TRACT M Mar I Lake VOL XXIX. No. 38 THE JOURNAL OF COMMERCE, FRIDAY, JUNE 19, 1914 PAGE THREE I JUNE GOOD MONTH **Insurance** Director INO INSURANCE COURSE Real Estate HOW TO FIND SAFE INVESTMENTS OR FOR LIFE COMPANIES AT QUEENS UNIVERSITY If the fofty-nine real estate trans-registered yesterday, none was hare amounts, the most consider-being the sale by C. Dignard to change Commercial, Ltd.," of 86 nt lots in Pointe aux Trembles 27,599. Many Weddings Help Agents Lectures Will be Given Next in Writing Business---Good Year But no Course Will DESIRABLE INVESTORS Weather Another Aid be Established OFTEN RECORD MONTH TO BE GIVEN TRIAL 0. Goulet sold to L. Lambert de 0. Gounts Nos. 2643-1867 to 200-nate Jois Nos. 2643-1867 to 200-square feet, and Jois 2643-1428 to 17 consisting of vacant land on St. 16 consisting of vacant land on St. and street, the whole for \$14,000,

Month of June, 1912, Was Record Month in History of More Than One Life Insurance Company Do-ing Business in Montreal.

Gauthier sold to N, Belanger two macements Nos. 737 and 738, par-of Montreal, with buildings there-ao x 80 feet, in Ste. Cunegonde and for \$13,000.

Ing Business in Montreal.
 Ing Business in Montlaster

FIRE IN QUEBEC.

Building permits granted yesterday mumbersd seventeen ,but with the ex-option of one for \$30,000, they were mostly of a small character. This was for mine houses to be erected by A. Du-mette, of \$136 St. Lawrence Boule-vird, on Sc. Dominique street, Laurier TO SELF INSURE. cided on self insurance for themselves n complying with new workmen's com-pensation law which goes into effect July 1. The companies are the Brook-lyn Rapid Transit and Edison Electric fluminating. Brooklyn Union Ga. Company is expected to follow thei example.

Shapiro Laing, 229 Ontario street, not on a permit for the erection of the houses of three floors each on wavery street, Laurier ward, the to-the cost of which will be \$12,000.

4. L. Ward, 2274 Esplanade avenue, vs.granied a permit for the erection a, four houses of four floors each in-Bonelaga street, Hochelaga ward, othing together \$14,900.

W. Ranger, 2764 Notre Dame, Street, test, has commenced to, build two-buses of three floors on Notre Dame dreet west, St. Antoine ward, costing

A. Malsonneuve, 1619 De la Roche, is to evet a house of three floors on De la Roche street, costing \$4,000 and D. Emond, 2275 Desjardins street, a house on Desjardins street, Rosemount, fer \$1,000.

ET OFFICES: nes Street. Main 8125 ndsor Hotel Windsor Street Stations REAL ESTATE RECORD.

HEAL ESTATE RECORD. The June issue of the Real Estate Recent is at hand. This paper seems to improve every issue and the pro-meters, the Cradock Simpson Com-ing deserve credit for it. Their monthy review is encouraging at refers to the undercurrent of in-testiment enquiry "which will probably ad to business when selling prices are adjusted on a possible revenue dist, and normal conditions prevail." The aumiler is valuable in its oppor-time advices and statements of condi-tions.

SUNLIGHT CITY. A real estate change which may be microreed many ways, but in the main and the second SUNLIGHT CITY.

modation and Cuisias RA PLAYS DAILY and Full Partic tes and Full Particulars Consult THERN STEAMSHIPS, IMITED, St. M. 6570, or any St.; M. 6570, or any aship Agent



XXIX. No.-38

AN PACIFIC

rsion to New Ont

h. Return July 25th, OLD ORCHARD, NNEBUNK.

lor and Bleeping Cars. ABLE CHANGES. time will be made June jes containing full par-les containing full par-les containing full par-les containing full par-tion to agents. Stat-AS, Sr. Agrees Street Windows Street States

RUNK SYSTEM

NATIONAL LIMITED." est and Fastest Train al 9 a.m., arrives Toronto roit 9.55 p.m., Chicago

al 10.30 p.m., arrives To-, Detroit 1.53 p.m., Chi-daily.

AND RAIL ROUTE

11.15 a.m., Mondays, and Saturdays, via Grand

ia, Northern Navigation Illiam, and Grand Trunk s in Western Canada. ABLE CHANGES

ime will be made June bles containing full par-ill information may be tion to Agents.

. James St. cor. St. Francols Xavier—Phone Main (2005 Sor Hotel "Uptown 1157 venture Sta'n " Main 8229

ADIAN

NTREAL

ORONTO DETROIT

ACIFIC

CHICAGO

ast Express

utra of solid comfort—Com-—Library—Observation Cars ourist Sleepers—Dining Cars an'' via Canadian Pacific, higan' Central.

