

Co's Overhaul. No Change in the Its Investments Life Blank Form

Royal Insurance Co. Writes off Over a Million, Investments Depreciated

SOME REASONS GIVEN

Depreciation of Securities is Due to Paradoxical Reason That Trade Has Been Prosperous

(Special Correspondence.) London, May 22.—The action of the Royal Insurance Co. in writing off about a million of its investments from its balance sheet has attracted wide attention.

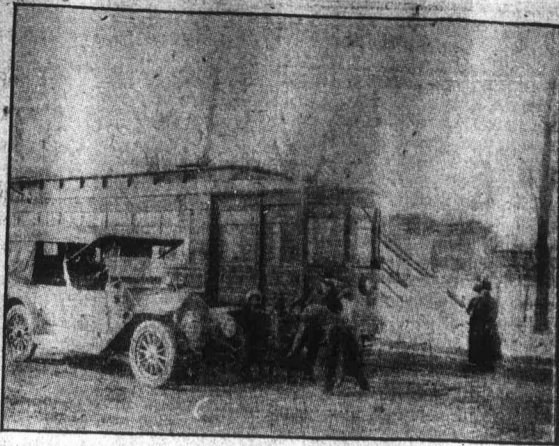
NO RADICAL CHANGES

Meeting in New York Put An End To Agitation For New Life Blank Form.

(By Leased Wire to the Journal of Commerce.)

New York, May 22.—Blanks upon which insurance companies of all classes make their reports to the various states have been under consideration by the Committee on Blanks of the National Convention of Insurance Commissioners at the Hotel Manhattan this week.

SOME SAFETY RULES



Passed Behind Car. Knocked Down by Auto. Look Before You Step.

"SAFETY FIRST" MOVEMENT IN CHICAGO A SUCCESS

Public Lectures in City Parks and Instruction of School Children has Resulted in Reducing the Fatal Street Car Accidents 75 p.c.

MOVEMENT IS BECOMING GENERAL

Safety Movement Bound to Come in Montreal, Where Many Meet With Accidents Every Year, Through Ignorance—Campaign Would be Endorsed by Leading Citizens.

That by far the greater number of accidents which occur in every city are due, not so much to the person who causes the accident, but to the person who is injured not observing the proper rules for his own safety, is proven by statistics.

In Montreal every year there are a certain number of persons, the majority of whom are children, that are run over and killed on the city streets, either by street cars, automobiles or vehicles of some other description.

At the coroner's inquests into these accidents, probably in 19 out of 20 cases is "accidental death," the full meaning of which, is that no blame could be attached to anyone in connection with the accident, except to the negligence of the victim.

Sometimes it seems almost impossible that these accidents occur when motor cars and street cars are going at a slow rate of speed, and the conductor or chauffeur were sounding a warning, but such is the evidence which is generally sworn to at an inquest, and must, therefore, be taken for as the fact.

How, then, do these accidents occur in cases when the drivers of vehicles of every description are taking the necessary precautions, the only answer is, by the negligence or the ignorance of the average pedestrian.

Taking this for granted, a "Safety First" movement was started in Chicago and its vicinity last summer.

Motion pictures and safety lectures were given in Chicago schools. A book was printed called "Safety Instruction for School Children," and 7,000 school teachers used this little manual in carrying out the orders of the Superintendent of Schools to teach safety to children.

The children in the schools took the matter up in a whole-hearted way. In some of the schools dividing themselves into committees, and members of these committees were free to call to time any member of the school, whom they might see disobeying the safety instructions.

The results of this campaign are already marvellous, and certainly most gratifying. It is estimated since the campaign began, that fatal street car accidents to children in Chicago have been reduced 75 per cent.

The pamphlet of instruction which is used in the schools was compiled by H. L. Brownell, Safety Inspector of Chicago surface lines and pictures showing the right and wrong way for children to cross the streets, and being run down by a motor car which he did not see, is now becoming a very rare thing.

