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cairo railways will be that being the dis-Town to the Egyptian sers are already being as Elizabethville, 2, ape Town.

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INSURANCE MANAGER

VOL. XXIX. No. 7

Fire Prevention

Improvement in City-

People More Careful

Chief Tremblay of the Montreal Fire

Most of the Life Insurance Companies Have Only Recently Gone Into the Western Field but their Business is

Growing Rapidly.



Chief Tremblay of the Montreal Fire Department in an interview with a representative of The Journal of Commerce yesterday, stated that he considered that already the lessons that the papers had been teaching on fire prevention were beginning to take effect as the fire record for the month of April showed number of fires courring were considerably less than those that occurred during the same month last year.

Chief Tremblay stated that arrangements for Montreal's big clean-up week were going on very rapidly and that circulars were already prepared to be sent out to every householder. Mr. Thomas Hilliard, one of Canada's best-known insurance men, enjeys a double distinction of being both President and Maranger of the Dominion Life Assurance Company. The head office of this company, which was established in 1889, is situated in Waterleo, Ontario. Before entering the insurance bushiness Mr. Hilliard had five years' experience as a teacher in the public schools, and was for several years publisher of country newspapers.

Notes of Interest

were soins or the control of the sent out to every householder.

When asked if the fire department would take any active part in the clean up movement, starting on the eighteenth of the month, the chief stated that he did not think that they would and that the fire department would not supply hose waggons and engines for the purpose of cleaning up the city. The chief, however, said that he was going to issue fire prevention warnings through the newspapers, and that he would contribute an article to The Journal of Commerce on this most important subject, to appear in Saturday's issue. Exhaustive tests have been carried out by the National Fire Prevention Association as to the most efficient means of extinguishing fires occurring in dip tanks containing paint or other inflammable liquids. Hitherto sand has been almost universally considered to be the best extinguisher, but these tests have proved conclusively that for this purpose sawdust is vastly superior. Where sand makes a hole in the fire, afterwards sinking to the bottom of the tank and allowing the fiames to close up again, sawdust spreads over the surface of the liquid, and, although it may itself smoulder, smothers the original flames. The formula adopted is one bushel of sawdust mixed with ten pounds of commercial carbonate of soda. The experiments were conducted with hardwood and softwood sawdust, and both were found equally good.

Boston has a new fire commissioner Alberta Companies Earn Big Profits Year 1913 According to Re-

cent Report Breaks all Re-Boston has a new fire commissioner who says that he will discard horses and put in motors as fast as the city's finances will permit. He believes that by making quicker time the depart ment's efficiency will be greatly increased. Further, he turns up his nose at what he calls the disagreeable odors of the stable, to such an extent, indeed, that he wishes to get rid of them.

MARCH WAS VERY BAD MONTH

Loss Far in Excess of the Same Month during the two Previous Years—January and February of 1912 Were Two Worst Months.

The fire loss of the United States and Canada for the month of April, as compiled from the carefully kept records of The New York Journal of Commerce, shows a total of \$17,700,800. The following table affords a comperior of the stable, to such an extent, indeed, that he wishes to get rid of them. cords in Western Province LIFE INSURANCE GROWS

The North British and Mercantile In surance Company are planning to en ter the Life field, and are hurrying ahead with all necessary arrangements

Edmonton. Alta., May 12.— Handsome profits were earned in 1913 by
insurance companies operating in Albert a ecording to a report compiled
by R. L. Nicholson, acting head of the
provincial insurance branch, with
headquarters in the Parliament Buildings at Edmonton. One hundred and
sixty-eight licensed companies are doing business in the Province, and it is
announced that the number is increasing from month to month
Pollowing is a summary of premiums received and losses paid by the
various classes of insurance in Alberta in 1913:

Fire-Returns received from 78 of 78
companies (mutuals not included):

Firemiums, \$2,363.491; losses \$1198

LIFE INSURANCE

INCENDIARISM SAID TO BE DECREASING IN CITY

Mr Emond Secretary of Fire Commission, Says that There is Less Incendiarism than Last Year at this Time

MANY FIRES HAVE BEEN INVESTIGATED

More Investigations Were Held This Spring than Last, but No Prosecutions
Restuted—Evidence Hard to Procure

Erom statistics for the first four months of this year, compiled by Mr.E. mond. Secretary of the Montreal Fire Commissioner, there is shown to be considerable increase both in the number of fires that have occurred and the number of investigations that have been held, this year, than during

in the number of investigations that have been new, this seek when the same period last year.

