What Becomes

Life Insurance Companies

Refusing Many on Account

of Health

LIENS PLACED ON POLICY

Those Refused Insurance at Ordinary Rates Accept Policies with Heavy liens on Them or Buy Debentures on Installment Plan.

45° C. A. T. B. W. Can. Co. A. C.

N PACIFIC KETS NOW ON VICE TO AGO

7 31 L SERVICE. 5 p.m., May 16, 23,

ships

Lines, Limited & Ontario lon

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nilton and ekly—Tuesdays lays.

orts UTH SHORES received. sails May 7th ill St. Cartage AND GENERAL FION fice, Main 5562. ain 4710

C ROYALS

-Bristol RD GEORGE

lay, May 5th STEAMSHIPS. 8570, or any gent

e class cabin Third-class, .25,

ORD CO., James Street Catherine W.

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ATURDAY.

e in char-of splendid luxury and the trans-

ECHO FROM DISASTER

The recent visit to New York of Mr.

'After this lapse of time stories con-

IN SAN FRANCISCO

Hail Insurance Of Bad Risks Prospers in West

London & Midland Insurance Chief Tremblay Waits To Co. Report Progress of Subsidiary Company

PAID ALL EXPENSES

Canadian Business Shows Considerable Increase But is Darived From Direct Agencies.

Increase But is Derived From Direct Agencies.

One of the strange things about life insurance is that the man who needs it most cannot secure it. Life time the man who needs it most cannot secure it. Life time the man who needs it most cannot secure it. Life time the man who needs it most cannot secure it. Life time the man who meeds it most cannot secure it. Life time the man who may be more and more particular every did not not come up to did not come up to the physically they do not come up to the physical to the physic

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Mr. J. J. Dixon, after spending the winter in Egypt, is back at his home in Toronto.

When Earl Grey is in Toronto during race week he will be the guest of Sir John Gibson.

worked off during the twenty work its face value at the end of the time.

Although the premium was a heavy one, the young man gladly took out the palicy. The same agent told of another case, also, in the city where a young salesman in a hat store attempted to take out a policy in several companies, but was refused on account of his being troubled with albumen in the kidneys. His case was such a serious one that no company would even consider him. Nothing daunted, however, he decided that he must protect his family in some way, and he decided to purchase some debentures in a corporation, which is doing a big business with just such people who wish to accumulate a fixed sum at the end of a certain period, and have been refused insurance by the different companies on account of their health. Although there is not the same amount of protection in this plan, it offered him some means of providing for the future, with annual payments that were within his means. Richard Brown, president of Brown Brothers, wholesale stationers, Toron-to, has celebrated his eightieth birth-day

Mr. W. H. P. Jarvis, the Toronto mining broker, is expected back from England early in June.

Fireman's Fund Met Every Claim With 100 Cents on Dollar, Weather the Storm and Now Flourishes, The Hon. Adam and Mrs. Beck are

Famonville, president of the Fireman's Fund, to New York, has called to mind a story of the San Francisco fire, which so clearly illustrates the value

rected with the settlement of the San Francisco losses, on the part of the Translate Deficit in SENDS WARNING

Fire Chief Wants Many More Men

Make Supplementary Estimate to Board

REQUIRES \$127,000

lice Estimates Occupy Time of the Board and Chief Tremblay is Kept Impatiently Waiting Day After Day.

Fire Chief Tremblay has been for two days attending both morning and afternoon meetings of the Board of Control with the purpose of laying before the Board his supplementary estimates for the Fire Department. This includes an addition of 68 men, to man new stations and reinforce the existing ones and provide for further fire apparatus, altogether involving a sum of \$127,000.

The Chief has been ready to place his estimates before the Board for the last two days, but has been held by the police estimates, which are going through without a hitch. The new men asked for by the Chief are absolutely essential if the new stations which have been recently erected are to be properly manned.

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第二人名英国英国英国英国英国英国英国英国英国英国英国英国英国英国 (By Special Leased Wire to Journal of Commerce.)

New York, May 15.—Eleven suits aggregating over \$406,000 have been filled in the Superior Court at Providence, R.L. against Robert O. Easton, former collection agent of the International revenue, for the district of Connecticut, and James Walsh, the present collector. The suits are brought under the Acts of Congress of 1909 to recover taxes which it is alleged were unlawfully levied and collected. The plaintiffs are fire insurance companies.

