LIFE UNDERWRITERS TO

THE NEED OF INCOME

Eighth Annual Convention of Life Underwriters of

Canada to be held on July 28th to 30th

Preparations Have Been Completed

PREMIER BORDEN TO BE PRESENT

Montreal Will be Represented at Big Convention by Many Delegates —
Ex-President Taft Has Promised to Attend — Convention Should Be

INSURANCE DEMONSTRATED

Death of Bread Winner Always Means Hardship and

Sacrifices for His Family--Income Insurance

Makes Matters Easy for Them

STATISTICIAN COMPILES TABLE

Father Leaves \$30,000 to Family, But Amount When Invested Does Not Nearly Meet Their Expences in Their Old Way of living.

125

State Fund to Pay Gresham Life Has

-AT \$1,500 A YEAR-

75c per week 39

Two at \$50 each 100

Faith in Canada

Huge Expense Promises

25c per week

-AT \$5,000 A YEAR----

Rent: Apartment, \$85 per month \$1020 Food: At least \$25 per week 1300

Servants: One servant and laundry . . 400 Light & Fuel: Electricity, kitchen

medicine 100
Charity & Presents: Church gifts 75
Amusement: Opera, theatre, entertainment ((\$5 per week) 260
Vacation: 2 weeks, 4 persons, including R. R. fare 200

Widows of Miners

ows of those who Perished

in New River Collieries

TO AMEND THE ACT

As a Result the Commission Will Endeavor to Amend the Act so That Each Industry Will Bear the Cost of a Similar Catastrophe.

Repairs: Crockery, furnulture, house-

XIX. No. 19

N PACIFIC

SENGER SPECIAL, or St., 10 a.m., 7, May 21st. h R/M.S. Calgarian. rect to ship's side.

RVICE TO CAGO Y 31

4.45 p.m., May 31.

o New York

AIN SERVICE TO

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& Ontario

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cal Line Veckly—Tuesdays, rdays.

ng received. AND GENERAL Office, Main 5562. Main 4710

L GEORGE

RN STEAMSHIPS, M. 6570, or any Agent

NION LINE. al 4:45 a.m. this

for Montreal,

NE.

Rotterdam for ith 1,687 pas-

Rotterdam for ourg, Bremer sec 8.30 p.m. 1 8.30 p.m. to

Quebec Village is ASSEMBLE IN HALIFAX Ravished by Fire

Flames Destroy Business Section of Portage du Fort Loss about \$100,000

NO FIRE PROTECTION

ire Started in Hotel and in Two Hours Entire Business Section Had Been Wiped Out —Many People Homeless.

Halifax, N.S., May 19.—Preparations are being made for the Eighth Annual Convention of the Life Underwriters' Association of Canada, which will be held in Halifax from July 28th to the 30th. The convention promises to be one of the most important gatherings in the history of the Association, and will be attended by men of country-wide reputation in political, commercial, and financial circles throughout the Dominion. Some of the speakers booked already are Premier R. L. Borden, ex-President Taft of the United States, and a number of other nation leaders, the list not being yet complete. Those upon the list at present include the following: J. A. Topy, Hon. President of the Canada Life Undergrand others.

Been Wiped Out —Many People Homeless.

Ottawa, May 19.—Practically the whole of the business section and part of the residential area of the village of Portage du Fort, Que, which is about fifty miles from Ottawa, on the Ottawa River and has a population of nearly five hundred, was destroyed by fire yesterday afternoon. In about two hours—at the end of which time the fire had spent itself—the property loss of \$100,000 had been rendered homeless. How much of the loss is covered by insurance and other particulars are not known owing to the telephone and telegraph equipments being burned out. As near as could be learned, 18 business places and 17 residences were totally destroyed.

The fire started through some unknown cause in a sample room at Dolan's Hotel, about two o'clock.

A few minutes later the building was a mass of fiames and the village, beings without any fire fighting apparatus, the fire spread rapidly to adjoining buildings and soon had wiped out the whole of the business section, without even giving time to the occupants to save any of their personal effects. As it was, some of them narrowly escaped injury. At the time the fire started, a high wind was blowing which helped the fire to spread.

Most of the buildings burned were of wood construction; some, however, were fairly substantial-places of brick and stone. Mr. Gerald Brabason, the member of Parliament for Pontiac, who has his home in the village, was pleased to learn that his house was not burned.