Up to the end of March the increase in the number of fires was 103, while the increase in the number of investigations was 49, and 177 witnesses were examined, more than during the same period last year. April, however, showed a marked improvement, and there were twenty-three less fires recorded than during the same month last year, although strange to say, there were some seventeen more investigations held this April than last, this was due to the fact that no cause could be found for many of the fires that occurred.

was due to the fact that he cause could be louded for that for the livestigations held so far they sear. Last year there was only one arrest. Mr. Emond stated that he thought that incendiarism was on the decrease, but that many cases were doubtful, which they investigated, but it was so difficult to get convicting evidence, of course, in every case the Commission would file a report on the case with the different insurance companies.

Mr. Emond remarked on the high rate of insurance in the city, and said that if the citizens would only exercise a little more care, a great number of the firs would never occur, and in this way the insurance rate would be cut down.

Following is a table showing the number of fires, investigations and wit-

nesses,	au	rin	8	the	nr	5E 1	our	me	ont	hs of	his year	and 1	ast:-		
-			1							1913.			1914.		
										Fires	Fires In-	Wit- nesses	Fires	Fires In-	Win
Januar			٠.			٠.		٠.		170	41	1 31	25	55	19
Februar	У		•		,					192	29	13	210	9	20
March					٠.,					173	45	157	172	60	17
April		٠.	٠.		٠.				٠.	188	- 28	106	165	45	11
Inc	ea	se,	8	0 fi	res,	96	in	Ves	tig	ations,	190 witn	esses.			11

TABLE OF FIRE LOSSES IN CANADA AND UNITED STATES

April Shows Marked Improvement Over Previous Months Of This Year, Although Figures Are in Access Of Those of April Last Year

MARCH WAS VERY BAD MONTH

of the state of th	tecota Tol til	e pariance or	those years:
January February March	1912. \$35,653,150 28,601.650 16,349,400	1913. \$20,193,250 22,084,600 16,738,250	191 4. \$23,204,700 21,744,200 17,700,800
Total 4 months	\$97,255,050 21,013,950	\$76,526,100 17,225,850	\$88,162,450
July July	16,103,450 15,219,100	24,942,700 20,660,900	
Sentember	14,158,800	21,180,700 17,919,300	
October	13,651,650	14,932,750	
December	17,967,000	16,126,450	
Total for year	\$225,320,900	\$224,723,350	

There were some 251 fires during the month of April, each of which caused an estimated property damage of \$10,000 or over

Manuel in the Numbers and all the Holland Control and a part of the Section of th

Ontario Agents Must Pay Tax

Ontario Insurance Amendment Act Contains Many Important Changes

AUTOMOBILE INSURANCE

foc to be \$3, and no Business Is Au-thorized Except by an Agent Pos-sessing a Proper Certificate— beavy Fine to Offenders.

Following are some extracts from the act known as the Ontario Insurance Amendment Act, 1914.

Amendment Act, 1914.

(55) "Automobile insurance" shall include insurance against accidental bodily injury or death to the driver of an automobile, insurance against loss or darnage from accident or injury suffered by an employee or other person caused by an automobile and for which the owner thereof is liable, insurance against loss or damage to property from an accident caused by an automobile, and insurance against loss or damage to an automobile by fire, accident, burgiary or theft.

99a.—(1) The word "agent" in this section shall include an acknowledged agent, sub-agent or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, or delivering policies, or collecting premiums, but shall not include the officers and salaried employees of any company who do not receive commissions.

(2) No agent shall act for any com-

company who do not receive commissions.

(2) No agent shall act for any company in Ontario unless he has fully compled with the provisions of this section and has procured an agent's certificate of authority from the superlintendent of insurance.

(6) The fee payable in respect of each certificate or renewal shall be \$3.

(7) No corporation, nor any officer, agent or employee of a corporation shall accept from any person except the insured ora duly authorized agent, any application or proposal for a policy of insurance.

