

SURPLUS EARNINGS

While many lines of business are today meeting time, the Canada Life is each year exceeding all previous records in the earning of surplus. Its net surplus is now well over \$2,000,000.

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

AN IDEAL INCOME

can be secured by your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,000.00 per value with the DOMINION GOVERNMENT in the Dominion of Canada Securities.

For full information regarding the most liberal and profitable income plan on the market, write to the nearest agent.

WALTER J. JOSEPH, Manager,
Porter of Quebec and Eastern Ontario
502 McGill Bldg., MONTREAL, QUE.

THE FEDERAL LIFE ASSURANCE COMPANY

Home Office: Montreal, Canada
Porter of Quebec and Eastern Ontario
502 McGill Bldg., MONTREAL, QUE.

One of the most creditworthy companies with a surplus of over \$5,000,000.00 on the earnings of 1912.

This is a company of progress that any Life Underwriter should be glad to be connected with. Agents in Ontario and Quebec for men of the right calibre.

Apply to G. L. SWEENEY, Provincial Manager, MONTREAL, QUE.

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers
J. T. BETHUNE, Managing Director
45-46 TRANSPORTATION BLDG.
Cable Address: BRITISHCAN
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THE PROVIDENT ACCIDENT & GUARANTEE COMPANY

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100 St. James Street
Accident, Health, Life, Fire, Marine, Public Liability, Burglary, Plate Glass, Fidelity Bonds, Contract Bonds, Automobile.

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

Head Office: MONTREAL
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Accident, Health, Life, Fire, Marine, Public Liability, Burglary, Plate Glass, Fidelity Bonds, Contract Bonds, Automobile.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND.
Fire Insurance since A.D. 1741
Canada Branch, Montreal:
T. L. MORRIS, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Resident Manager.
Agents throughout the Dominion.

GET THE BEST

Do not place your insurance policy until you have learned all about the Guaranteed Investment Plan offered by The Manufacturers Life Insurance Company

North American Life Assurance Co.

"Solid as the Continent."
1913 = \$52,000,000.00
Assets = 14,043,814.49
Net Surplus = 1,781,117.49
Income = 2,563,115.58
For information as to Agency Openings Write to the
Home Office: TORONTO
Founded in 1856.

THE LAW UNION & TRUST CO. LIMITED

OF LONDON
Assets Exceed \$47,000,000
Over \$11,000,000 Invested in Canada.
FIRE and ACCIDENT Risks Accepted.
Canadian Head Office:
112 St. James St., cor. Place d'Armes, Montreal.
Agents wanted in unrepresented towns in Canada
J. E. DICKSON, Canadian Manager
W. D. ALLEN, Superintendent and Actuary
Subscribe for The Journal of Commerce

Real Estate

The forty-one real estate transactions formally registered yesterday were comparatively small. Only for \$22,970, was the purchase by Joseph E. Lepore from George Antrobus, of 104 56-240 and 241, Hochelaga, each measuring 25 feet by 90 feet, with the buildings thereon in St. Germain street.

Jean Baptiste, William Girouard and 104 56-240 and 241, Hochelaga, each measuring 25 feet by 90 feet, with the buildings thereon in St. Germain street.

Oscar Dufresne sold to the Canadian Pacific Railway Company part of the non-subdivided lot No. 2, Hochelaga, the same, being bordered by Baguette and Street streets and Alrd Avenue, for \$16,470.75.

Joseph J. Meunier sold to Joseph Beaulieu lots 5-72 and 74, Cote St. Louis, with buildings on De La Roche, for \$16,400.

Edmund Gullbult sold to Zephirin Pesant and others the northern part of lot 350, Saulx au Recollet, containing 12 arpents, situated partly in the village of St. Michel de Laval and St. Leonard de Port-Maurice, for the sum of \$15,000.

Omer Lapierre and others sold to D. Roy the southern portion of lot 8-24, Cote St. Louis, with Nos. 282 to 286 St. Denis street, for \$14,000, and lots 8-12 and 14, Hochelaga, with buildings thereon, for \$14,000.

Mrs. L. J. S. Morin sold to the Canadian Pacific Railway Company lots 14-149 and 510 and 510A, Hochelaga, the same, being situated on Ernest street, and the latter two on St. Louis street, for \$10,715.