The people who were rendered home-less were offered accommodation by more fortunate neighbors in the vil-lage; also by people in Shawville, Campbell's Bay, Haley Station, Ren-frew and other neighboring towns and

The following table, compiled by H. Selfridge Standish, one of the leading statisticians in the United States, and connected with the Illinois Agency of the Union Central Life, brings out significantly the need of income insurance. The table is derived from plain facts; it was the case of a man who during his lifetime was in receipt of a salary of \$5,000 a year, and for many years brought his family up on this amount; when he died he left his wife and two children \$30,000, which when invested at 5 per cent. brought in the sum of \$1,500 a year. The decrease in income, which is shown in the table, demonstrates clearly the hardships and sacrifices his family had to undergo. Flat, \$25 per month . . . \$300 Rigid economy, \$12.50 per week 650 No Servant, laundry . . 130

Fire Prevention
Day Successfu

Many Dangerous Rubbish
Heaps Cleaned Away,
says Fire Chief

FRONT YARD DAY HERE
To-day is Front Yard Day—Those Who Haven't Front Yards, Clean Their Windows.

Yesterday was fire, prevention day, and Chief Tremblay, of the Fire Department, spent a greater part of his time in inspecting the work going on in the different wards. His opinion at the close-of the day's work was that the people had done well. He had is sued instructions that every resident should clean up all rubbish about his premises, and the fire the people had done well. He had is sued instructions that every resident should clean up all rubbish about his premises, and fire had been to the up all rubbish about his premises, and fire he people had done well. He had is sued instructions that every resident should clean up all rubbish about his premises, and fire her people had done well. He had is sued instructions that every resident should clean up all rubbish about his premises, and fire his three had been thirty-seven years of the fincineration Department, the people had done well. He had is sued instructions that every resident should clean up all rubbish about his premises and fire his his showing an increase of 35 per cent. in the amount of rubbish collected from the western incinerator last, hight showing an increase of 35 per cent. in the amount of rubbish collected from the western ment 'this had defied the Insurance Department and showed up the Act, If was necessary to prevent such evils occurring again to strengthen the hands of the Invariance Department. Contracts like that of the National Agency with the Union Life would be stopped in future.

By the amendment sto the Insurance measures in the screak of the Union Life would be stopped in the reports of the incineration and the city's lane 375 loads of rubbish were taken, to the incinerator, as against 300 loads.

\$25,000 will be Paid to Wid- Canadian Branch Opened at

to remove possible causes of fire, Chief Tremblay expressed himself as thoroughly satisfied.

MONTREAL TO PACIFIC

Offices Established and Agents Appointed from Montreal to Pacific Coast—Incurred Big Outlay—Company Optimistic.

At the annual meeting of the Gresham Life Assurance Society in London recently, the chairman of the meeting stated to the shareholders that the new branch of the company opened in Canada during the past year had involved a good deal of expense, but promised to be a great success. The Chairman said:

There is a slight diminution in the expense ratio of the year but not. I fankly admit, a very material one. This decrease, however, would have been considerably larger but for the samewhat heavy expense incurred in the organization of our new Canadian branch, where, thanks to the valuable assistance of our local committee, to the energetic action of our local manual markers of the promoters, is to be devoted to cleaning up front yards, in connection with which the following letter as severed the promoters, is to be devoted to cleaning up front yards, in connection with which the following letter as severed the promoters, is to be devoted to cleaning up front yards, in connection with which the following letter as severed the promoters, is to be devoted to cleaning up front yards, in connection with which the following letter as severed the promoters, is to be devoted to cleaning up front yards, in connection with which the following letter as severed to a reasonable sum of money.

The restant to the independent of the city and by the end of the city and by the end of the clearing and the work in the east end was on a proportionate companies was still a question, and although endorsed by the mand the organization of the samewhat potential would death of the increase in the increase in the matket of the increase in the city of the annual 300 loads and any mark was reached last week. The work of cleaning up the lances was undend that his clause was not necessary to perform the accouraging as the The State compensation fund will be obliged to pay during the next twelve more than 100 orphans, as the result of the disaster in Mine No. 5 of the New River Collieries Company at Eccles, W. Va., which killed 180 men. The mining company is a subscriber to the fund and pays a monthly premium of 1 per cent. of its payroll. of the 60 native white Americans, 35 left widows; of the 71 white men of forwidows; of the 71 white men of foreign birth, 32 left widows, and of the 41 negroes, 18 left widows, and of the 11 negroes, 18 left widows.



Mr. T. B. Macaulay On Insurance Act

Commends Amendments of Insurance Act at Meeting of Life Underwriters

HANDLING DEFUNCT CO'S

e Experiences of the Home and Un-ion Life Companies Showed Up the Weakness of the Present Act.

Mr. T. B. Macaulay, Managing Director of the Sun Life Assurance Com dinner given by the Life Underwriter

The speaker opened his remarks by stating that he had been thirty-seve

Speaks at Banquet

USE -

will delight you.

pany, was the speaker at last night's in Cooper's Restaurant. Mr. Macaula chose as the subject of his remark.
"The New Insurance Bill."

age of \$1.500. Chief Dubeau's brigade spent two hours in fighting the fires. "The first fire broke out at 2.35 o'clock in 407 Church avenue, an emp-

How to Find an Energetic

Producing Partner

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

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 rigor 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 costs, &c. ? If you are looking for such a man you can find him most quickly at trivial expense through our Want Ads.

