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Bil Board of Trade Building

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THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY cident, Health, Employer's and Publity, Burglary, Plate-Glass, Fideli Bonds, Contract Bonds, Automobile. Head Office, MONTREAL
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Results for 1912 were the most successful in the Company's history, large increases being the Company's history, large increases being the company of General Expenses showed a large training of General Expenses of the company of the

Guardian Assurance Co. LIMITED ESTABLISHED 1821 exceed - \$34,000,000

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President

Province of Quebec Branch: LEWIS BLDG. 17 ST. JOHN STREET HARD ON FACTORY EMPLOYEES WANT INTERNATIONAL CONTROL MONTREAL

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WESTERN ASSURANCE COMPANY FIRE and MARINE Incorporated 1851

Assets Over - \$3,500,000.00 Losses paid since organisation over \$57,000,000.00

> HEAD OFFICE: TORONTO, ONT.

W. R. BROCK, President W. B. MEIKLE, Vice-President an General Manager

MONTREAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE,

Companies Would Improve Risks.

ATTITUDE HAS ENTIRELY
CHANGED IN COURSE OF
PAST FEW YEARS.

By E. P. HEATON.

Sasgatchewan, the Sun Die Assorance Company which has a branch office at Resina, is opening another office in Saskatoon. Mr. Eastcotte, an Ottawa agent, will be the new manager. Changes in these days are numerous and rapid in the conduct of all large business enterprises, and it must necessarily continue to be so if modern conditions and demands are to be met. Probably in no one class of business has there been a more vital fundamental change than in the recognition of the Fire Insurance Companies to the broad subject of Fire Prevention. It is not many years since the whole duty of the Companies was met by the adoption of the principle of making the prevention.

adoption of the principle of making the adoption of the principle of Inaking and adoption of the principle of inaking and in companies, ably heard the statement from men in office as I

adoption of the principle of making the rate meet the experience; one invariably, heard the statement from men in authority "it is not our business to limprove risks, it is our duty to insure risks as we find them and to fix rates accordingly," and again "whatever be the experience the people must pay and give a fair profit to our shareholders for the capital they have invested."

The latter conclusion, of course, still holds good, but the attitude of the Campanies in respect to the one first expressed has undergone a complete transformation and probably to that is due the fact that while there has been a general and universal lineralse the cost of insurance has been in the reverse drection. It is, of course, manifest to even a superficial observer that practical causes, such as improved building construction, the introduction of Automatic Sprinklers and better in dividual and municipal fire protection. of Automatic Sprinklers and better individual and municipal fire protection and collateral causes such as competition and education have had much to do with the lowering rates of insurance; but even these may not unfairly be credited in a large measure to the Insurance Companies. In all these respects the Insurance Companies is have, particularly in the last decade, worked assiduously and at great cade, worked assiduously and at great cade, worked assiduously and at great cade to the following the following of the Underwriters' Laboratories at Chicago, New York, Caboratories at Chicago, New York, Caboratories, and elsewhere, directly supported by Insurance Companies, where of Automatic Sprinklers and better individual and municipal fire protection,

able Address: BRITISHCAN
odes: Western Union & Premier Bentley Head Office, Toronto

UNCONDITIONALACCUMULATION State Associations such as the Ontar POLICIES

GUARANTEED Extendeu Ferm Insurance Cash Value Cash Loans
Paid-up Policy

Montreal Office:

226-230 St. James Street

J. G. BRUNEAU, Prov. Manager
J. P. MACKAY - Cashier
A. P. RAYMOND,
Gen. Agent, French Department

Companies due recognition for their manifest interest in the problem of fire Prevention.

Of course the rejoinder may be made that selfish interests alone would justify the adoption of all the measures in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but with the enemans that increasing profits to the Companies would naturally follow This is in a measure true, but 145 & 147 TORONTO

Is Too Restricted Further Control

If Employee Leaves Company His Insurance Immediately Stops and Cannot Be In Arms Over the Story of the Steamer Siberia.

Continued.

(Special Staff Correspondent.)

more remunerative than the amount provided by the unemployment benefit, e.g., by evening of spare time work. This restriction was not intended by the framers of the Act, and it is to be removed. No change of policy is embodied in the Bill, the net affect of which will be to diminish the total charge upon the Treasury without prejudicing the financial position of the unemployment fund.

NOTES OF INTEREST TO INSUR-ANCE MEN. Owing to the increase in business in

I hold no brief for the Insurance

devices under the standards of the Na-

Fire Prevention Association and a similar organization in the Province of

Quebec.