Armand Mates and others sold to Marie Kahan, and others, lot 9-7-1-C, St. Louis ward, with Nos. 731 and 733 Hotel de Ville Avenue, for \$10,000.

BUILDING PERMITS

The largest of the twelve building permits taken out yesterday was for the construction of the Borden Milk Company Ltd., of 290 St. Paul street. This structure, which is to be erected on Murray street, St. Ann's ward, is to be of two floors, and will cost \$32,000.

J. J. Feldman, 324 St. Lawrence boulevard, was granted a permit for the erection of two houses on Mance and St. Charles streets, Laurier ward, costing \$14,000.

J. Thibault, 440 Mance street, is to erect a residence of three floors on Mance street, Laurier ward, costing \$15,000. He also has a permit to erect a three-story tenement house on Mance street, costing \$4,000, and a building of three stories, St. Denis street, costing \$2,000.

WORLD'S INSURANCE CONGRESS

E. G. Hall, manager of the German-American Insurance Co., has been elected a special commissioner by the World's Insurance Congress, which is being held at the Hotel de Ville, Montreal, from July 15 to 18.

The London & Lancashire Life & General Assurance Association, Limited, has been elected a special commissioner by the World's Insurance Congress, which is being held at the Hotel de Ville, Montreal, from July 15 to 18.

Real Estate and Trust Companies

Quotations for to-day on the Montreal Real Estate Exchange, Inc. were as follows:

Aberdeen Estates 120 120
Gaudin, Ltd. 200 201
Bellevue Land Co. 80 84 1/2
Bleury Inv. Co. 97 105
Caledonia Realty, com. 20 20 1/2
Can. Const. Lands, Ltd. 3 5 1/2
Central Realty 80 80
Central Park, Lachine 100 108
Sharing Cross Industrial 100 108
Com. S. P. 10 20
Corporation East, Lachine 74 75
City Central Real Estate 15 20
City Estates 90 110
Cote St. Luc R. & Im. Co. 60 68 1/2
C. D. Cottrell, L. P. 14 20
"Pfd." 14 20
Credit National 120 140
Crystal Spring Land Co. 65 68
Dorval Realty Co., Ltd. 70 72 1/2
Dorval Land Co. 100 113 1/2
Drummond Realty, Ltd. 100 105
Eastmount Land Co. 105 110
Fairview Land Co. 120 125
Fort, Lachine 25 38
Greater Montreal Land 225 260
Prof. 100 118
Improved Realities, Ltd. 60 64 1/2
Do. Com. 15 18
K. & R. Realty Co. 53 78
Kenmore Realty Co. 70 82 1/2
Les Tereza Client, Ltee. 40 65
Lachine Land Co. 12 14 1/2
Landholders Co., Ltd. 40 65
Laurier Dry Dock Land, Ltd. 100 104
La Societe Blvd. Pie LX. 64 64
La Compagnie des Tr. 40 65
res. de client 40 65
La Compagnie Nationale de Ltee. 80 110
La Compagnie Montreal 90 95
Est 92 103
La Compagnie d'Immob. 55 70
Un. Ltee. 40 75
Jere du Canada, Ltee. 40 75
La Compagnie Industrielle et d'Immob. Ltee. 100 100
Cote de N. D. de G. 91 100
Longueuil Realty Co. 95 102
L'Union de l'Est 102 102
Mansfield, Ltee. 85 90
Mont. City Annex, Ltd. 61 75
Montreal Realty Co. 40 104
Mont. Deb. Corp. Pfd. 40 60
Com. 40 60
Montreal - Edmonton 90 95
Co. of Canada, Ltee. 90 95
Montreal Extension Land Co. 95 105
Montreal Land and Im. 95 125
Montreal Realty Land. 55 70

Fire Commission to Get Greater Power

Bill Will Likely Be Passed Granting Them the Power to Punish in Cases of Carelessness—Gorman Idea Approved in Big Fire.

The Insurance Underwriters in Montreal all seem to be unanimous in the opinion that greater powers should be given to the Montreal Fire Commissioners if the work of the commission is to be of any great value. There seems to be a general feeling that the Commissioners are doing all that they can do under the circumstances, but that they are not sufficiently empowered to take the necessary steps to prevent fires.

