XIX. No. 11

P SPECIAL, St., 3.30 p.m., May 20. FYGER SPECIAL, St., 10 a.m., May 21. R.M.S. Calgarian, ect to ship's side.

S' EXCUSRIONS Days, on and Int. stations ad 9.45 p.m.

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Bristol RD GEORGE ay, May 5th and Culsine

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Montreal DRA, May 23 HA. May 30 A. June 6 class cabin Third-class, 25. RD CO.

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Montreal.
May 23
May 29
June 13
Eastbound.
3rd Class

RD CO.

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British America Assurance Company. FIRE INSURANCE SINCE A.D. 1833.

W. B. MEIKLE -Province of Quebec Branch: LEWIS BLDG., 17 ST. JOHN STREET

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Commercial Union Assurance Co.

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY cident, Health, Employer's and Public ability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile. Head Office, MONTREAL

UNION ASSURANCE SOCIETY

LIMITED,

OF LONDON, ENGLAND.

Fire Insurance since A.D. 1741

FIRE and ACCIDENT Risks Accepted.

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nts wanted in unrepresented towns in Canada. J. E. E. DICKSON, Canadian Manager W. D. AIKEN. Superintendent Accident Dept

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers

J. T. BETHUNE, Managing Director,

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The Federal Life Assurance Company
Home Office - Hamilton, Can.
Resists for 1912 were the most successful in
the Company's Distory, large increases telling
the Company's Distory, large increases the selfthe company's Distory, large increases the proceeding the successful desarrances of the business. The
preceding telline of the company must be successful to the successful the tioc of Q when.

LY TO C. L. SWEENEY,

Manader, MONTREAL, Que,

Veteran Agent



(By Leased Wire to The Journal of Commerce.)

New York, May 16.— Darwin P. Kingsley, President of the New York W. L. Hathaway, Commissioner of the World's Insurance Congress, to be held in San Francisco, contrasts the service done by insurance in supplying \$190. with the way in which he says insurance is now being menaced by hostile legislation. "To the great service rendered by insurance is attributable in large measure, the holding of the Pandma Exposition or 1915, within the gates of San Francisco," says the Kingsley. "The difference between San Francisco, as it is and San Francisco as it would have been if insurance had not almost immediately provided its stricken people with \$190,000,000 after the calamity, is something so considerable that everybody must recognize it, "Of this \$190,000,000 came from across the Atlantic, in other words, the foundations of insurance were wider than the nation, and the means thus provided for reconstructing San Francisco, were adequate, because of a substantially unrestricted operation of the insurance idea.
"A great fact with which the coming with the way in which he says insu

Ganada Branch. Montreal:

T. E. MORRISEX. Reideal Money.

Agreat fact with which the coming World's Insurance, Congress will be faced, indeed the streatest fact, is that insurance of all types in the United States servicely menaced at the presented Investment Plan offered by a streament. Plan offered by a faced Insurance.

The Manufacturers Life Insurance Company.

Head Office TORONTO

Februaded is also.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

Asserts Exceed \$47,000,000

Asserts Exceed \$47,000,000

Asserts Exceed \$47,000,000

Asserts Exceed \$47,000,000

The control of the decade cided, and the repeat of the property of the same companies of the companies o policy loans now outstanding and in-creasing fast, American life insurance is, the bank argues, to lose much of its substance. The practice of borrowing on insurance policies is, one which is generally given greatest effect during depressions. The chart covers 14 com-panies, doing two-thirds of the busi-ness of the United States. New Eng-land appears to be the least offender, with the South-western States the greatest.

ESTABLISHED 1855

WORK FOR EVERYBODY ALL WEEK

Nashville to

Insurance Agents Fight Taxation Taking up Sports

Underwriters Prepare to Both in England Canada and Make Stand Against Tax the U. S. Companies Imposed on Life Co.'s Encourage Employees

DRAWS UP RESOLUTIONS SPORTS HELP BUSINESS

is Staring an Education Campaign Amongst its Policyholders— The Association Hopes to Bring More Favorable Legislation.

Favorable Legislation.