6 The work of Underwriters' Associations at an annual cost of hundreds of thousands of dollars which in these days essentially contribute to the betterment of public and private protection, and of safeguarding causes of firms

res Each of these phases might be dis-

Mysterious Wireless Signals Have Mis led Underwriters and Owners of Steamers Mr. John Burns Recommends Changes Relative to Unemployment

London, May 5.—Mr. John Burns has ow laid on the table of the House his now laid on the table of the House his proposals for amending. Part II. (Unemployment Insurance) of the National Insurance Act. This amending bill, of course, has no reference to Part I. of the Act, which deals with health insurance, and the amending of which will require the serious attention of Parliament later. The present bill amends the provisions by which an employer, after paying forty weekly contributions, receives a refund of 33 per cent. of the amount paid for each workman who has been a complete year in his employ. Under the new provisions the employer will receive seventy-five cents for every workman for whom he has paid forty-five contributions during the year, whether the workman has been continuously employed by him or pot.

The bill also changes the provisions The bill also changes the provisions letermining actual employment. Under the principal Act a workman was leemed to be employed if, though deprived of his usual employment, he was following a subsidiary occupation note remunerative than the amount provided by the memberment benefit.

devices under the standards of the National Fire Protection Association are tested and demonstrated.

4. The development of proper investigation of fires under Fire Marshal Laws, almost wholly supported by assessments upon the Companies, the most effective known means for incentiarism and criminal carelessness and the most hopful agency for the future.

5 The support given to Bureaus of Fire Protection, to provincial and State Associations such as the ontario

MARINE INSURANCE MEN EXPECT BETTER YEAR

Greater Caution Now Being Exercised.

Marine Insurance men are looking for a better year, this year than last, as few companies can show profit for last year's work on their books, the Western Assurance Company found themselves about breaking even, up to the time of the terriple storms on the Great Lakes in the autumn, but the losses at this time helped to make the year a poor one for the marine branch of their business, as it did for many companies and line marine insurance. This year the rates have not been changed, owing tothe heavy compatition there is in this business, Mr. R. J. Dale, president of the Montreal Board of Trade, and head of the first of Dale & Co., stated that American companies had been heavies to come dollar per \$100 this year, Companies are the existing rates so an increase in rates followed.

SURPLUS

EARNINGS

While many lines of business, while many lines of business are loday marking time, the great Lakes than the Canadian companies had been heaview on both for ocean mavigation.

Captains on the Great Lakes are shown as a few parts greater precautions are being taken and sarely movements are going on both for ocean mavigation and many masters when navigation first opened this year. While the Marconi equipment on ocean reasons in the marine instrance companies, and the marine instrance companies, and the marine instrance companies.



Mycuriou Micleas Signals Have Missis includes or large of Salame.

Loudon Mary Man been emphasised according to views of London and operations, income over which the famous message of "Titagle in toy" are deted of displayments and mileraritors having been supported by the message of the famous makes and the displayments and mileraritors having been standed that the support of the sample, but of large miles and the support of the sample, but of large miles and the support of the sample, but of large miles and the support of the sample, but of large miles and the support of the support

BOATS TAKES BIG JUMP

THE JOURNAL OF COMMERCE URLISHING COMPANY, LIMITED

without warrants, or otherwise deal, with the same; if to issue and allot, as an illy paid up, shore of the control payment of the payment of the

Treat Notices

el. Main 1682 -LAMOUREUX'S CLOTHES GENTLEMEN'S CLOTHES Ve have a Splendid Trade with Leading Business Men C. E. LAMOUREUX 61 ST. JAMES STREET, CITY

Dated at the office of the Secrets of State of Canada, this 16th day April, 1914. THOMAS MULVEY,

ROSS & ANGERS, Transportation Building, Montrea Solicitors for the Applicants.

(SECOND INSERTION.)

"DREDNOT MOTOR TRUCKS OF MONTREAL, LIMITED."

Quebec.
Dated at the office of the Secretary
of State of Canada, this 7th day of
March, 1914.

THOMAS MULVEY.
Under Secretary of State.
ROSS & ANGERS.
326 Transportation Bullding.
Solicitos for the Applicants.
(First INSERTION.)

FIRE LOSS FOR APRIL SHOWS BIG INCREASE

Figures Show An Increase of Over 25 p.c.

The following figures show the approximate fire loss for the Dominion of Canada during the months of April 1913 and 1914, and indicate an increase of over half a million dollars for the month:

A pril. 1913.