PLAN WELL RECEIVED.

The plan of the Automobile Owners' Indemnity Exchange in the United States is being very ravorably received, evidenced by over 600 subscribers being secured to the certificate of authority from private owners of motor cars and the number increasing daily. It is expected that the prescribed formalities of the insurance law will be complied with and that the Exchange will begin issuing policies about June 1.

WILLIAMSTOWN, CONN. **INSURES EMPLOYEES**

Fear to Assume Risk on Account of the Workmen's Compensation Act, Aldermen Adopt Resolution.

The City of Williamstown, Conn., has come to the conclusion that it is safer to carry compensation insurance on account of the Workmen's Compensation Act than to assume the risk itself. At a meeting of the aldermen, a resolution was adopted authorizing the purchasing computers. Service Fund the purchasing committee to secure such increase as is deemed advisable for the people in the employ of the city.

Prominent Insurance Man Plan Amending



MR. TANCRED BIENVENU

N.Y. Insurance Dept's Request

Notes of Interest Orders All Non-Board Companies to Have Reports Ready by June 1st

ORDER IS DISCUSSED

Matter Has Been Agitated Ever Since the Adoption of the New Dwelling House Schedule.

the Adoption of the New York Insurance Department's request that all problems of the Adoption of the New York Insurance Department's request that all problems of the Adoption of the New York Insurance Department's request that all problems of the Adoption of the New York Insurance Department's request that all problems of the Adoption of the New York Insurance Department's request that all problems of the New York Insurance Department's request that all problems of the New York Insurance Department's request that all problems of the New York Insurance Department's request that all problems of the New York Insurance Department's request that all problems of the New York Insurance Department's request that all problems of the New York Insurance Department is problems. Summer of the New York Insurance Department of the Insurance Department of the New York Insurance Department of the New Yo

UNDERWRITERS OF N.Y. STATE HOLD MEETING

The Underwriters' Association of New York State, at its meeting this week decided to refer the Niagara, Falis situation to a committee, and another committee will investigate Utica, which is in bad shape at present. The printing of standard forms for dwellings and contents was referred to a committee. It was determined that a local board should be formed at Jamestown and that the Rochester board should be investigated by a committee. Farm schedules were adopted to be effective August 1. They will be promulgated on July 15.

DAY BY DAY WITH THE FIRE DEPARTMENT

244 St. Martin street, small fire in ouse, no damage, children playing house, no damage, children playing with matches cause. J. 168 Delorimler street, residence be-

The Constitution

Plate Glass and Information Bureau Hold Meeting

FIRE PREVENTION. WORK BEARS FRUIT

tional Board of Fire Underwriters Has Rendered Inestimable Service to the Public Safety in Surveying Cities.

Bureau Hold Meeting
Elect Officers

CHANGE IN RATES

Committee is Formed Comprising Many Companies to Draft a Standard Uniform Policy.

(By Lassed Wire to The Journal of Commerce.)

New York, May 15—At the annual meeting of the Plate Glass Service and Information Bureau. The following officers were elected: Chairman, Nelson D. Sterling, of the Fidelity and Castal Company; vice-chairman, H. B. Clarke, of the Great Eastern Casualty Company; vire-chairman, E. B. Thister, of the Globe Indemnity Company. The resignation of the Perferted Accident and Guarant of the Globe Indemnity Company. The resignation of the Perferted Accident and Guarant for the Globe Indemnity Company. The resignation of the Perferted Accident and Guarant for the Globe Indemnity Company. The resignation of the Perferted Accident for the Consideration of the Consideration of the Perferted Accident for the Consideration of the Perferted Accident for the Company. The resignation of the Perferted Accident for the Consideration of the Perferted Accident for the

CANADA LIFE ECHOES ON WESTERN CANADA

May Issue Gives Many New And Interesting Facts About the Great Western Provinces, the Widening Field For Insurance.