The Nashville Association of Life Underwriters, led by its president, W. A. Alexander, and Reau E. Folk, extate Insurance Commissioner, are preparing to make a fight against the tax imposed upon the life insurance companies by the state of Tennessee by a campaign of education among the policyholders. The association hopes to bring a more favorable legislation. As it is now, the life companies pay 1-15 of all the taxes collected by the state of Tennessee. The Nashville Association has gone on record with a resolution, which is as follows:

Whereas the institution of life insurance is one of the most beneficial in our civilization yielding only to the charch and schoolhouse in its upbuilding and uplifting influence upon our social and economic life:

And whereas such an institution is entitled to and should receive every encouragement and consideration from government. For many years life insurance agents the world over have been harping on health conservation, and insurance companies have been encouraging their policyholders to take exercise and live under, proper, conditions, but only of frecent years has the same attention been paid by different companies to their employees and agents. The Sun Life Assurance Company has been one of the leaders in this movement and Mr J. Stanton, manager of the city agency each morning in his talks, refers to the necessity of every agent taking daily exercise of some kind or other, in order that he may keep fresh for his work.

One agent who had done exceedingly well in writing new business, was presented with a horse and carriage as a reward for his endeavors. It remained, however, for the head office of this same constitution.

to drive home their arguments with their different prospects. If a number of employees in one office are thus insured in the same company, it is to the advantage of that company that their agents keep in good health. Besides this commercial side to the question, however, there is no company but realizes that health conservation in a community or a country should be first started at home falls upon the policyholder:
And whereas the burden necessarily
sound principle of social economics
that so heavy a tribute should be required of the citizen who, with loving
ferethought, is making through life
insurance provision against want and
charity for his loved ones;
And whereas the state properly gives
recognition to the beneficent relation
of life insurance to society, through
the exemption from taxation of fraternal orders furnishing life protection.

Guardian Assurance Co.

LIMITED

ESTABLISHED 1821

Assets exceed - \$34,000,000

Head Office for Canoda:

Guardian Building, Montreal

Guardian Building, Montreal

Guardian Building, Montreal

Guardian Building, Montreal

Head Office for Canoda:

Guardian Building, Montreal

Head Office for Canoda:

Guardian Building, Montreal

K. W. Blackwell. Tancrede Bienvenu,

H. M. Lambert E. Hards,

Assistant Manager

Assistant Manager

Limited

Limite

Personals

Arthur B. Halstead, who was connected with the Merchants' Bank of Canada, in Manitoba, Saskatchewan and Alberta, for some fifteen years, has recently accepted a position with the Great West Life Assurance Company, as inspector of Alberta agencies, with headquarters at Edmonton.

Mr. Randall Davidson, of the North British and Mercantile Insurance Com-pany, has returned to the city after a brief absence.

BIG "CLEAN-UP" CAMPAIGN Winnipeg Avoids STARTS TO-MORROW High Buildings Ministers in Churches will Drive Home the Old Saving, "Cleanliness is Next to Godliness," and Tell the People How to Make the City Cleaner

Committee of Civic Esthetics Makes Recommendations as to Height of Buildings LEARNS FROM N. Y.

电影影响的电影图图图图图图图图图图图图 Notes of Interest

Chief Tremblay has already stated that considerable improvement is not iceable. Fire underwriters are anytous to see what effect it will have on the fire loss.

FEWS BLDC, IT ST. ADIN STREET
MONTREAL
THOMS F. DOBRIN.
THE TOORIST ASSURANCE
Him recorded to a few seed dity spans.

WESTERN ASSURANCE
Losses polid airce.

**ST. DURGAN STEWART, of any of the standard of t

SURPLUS

While many lines of busi are today marking time, Canada Life is each year ceeding all previous record the earning of surplus. Its surplus is now well \$6,000,000.

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

CANADA LIFE ASSURANCE COMPANY

LAMOUREUX'S CLOTHES GENTLEMEN'S CLOTHES

We have a Splendid Trade with Leading Business Men There is a reason. Always a pleasure to talk it over C. E. LAMOUREUX
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61 ST. JAMES STREET, CITY

Bil Board of Trade Building

How to Find an Energetic Producing Partner

Why Not have an Able, Aggressive Business-Getting Fartner?

WOULDNIT 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 Sun Life Assurance Company Had Excellent Hockey Team and Won Coveted Trophy—English Agents to Hold Sports in Crystal Palace. sentences and insert in this paper. Do it now. The results

USE

(Suggestions for You to Adopt)

"The Want Ad Way"

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

BUSINESS CHANCES.

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, ournal of Commerce, and they will be notified when the preliminary meeting for organization will be held. ganization will be held.