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sales promotion work—a partner who
can perceive the washinesses in my orcan perceive the washinesses in my orcan perceive the subject methods of dorneeding them is singlest methods of dorneeding them \$5.000 to \$10.000, auch a
man I will make a most attractive partnership proposition. Address:

"The Want Ad Way"

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

BUSINESS CHANCES.

U. E. L.

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.

WANTED-POSITION, BY AN AC countant, with thorough British training, having had, in addition, a University course in Dublin, Would prefer electrical railway work, having served some time with a Narge company of this kind. Address C. M. T., Journal of Commerce Office.

BUSINESS MEN AND MANUFAC turers—Do you want a live ad. writ-er? Ho ware your circular letters: Are they stale, commonplace and not Are they state, commonplace and not winners? I am not an advertising genius but I have selling gumption and can help you save money as well as make money. Drop a note to Allan, West, ournal of Commerce, today.

BUSINESS INVESTMENT—THE advertiser owings to ill health, has to refinquish 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 33000. perience. Cash required down \$3,000 and balance of stranged price on time at 7 per cent. To a bona fide purchaser full access will be allowed to vouchers and records. In first listance address Advertiser P. O. Box 3162, Winnipeg.

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

OWN ONE SHARE IN A SYNDI-cate, cost \$500; invested for four years at 6 p.c. interest. Make me an

DRUG BUSINESS FOR SALE AND medical practice for sale, Apply to Dr. Klock, Shawville, Que.

FOR SALE NEW THREE STORY 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.

FOR SALE.

LEADER OUTFITS AND GILE MAR-ine motors, now located at 1200 Demonstrates and particular stables and yard, fine summer resort, four thousand population. Sickness cause of sale, For ten days we will deliver at \$85, or equipped with Bosch Hill Tension.

Edmundston, N.B.

MANUFACTURER WANTS PARTY
to organize and manage 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 \$500 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, m., each day at Windsor Hotel.

RESTAURANT AT 514 ST. JAMES

EVERYTHING ELECTRICAL FOR lighting, heating and wiring. Phone

lighting, heating and wiring. Phone for quick service. Star Electric Co., 803 St. Catherine W., Up 1375.

TUNGSTEN LAMPS.

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

Journal of Commerce, City, MOTOR BOAT FOR SALE, COMplete, ready to take the water; owner is building a larger one. Address R. J. L. Post Office, Box 500.

fine summer resort, four thousand population. Sickness cause of sale, For particulars apply to Box 156, Lachute, P.Q.

FOR SALE WATER POWER SITE, 1,900 h.p. capacity. First 500 could be developed cheap. Situation, Madawaska, New Brunswick, three miles from Transcontinental and C. F. R. R. For details apply J. A. Guy, Edmundston, N.B.

MANUFACTURER WANTS PARTY to organize and manage sales force to sell one of the fastest selling articles.

KOBAN — TWO CYLINDER DE-tachable rowbont; motors can be ob-timed from the Montreal agents for \$95.00. Ask for Mr. Thornton, Dia-mond Light Co., 308 Craig Street West.

street for sale; everythin gin good condition; fine chance for prompt buyer. Cause for selling illness.

LIGHT ENGLISH-RIGGED SKIPF wanted on lake shore between Lachine and Benconsfield to hold a chine and Benconsfield to hold. condition; the could be been considered. As a color business, which can be largely increased. Liberal terms offered. An ideal refined business. Only those possessing business ability and who can furnish imquestionable references considered. This proposition will bear the most searching investigation, in first instance. Apply to Box C. 45, Journal of Commerce.

TYPEWRITER REPAIRS.

CLEANTS FOR AMERICAN OLIVE!

Colored Commerce City.

COLORED SALE, COM-

SNAP MOTOR BOAT. 26 x 6, 12 H.F., 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. H. Sta-

WITH THE FIRE DEPT. | PHILADELPHIA CO. IS FIRE PREVENTION IN NOT TO BE DISSOLVED yesterday afternoon, with a total dam-

Monogahela Insurance Company Policyholders in the Dark as to What
Their Position Is.

No Mercy Was Held Out to FireBugs—People Were all Firemen—
Methods Were Most Crude.

THIRTEENTH CENTURY

be of native white Americans, it is dealer than the Americans, it is defined in the Americans that the State and the Americans that

AL SERVICE. 1.15 p.m., May 23, 30. St. Agathe and int. 5 p.m., 7.40 p.m., May 25, 40 p.m., bove trains.

UNK RAILWAY th, 1914 \$12.30 sturn until June 6th.

nes St. cor. St.Francols avier—Phone Main (2005 Hotel "Uptown 1137 are Sta'n" Main 8229

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