant is spending a few days at the Chateau Frontenac, Quebec.

Mr. Arthur Barry has left for Little Metis for the summer.

Mr Justice Dunlop, of the Superior Court and judge of the Admiralty Court, left yesterday for the Hotel Tadousac.

The following were introduced on 'Change at the Board of Trade yesterday: W. B. Richardson, Philadelphia, by F. W. Lynch; W. Kittermaster, Chicago, Ill., by F. G. Frieser.

SHERBROOKE FAIR.

Every Possible Precaution Will be Taken to Prevent Fires Occurring, But Many Exhibitors May Take Out Insurance.

The Prize List of Canada's Great Eastern Exhibition to be held at Sherbrooke, September 5th to 12th, is just out and owners of prize stock of all kinds need not worry about exhibiting there on account of fire as every possible precaution will be taken.

At the fire station, on the grounds, a detachment of the city fire brigade will be present day and night; the grounds are connected with all the fire stations by telephone, and with precautions taken, it is believed that the danger of such an occurrence is very remote; but exhibitors desiring insurance must give the matter their personal attention.

Ritz Carlton—

Messrs. F. R. Salter, Duluth; W. G. Bartlett, Chicago; H. B. Norris, New York; Capt. E. E. Volliner, Potsdam, Germany; Seth Morton, Albany, N. Y.

Windsor—

Messrs. Jas. R. Stewart, Seattle, Wash., Wm. T. Donelly, New York; Antoino Alloues, Havana, Cuba; E. G. Spalding, Toronto; C. D. Ferguson, Buffalo; Dana Estes, Boston.

Freeman's—

Messrs. F. G. Campbell, Windsor; James Fleck, Toronto; H. P. Ferguson, Toronto; H. R. Brainerd, East Rochester, N. Y.; W. Williams, Minneapolis, Minn.; C. D. Campbell, Minneapolis; J. R. Douglas, Ottawa.

ADVERTISING LIFE INSURANCE

Plans have been made for an elaborate campaign of advertising for life insurance, practically covering North America.

And after a careful study of the situation 75 per cent. of the appropriation is to be spent in the daily newspapers.

THE UNDERWRITERS HAVE REACHED THE CONCLUSION—AND WISELY—THAT BY USING THE NEWSPAPERS THEY CAN GET THE EYE OF MORE PEOPLE THAN ANY OTHER WAY.

This advertising will not exploit the merits of any company or individual.

It will hammer home the advantages of insurance and the reason people should protect their families.

The underwriters believe that such a campaign will bring a wide interest in insurance which will pave the way for the agents to get business.

ANOTHER PRACTICAL DEMONSTRATION OF CO-OPERATION, AS WELL AS A TRIBUTE TO THE BUSINESS-BUILDING QUALITIES OF THE NEWSPAPERS.

Messrs. Robert Ness, Howick, Q. E. Black, Ottawa; M. D. Nader, Boston; A. Neilson, Cobourg; D. M. Jaimeson, Vancouver; T. Tangerman, Saranac Lake; A. Robertson, Vancouver.