PRIVATE INVESTOR WILL LOAN any part of \$25,000, at 5 per cent. interest, on collateral security, listed and unlisted stocks and mining shares. Full particulars first letter, or no attention paid. Box 2, Journal of Commerce.

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 \$2,000 and balance of arranged price on time at 7 per cent. To a bona fide nurchaser full access will be allowed to vouchers and records. In first instance address Advertiser P. O. Box 3162, Winniper. BUSINESS INVESTMENT -

FOR SALE AT GOOD CONDITIONS, the stock and good will of a Trunk and Vallie Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 742, City.

FOR SALE NEW THREE STORY brick hotel, fine stables and yard, fine summer resort, four the brick hotel, fine stables and yard, fine summer resort, four thousand population. Sickness cause of sale. For particulars apply to Box 156, Lachute, P.Q.

Lachufe. P.Q.

HOTEL BUSINESS FOR SALE IN
the City of Ottawa, most centrally
situated, in upper town, 21 bedrooms,
parlor, bathrooms, and all conveniences, bar and dining room appointments of the very best. Good lease
can be guaranteed to suitable tenant. Bent moderate. Apply D. Burn
and Son, General Accountants, 150
Albert St., Ottawa, Ont.

DRUG BUSINESS FOR SALE AND

MANUFACTURER WANTS PARTY
to organize and mange sales force
to sell one of the fastest selling articles on the market. Every merchant
a customer. Position pays from
33,000 to \$5,000 annually. Investment of \$509 to \$1,000 required as
deposit on goods, which is fully secured. Don't answer unless you can
bring good references. See A. H.
Shields, Gen. Sales-manager, after
3 p.m., each day at Windsor Hotel.

RESTAURANT AT 514 ST. JAMES street for sale; everythin gin good condition; fine chance for prompt buyer. Cause for selling illness.

SANITARIUM, DOING A GOOD business, which can be largely in-creased. Liberal terms offered. An ideal refined have ideal refined business. Only those possessing business ability and who can furnish unquestionable references considered. This proposition will bear the most searching investigation, in first instance. Apply to Box C. 45. Journal of Commerce.

TYPEWRITER REPAIRS

AGENTS FOR AMERICAN OLIVED Typewriters. Expert repairs on all makes. American machinists Ltd., 324 Craig W. Main 1615.

TUNGSTEN LAMPS. EVERYTHING ELECTRICAL FOR Ighting, heating and wiring. Phone for quick service. Star Electric Co., 803 St. Catherine W., Up 1575.

medical practice for sale. Apply to
Dr. Klock, Shawville, Que,

LEADER OUTFITS AND GILE MARinc motors, now located at 1200 De-OWN ONE SHARE IN A SYNDI-cate, cost \$500: invested for four years at 6 p.c. interest. Make me an offer, P. O. Box 1074.

years at 6 p.c. interest. Make me an offer, P. O. Box 1074.

FOR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Situation, Madawaska, New Brunswick, three miles from Transcontinental and C. P. R. R. For details apply J. A. Guy, Edmindston, N.B.

MANUFACTURER WANTS PARTY to organize and manage sales force to sell one of the fastest selling artifacts of the sales for both. Add. 1955. St. Urbain St., or Tel. St. Louis 5097.

GASOLINE YACHT IN FIRST CLASS order, looks like new. Price \$100,00 for quick sale, can be seen at 59 Coursol St. Tel. Uptown 6656. KOBAN — TWO CYLINDER DE-tachable rowboat; motors can be ob-tained from the Montreal agents for 395.00. Ask for Mr. Thornton, Dia-mond Light Co., 308 Craig Street West.

West.

LIGHT ENGLISH-RIGGED SKIFF wanted on lake shore between Lachine and Beaconsfield to hold about four people. Price moderate, full particulars to Box C 81, Journal of Commerce 45 St. Alexander St., City. FOUR \$109.00 SHARES OF WEST-wark Realties 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 foot, two cylinder engine, reverse sear, top, chairs, now in water. Can be seen any time. Apply Box C 42, Journal of Commerce, City. MOTOR BOAT FOR SALE, COM-plete, ready to take the water com-

plete, ready to take the water; owner is building a larger one. Address R. J. L., Post Office, Box 500.

SNAP MOTOR BOAT, 26 x 6, 12 H.P., two cylinder, will seat 15, with top and clutch, speed 14 miles. \$300 or nearest offer, can be seen any day at Lachine water works. J. B. Sta-