As one little fellow who had just attended a safety lecture in a public school, is said to have remarked to his father, "you must always look both ways when you get off a street car."

Montreal has taken up the Clean-up Campaign for the first time this year, and both from the view of the Fire Underwriters and the Fire Department, many of them fatal to children and older persons on the streets every year, the city is in need of a safety campaign, every more than a clean-up week.

Such a move would be endorsed by the coroner of the city who for many years has had it clearly brought to his attention that many of the accidents would welcome it with open arms.

Already the movement has been given a start in the city, when on the first of May the Montreal Tramways Company issued instructions, both to the public and to their employees to observe caution on Moving Day, when the streets were crowded with overloaded vans and trucks.

It is generally conceded that this is only the beginning of a "Safety First" Campaign, which must soon take place in Montreal.

How to Find an Energetic Producing Partner

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

WOULDN'T 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?

USE

"The Want Ad Way"

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

Business Chances, Wanted-Position, Business Men and Manufacturers, Business Investment, For Sale at Good Conditions, Drug Business, For Sale-New Three Story Brick Hotel, Restaurant at 514 St. James Street, Notes of Interest, The April Fire Loss Improving, Fire Hazard Bill for Boston Ready, More Than Last Year, Wrecks Fire Traps, Chemicals in Birmingham.

It will be remembered that the fall in values has been continuous for a number of years, and speaking broadly, I am disposed to think that an important factor in causing the depression has been the great increase in the volume of the trade of the world during the past ten years.

There is no doubt that other investing concerns will have to overhaul their investments in the light of the same circumstances that have led to the action of the Royal Insurance Company.

Forest Fires Serious Menace

Associations Interested in Forest Preservation in Province Will Act

GOVERNMENT TO HELP

Fires Still Raging in Laurentians—Towns in Danger—More Inspectors Needed.

That the forest fires which are at present raging in the Laurentian Mountains and in other parts of the Province, and which are destroying large tracts of timber land, as well as threatening towns, are caused by the negligence of some burning brush about their premises is generally conceded.

A meeting of the various clubs and associations interested in the preservation of the forests of the province of Quebec is likely to be held next week—Thursday evening probably.

The question to be taken up will be that of calling on the Provincial Government to take effective measures to stop the forest fires now devastating the north.

The Government will be asked to help towards the prevention of forest fires. All that the Government does is to provide a few fire rangers and the associations complain that these men stay around the villages and neglect their duties, allowing fires to disregard all the laws of the province in regard to forestry.

Farm houses in the Laurentians have already been fuel to the flames. In the neighborhood of Mont Laurier, Mont Tremblant, Ferme Neuve and Nominique, preparations have been made for a strenuous fight against the spreading fire.

PERSONALS

Mr. W. B. Torrance, who has been spending about two months in England has sailed for home on the Albatross.

Mr. Thomas Davidson has gone to his summer place at Waterloo for the summer.

Mr. Charles Hosmer has returned from the Old Country.

Amongst the Montrealers who will attend the races at Woodbine tomorrow are Mr. Colin Campbell and Sir Montagu Allan.

Mr. James Edmondson has sailed for home on the Albatross.

Mr. G. H. Smithers is returning on the Empress of Britain, which arrives this evening.

Mr. Newman, of the Ontario Manufacturing Company, who has been ably assisting the interests of the Canadian Steamship Company, has returned.

Mr. W. R. Mont is expected home on the Empress of Britain after a brief visit to the Old Country.

CENTRAL OFFICE FOR AUTOMOBILE CLAIMS

Hartford Fire Insurance Company is making perfect arrangements for Automobile Claims.

Next regular meeting of the Life Underwriters' Association of New York will be held at the Hotel Astor Tuesday night.

NOTES OF INTEREST

It is fortunate for the fire insurance companies in the Province of Quebec that they do not take risks on standing timber or the present forest fires would come as a serious blow to the companies that the storms on the Great Lakes last year did to companies in the marine insurance business.