(9) Amy person who contravenes any of the provisions of this Act shall be suilty of an offence and shall incura penalty not exceeding \$200 and not less than \$20 recoverable under The Ontario Summary Convoitions Act, and in case of a second or any subsequent conviction shall be liable to imprisonment for any term not exceeding six months.

ing six months.

(3a) Where it is stated in the con-(3a) Where it is stated in the contract or declaration that the insurance money or any part of its for the benefit of the wife of the assured only, or of his wife and children generally, or of his children generally, the word "wife" shall mean the wife living at the maturity of the contract, and the word "children" shall include all the children of the assured living at the maturity of the contract, whether by his then or any former wife and also the children living at the maturity of the contract, whether by his then or any former wife, and also the children living at the maturity of the contract. of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living, and the like construction shall prevail where the insurance is effected by a man while numarited or a ed by a man while unmarried or widower for the benefit of his futur wife or his future wife and children

affe or his future model of his children.

9. The fee for incorporation of mutual free insurance companies, \$25.00.

New York Fire Loss Decreasing

Table Showing Loss Per Capita to be \$1.36 in New York

CHIEF'S REPORT GOOD

Yor 85 per cont. of the Fires in New York City Last Year Were Confined to Place of Origin.

The Chief of the Fire Department, John Kenton, has just completed the compilation of very completes and in tereting statistics regarding fires and fire losses in Greater New York. Chief Kenton's data is particularly valuable because, in addition to an analysis of the fire alarms and losses, he furnishes complete statistics of all time buildings in the five boroughs of the city separated by classes, showing that there are 375.037 buildings in the Greater City These figures have never before been accurately compiled, and Chief Kenton secured the same at the expense of considerable time and trouble. The record of fires in the city makes a very creditable showing, the losses for last year being \$7.467.937, or a loss per capita. The per capita loss in the United States during, 1913 is figured by the National Board of Fire Underwriters at \$2.10, so that the New York city figures are considerably better than the rest of the country. Another very commendable feature of Chief Kenlon's report is the fact that \$5 per cent, of the fires in New York city during 1913 were confined to the place of origin.

Personals

Mr. Robertson Macaulay, President of the Sun Life Assurance Company, will lay the corner stone of the company's new building on Dorchester discollective walk

C. Stanton, of the city agency of the Sun Life Assurance Company, is one of the most successful agents in the Montreal office.

General W. B. Meikle general man-ager of the Western Assurance Com-pany and Brillish America Assurance Company of Toronto, is at present in England on business.

Sir Gerald Ryan, general manager of the Phoenix Assurance Company, of London, is paying a visit to the com-pany's branch in the United States.

INSURANCE COMPANIES AND MEXICAN TROUBLE

Fire Insurance Companies Limit Risks
— Life Companies do Little Business
with Mexicans, but with Europeans.

Tegal Aptices

tablic notice is hereby given that under Quebec Companies Act, letters patent between Companies and Companies and Companies of April. 1914, incorporating start Joseph Alfred Paul, clerk: Result of Companies of April. 1914, incorporation and Companies of April. 1914, incorporation and Companies of April. 1914, companies of Montread Companies of Companies Companies of Com

(Algono) cach.

The principal place of business of the core
poration will be at the city of Montreal.

Dated from the office of the Provincial
Secretary, this third my o'April, 1914.

Deputy Provincial Secretary.

(Fourth Insertion.)

works, trade-marks, industrial designs, pitents, patent rights, or other propertial to the company; (f) To do any and many the company; (f) To do any and many former in and an intercessary, fit and importation and manufactured as ealth of the nature sold by dry, goods merchants and generally to carry on the business of dry goods merchants and generally to carry on the business of dry goods merchants and quire, hold training. To burchast, acquire, hold training. To burchast, acquire, hold training for the process of this company, or carrying on business and the company of the company of the company of the company, not with an and the companies of the company within Canada, will be at the Company within Canada, will be at the Quebed Montral, in the Frovince of Quebed Montral, in the Frovince of the Company within Canada, will be at the Guest of the Company of the Company within Canada will be at the Guest of the Company of t

(Third Insertion.)

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE

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