Many fires have been caused by those who have been careless in the use of matches, and the Commissioners are doing all that they can do to prevent such fires.

On letters and interviews with the Journal of Commerce, both Mr. J. J. Gorman, President of the Canadian Fire Underwriters' Association, and Mr. W. E. Findlay, author of the fire prevention bill, have expressed themselves strongly on the subject of granting greater powers to the commission.

The same view is expressed by the Commissioners themselves, who say that they are doing all that they can do to prevent fires, but that they are not sufficiently empowered to take the necessary steps to prevent fires.

These powers they expect to obtain by next autumn, as a bill, it is hoped, will be passed by the Provincial Legislature which will give them the power to fine and punish all those who neglect to take the necessary precautions to prevent fires, or cause fires by their own carelessness.

The result of such powers being given to the Commission will mean that the number of fires will be greatly reduced, and a person who has once been fined will not likely take any chances of having a fire occur again on his premises.

Both the Commissioners are highly in favor of the Gorman principle, which makes a man responsible for any damage which a fire starts on his premises, and also makes the person who causes a fire, pay for the expense incurred by sending the fire brigade to extinguish it. This idea, however, is hardly likely to be adopted in Montreal, as it would require many changes, and also necessitate people taking out a new kind of insurance policy covering the damage a fire might cause to the property of others.

KILLED BY HANDCAR.

An action has been entered for \$5,000 damages by Joseph Mayow, Canadian, against the Canadian Pacific Railway Company. The plaintiff claims that he was killed by a handcar on the railway tracks near Westwood, Ontario, while traveling on a handcar with a section of the railway.

The car was going round a curve when it struck the plaintiff, and he was killed. The plaintiff claims that the car was not properly maintained, and that the railway company was negligent in its duties.

While doing so, the car crashed into the plaintiff, and he was killed. The plaintiff claims that the car was not properly maintained, and that the railway company was negligent in its duties.

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Accident Prevention

How Motor Accidents Occur.

That the Safety First Movement of the Montreal Tramway Company has not been in vain is shown by the big decrease in the number of fatalities due to street cars in the city.

Mr. Birn, Deputy Coroner of the city, stated this week that there was a most noticeable falling off in street car accidents this summer compared with last year, but that accidents were increasing all the time.

The Montreal Tramway Company saw that something must be done and for some time past have been instructing their employees in accident prevention and have, through the press of the city, and by means of motion pictures of the important lessons in the Safety First Movement and how to avoid accidents on street cars.

Nothing, however, has been done to instruct the chauffeur and driver of a motor car along these lines, and as a result a large number of accidents have been decreasing the other has been increasing.

A well-known physician in the city, speaking of the number of accidents, said that it was a shame that a responsible boy should have a motor car in his hands, as it is often dangerous to the public.

An engineer on a locomotive before he is allowed to run an engine must serve a three-year apprenticeship and then he is permitted to drive a locomotive. A motor car, however, does not have to steer, but 40 horse power motor cars are everyday being placed in the streets of the city.

Men who have driven cars in the United States and England notice when they come to Montreal the lack of knowledge in the first rules of the road on the part of the majority of the people driving cars.

If a proper signal had been given last week an accident would have been prevented at the corner of St. Catherine street and Mansfield, which resulted in the death of one man and the serious injury of three others, including Deputy Chief Mann, of the Montreal Fire Department.

Drivers of motor cars are, however, beginning to learn some of the rules of the road, such as stopping at a red light, and giving way to a car when it stops to let off passengers, but it is only through inflicting heavy fines that such a rule was enforced, and it is taken, however, many of the other lessons will be learned.

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Many Fires During Month in Canada

Entire Town of Hurst was Wiped Out This Week, and Hundreds Rendered Homeless.

QUEBEC: Montreal, July 2.—A one-story wooden house at 250 Parthenais St., was burned to the ground. Nothing could be saved.

Murray Bay, July 3.—The cottage of Mrs. Edward Blake, Toronto, was burned to the ground at Point au Pic yesterday afternoon.

The fire started in the roof and is 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 Hon. Sir La Rose, 2250 Des Ecorces street, destroyed. Insurance \$800.