How to Find an Energetic Producing Partner

Why Not have an Able, Aggressive Business-Getting

WOULDNIT your pusiness 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, w-points, renewed vigor 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

USE -

PARTNER WANTED—Must thoroughly understand Dry Gools. I want a partner with IDEAS regarding merchandising, store management, sales policies and sales promotion work—a partner who can perceive the weaknesses in my organization and suggest methods of correcting them Must be prepared to invest from \$5900 to \$10,000. To such a man I will make a most attractive partnership promosition. Address.

(Suggestions for You to Adopt)

"The Want Ad Way"

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

BUSINESS INVESTMENT — THE advertiser ,owing to ill health, hag to relinquish all or a part of his ownership in a standard monthly publiership in a standard monthly publi-cation, enjoying a large advertising and subscription, and now in its fifth year. Negotiations will only be con-ducted with a magazine man of ex-perience. Cash required down \$3,000 and balance of arranged price on time at 7 per cent. To a bona fide purchaser full access will be allowed to vouchers and records. In first instance 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.

City.

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. HOTEL BUSINESS FOR SALE IN

HOTEL BUSINESS FOR SALE IN the City of Ottawa, most centrally situated in upper town, 21 bedrooms, parlor, bathrooms, and all conveni-ences, bar and duling room appoint-ments of the very best. Good lease can be guaranteed to suitable ten-ant. Rent moderate. Apply D. Burn and Son, General Accountants, 150 Albert St., Ottawa, Ont.

JEWELLERY STORE FOR SALE, with stock and fixtures, situated in the business centre of St. Catherine street west. Low rent, with two years' lease; will sell at a sacrifice. Buyer can arrange to purchase fixtures and lease without stock if desired. For further particulars apply to 226 Laval ave., Montreal.

AGENTS FOR AMERICAN OLIVE!

Typewriters. Expert repairs on all makes. American machinists Ltd., 524 Craig W Main 1615.

TUNGSTEN LAMPS.

**SUFFYTHING ELECTRICAL FOR lighting, heating and wiring. Phone for quick service. Star Electric Co., 503 St. Catherine W., Up 1375.

FOR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Situation, Madawaska, New Brunswick, three miles from Transcontinental and C. P. 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 on the market. Every merchant a customer. Position pays from \$3,000 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 \$p.m., each day at Windsor Hotel.

RESTAURANT AT 514 ST. JAMES

RESTAURANT AT 514 ST. JAMES MANUFACTURER WANTS PARTY

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

SANITARIUM. DOING A GOOD business, which can be largely in-creased. Liberal terms offered. An ideal refined business. Only those ideal refined business. Only those possessing business ability and who can furnish unquestionable references considered. This proposition will bear the most searching investigation, in first instance. Apply to Box C. 45, Journal of Commerce.

TYPEWRITER REPAIRS

AGENTS FOR AMERICAN OLIVER

BUSINESS CHANCES.

PRIVATE INVESTOR WILL LOAN any part of \$25,000, at 5 per cent. Interest, on collateral security, disted and unlisted stocks and mining shares. Full particulars first letter, or no attention paid. Box 2, Journal of Commerce.

RUSINESS INVESTMENT — THE RUSINESS INVESTMENT — THE Bealth, has beauthed by the sum of the

372 St. James St.

FOR SALE—GASOLINE YACHT,
covered 33 feet, 2 cylinders, 13 power,
clutch reversable gear, whistle, red
and green lights, another covered also, 26 ft., 2 cylinder, 12 power, clutch,
speed 12 miles for both. Ad. 1955
St. Urbain St., or Tel. St. Louis
6097.

West.

LIGHT ENGLISH-RIGGED SKIFF
wanted on lake shore between Lachine and Beaconsfield to hold about
four people. Price moderate, full
particulars to Box C \$1, Journal of
Commerce, 45 St. Alexander St., City. FOUR \$100.00 SHARES OF WEST-wark Realties Ltd. Worth about \$200.00 each, but will sell at lower figure for cash. Apply P. O. Box 428, Montreal.

MOTOR BOAT-IN GOOD ORDER, 25 foot, two cylinder engine, reverse gear, top, chairs, now in water. Can be seen any time. Apply Box C 42, 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.

SNAP MOTOR BOAT. 26 x 6, 12 HP., two cylinder, will seat 15, with top and clutch, speed 14 miles. \$200 or nearest offer, can be seen any day at Lachine water works. J. B. Staces.