Fire protection on motor boats would seem to be necessary, considering that 75 per cent. of the loss on these boats is due to fire.

Law Union and Rock Insurance Co. will not move into their new premises on Beaver Hill until next week.

Life underwriters in Montreal report that business up-to-date during the present month has been exceptionally good; many people were writing to take out policies until after moving day.

NEW YORK INSURANCE SOCIETY TO MEET

A meeting will be held on the 26th of this month, at which time a president is to be nominated and as Mr. Buswell declines re-election, it would appear to be a "free for all."

The accident figures of the New York Edison Company for 1913 present interesting points.

Although the electrical industry is generally considered to be extremely hazardous, for the seven years ending with 1912 the Edison Company lost less than one man yearly (killed) per 1,000 employed.

INSURANCE RATES ON MOTOR BOATS HIGHER

Companies Doing Business in Montreal Raise Their Rates from 50 cents to a Dollar per \$100. Last Year was Bad Year for the Business

BIG DECREASE IN NEW BUSINESS

Fewer New Boats Purchased This Year—Old Boats Not Worth Insuring—Raise in Rates Has Greatly Cut Into Writing of New Business.

Last year was a bad year for all kinds of marine insurance, and particularly the branch relating to motor boats. There are three insurance companies in Montreal who make a specialty of motor boat insurance; they are, Bala & Co., the Western Assurance Company, and Robert Hampson & Son.

There has not been a very large margin of profit in the business has been shown from the loss ratio of the last two years, which has been approximately 60 per cent. of the gross premiums. Of this loss 75 per cent. has been due to fires.

Fires on motor boats can be caused in so many ways, that it is almost impossible for the companies to do anything else except pay their claims without a dispute. A rigid inspection is carried out before any insurance is taken out, as to the value of the boat, and they are arranged in classes according to the value of the boat and according to its age.

No risk is taken on a boat valued at less than \$500. The greater the value of the boat, the lower the rate charged. Insurance on motor boats covers loss by stranding, burning, sinking or collision. In cases where an owner, who has insured his boat, and through carelessness is continually damaging it, the companies can return him a part of his premium, and refuse to continue taking a risk on the boat.

The effect of raising the rates this year, which was absolutely necessary to the business, has been the cause of a considerable falling off in the amount of new business written.

HOW TO SELL LIFE INSURANCE

Life Underwriters' Association of New York Will Offer Help to Sell Life Insurance.

The next regular meeting of the Life Underwriters' Association of New York will be held at the Hotel Astor Tuesday night.

The speakers will be Robert P. Reed, of the Northwestern Mutual, on commercial life insurance; Percy F. Hunt, assistant manager of the Union Central, on a practical way to buy and sell life insurance; and Alexander Saunders, of the Northwestern Mutual, on the ledger statement for business and how to suggest it.

The following have been suggested for membership: D. Frederick Reinmund, Aetna Life, and W. W. Bloomfield, of the New York Life.

ACCIDENTS IN CANADA

Industrial accidents to 402 work-people in Canada in March, 1914, were recorded by the Department of Labor, Ottawa.

Fifty-five were fatal, and 347 resulted in serious injuries. In March, 1913, there were 93 fatal and 387 non-fatal accidents, a total of 480.

EDISON ACCIDENT RECORD

The accident figures of the New York Edison Company for 1913 present interesting points.

SAW MILL BURNED NO INSURANCE

Fire at Moor's Mills, New Brunswick, Destroyed Three Saw Mills and Machine Shop.

(Special to the Journal of Commerce.) The village of Moor's Mills, eight miles from here, on the C. P. R., Mr. B. L. Moore lost a steam saw mill, factory, valued at \$8,000 and wagon and also another steam saw mill owned by A. J. Maxwell, and under lease to Ernest Graham, was destroyed, with \$2500 loss, uninsured, except for \$800 on Graham's machinery.

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