Montreal, July 3.—Considerable damage was done by a fire which originated from some source as yet unknown in the front of the third floor of the office and spice establishment of Heron, LeBlanc, Limited, in St. Henry street.

St. Gilbert, July 10.—The presbytery here was destroyed by fire this morning. The loss of \$5,000. 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 Terrace walk and two houses badly damaged by fire; loss \$30,000.

Montreal, July 11.—Grandstand of Shamrock lacrosse grounds destroyed; loss \$15,000.

Beauséjour, July 10.—Residence of Mr. Norwood Ross destroyed; loss \$40,000. No fire protection.

Hudson, July 9.—Three summer residences destroyed; loss \$5,000. No fire protection.

Montreal, July 12.—Instructor Doan, with a contingent of the eastern division of the fire brigade, had a stubborn blaze to handle this morning in the basement of the building at the corner of St. Andre and St. Catherine streets, occupied by the Fashion Craft Company. Considerable damage was done by smoke and water.

Montreal, July 14.—Considerable damage was done last night by a fire which gutted a lumber store house belonging to the C.P.R. in the Glen Yards.

Montreal, July 15.—Fire broke out at midnight in the tailor shop of Elsenst Brothers, 1621 Notre Dame St. W., destroying or damaging a large part of the clothing stock, consisting of ready-made suits. Some penetrating the neighborhood watchmaking shop of Louis Lefebvre, No. 1633, did some damage.

NOVA SCOTIA: New Glasgow, July 10.—Early this morning a gas fire caused by a spontaneous combustion broke out in the McGregor pit at the Albion Mines, situated, owned by the Acadia Coal Company. The fire will not affect the working of the pit.

NEW BRUNSWICK: Fredericton, July 10.—Fire broke out here this evening in a building in the rear of the Glen office, and before it was extinguished damage to the extent of \$4,000 was done. A number of buildings were damaged before the fire brigade arrived. Considerable damage was done to the Glen office, but the main part of the Glen office building, including the printing machines, and the Glen office press, escaped, and the paper will be printed as usual tomorrow.

St. John, N.B., July 14.—St. John Milling Company's plant was lost by fire yesterday, with a loss estimated at \$45,000.

ONTARIO: Brantford, July 9.—Fire of unknown origin, breaking out at midnight last night, did \$5,000 damage to the Schultz Planing Mills. The loss is covered by insurance.

Petrolia, July 10.—Fire was discovered about midnight on Monday in the flour and feed store of J. Bell on Main street, which completely ruined the stock and gutted the rear of the building. It was through very hard work on the part of the firemen that the flames were confined to the store. The loss is covered by insurance.

Brookville, July 10.—Fire which broke out at midnight in a frame dwelling on James street, occupied by Mr. and Mrs. John Morrison, did serious damage to the house and contents, while Mr. and Mrs. Morrison and their child, a boy of three years of age, had a close call, being forced to descend in front of the burning building by way of their night clothes by way of a rear staircase. It was with great difficulty that they reached the street through the smoke.

Port Dover, July 12.—The Port Dover Brick and Tile Works here were destroyed by fire last night, with a loss of \$20,000, on which there was no insurance. The fire is believed to have been the work of an incendiary.

Preston, July 12.—The large barn, near Doon, of John Slee, caught fire yesterday afternoon through the heating of the hay, some thirty tons, several cattle and some chickens. The barn and contents were insured for \$5,000.

Edmonton, July 3.—Fire in Marina street, did \$40,000 damage, the heaviest loss being John B. Burch, whose loss on his general store is \$25,000.

SASKATCHEWAN: Saskatoon, July 3.—Fire destroyed Peter Wiebe's flour mill and the National Elevator at Langham, Sask. The loss is \$40,000, and the insurance about \$5,000.

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Motor Car is the Cause of Most Accidents in City

Fewer Deaths are Being Caused by Street Cars in Montreal, But the Motor Car is Claiming an Increasing Number of Victims Each Month

That the Safety First Movement of the Montreal Tramway Company has not been in vain is shown by the big decrease in the number of fatalities due to street cars in the city.

Mr. Birn, Deputy Coroner of the city, stated this week that there was a most noticeable falling off in street car accidents this summer compared with last year, but that accidents were increasing all the time.