 The

 Canadian
 No. 21

 8.45 a.th.
 10.00 p.m. ET.

 5.40 p.m.
 7.35 a.m. "

 12.10 a.th.
 2.00 p.m. "

 11.35 p.m.
 1.30 p.m. CT.

 7.45 a.m.
 9.05 p.m. "

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WARD

NTIC ROYALS

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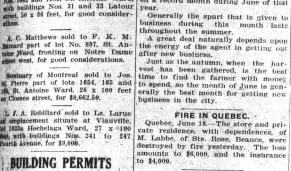
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Lailways

enger and Freight From Montreal From Montreal titiaJune 13th ssandra ...June 20th urniaJune 27th es—One class cabia wards. Third-class,



(Special to The Journal of Commerce.) New York, June 19.—Two corpora-tions ranking among the largest em-ployers of labor in Brooklyn, have de-cided on self insurance for themselves

WANT INTERNATIONAL CONTROL.

Special to The Journal of Com-Merce.) Brussels, Belgium, June 19.— The international parliamentary commerce conference, which opened here yesterday will con-sider means for the establish-ment of international control over insurance commanies.

 0 opened here vesterday will con-'(
 Matches' Again Cause.

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 The careless disposal of matches was

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CREDIT MEN ARE NOW DISCUSSING THE NEW WORKMEN'S COMPENSATION LAW

Matches Again Cause.

National Association of Credit Men Issue Bulletin Illustrating Difference Between Three Plans of Insurance Provided for by New York Law

QUESTION A PERTINENT ONE

Difficult to answer Question as to Status of Companies Now That So Many New Mutual Companies Have Come Into the Field for Business.

National Association of Credit Men has issued a bulletin to

"Two classes of questions have been put to the association: First, By what method named under the law, insurance should be secured. Second, concern, ing the status of certain companies whose names the members give. "To answer questions regarding the status of companies is hard enough now that so many new applicants for business, especially in the form of mu-tuals, have come into the field, but especially hard is it to answer questions of insuring; namely, under the state fund or through regular as to methods of insuring; namely, under the state fund or through regular organized took companies or through mutual associations or by carry

If Lectures Are Popular Course May Later be Adopted, Teachers Will be Insurance Experts. (By Special Correspondent.)

(By Special Correspondent.)
Image: A standard of the second standard stand

Aid of Detectives in Discovering Cause of Big Warehouse Fire.

the part of the students for further in-surance instruction, there will likely be co-operation on the part of the Poli-tical Economy and Mathematics De-partments of the University to inan-surate an insurance course the fol-lowing year, the actuary work to be handled by the professor of mathema-tics.

RATES DECIDED ON

The evidence given yesterday be-fore Fire Commissioner Latulippe in the inquiry into a fire at the ware-houses of S. H. Ewing & Sons, Limit-ed, at 100 King street, early on the morning of June 13th, was of such a nature as to give rise to suspicions of incendiarism, and the commissioner, after hearing several witnesses ad-journed the proceedings indefinitely in order to allow the city detectives to make an investigation which may nature as to give rise to suspicions of incendiarism, and the commissioner, after hearing several witnesses ad-in order to allow the city detectives is on question in so far as it relates to workmen's compensation business throw further light upon the out-break. The same premises were the scene of a destructive fire in February last, and while its origin was not definitely ascertained, the evidence indicated that it was caused by defective wiring. The witnesses heard yesterday were Mr. S. W. Ewing, a member of the of against the measure of a bis theory of the intersors heard yesterday were Mr. S. W. Ewing, a member of the formation greesented to the meeting frame definitely astronometer employee by the Ewing Company, and Armand Lapierre, another employee by the Ewing company, and Armand Lapierre, who was in sharge of the motor, was positive that that to been responsible for the fire. New York State State and Standard Accident vot-fire company, and Armand Lapierre, who was in sharge of the motor, was positive that the advisor of the electrice motor. Laprierre, who was in sharge of the metar responsible for the fire. New York State State and Standard Accident vot-fire works will precise to the state of the electrice motor. Laprierre, who was in sharge of the metar responsible for the fire. New York Agencies openeed to the state of the there are sponsible for the fire.

NEW AGENCIES OPENED.

The internet is a seemed the most enable explanation for the starting of the fire. Commissioner Latulippe re-juested the city detectives to follow up a suggested line of investigation, and the inquiry will be resumed when he detectives conclude their work. Mr. J. C. Stanton, Jr. of the 0

O city agency of the Sun Life As-O surance Company, has just re-O turned from the West after O O opening two new agencies for O O the company, one in Saskatche-O wan, the other in British Col-

0 umbia.

ADVERTISING NOVELTY. In these days of advertisements it is guite refreshing to find an insurance office entering the field with a novelty. The London Guarantee and Accident Company has just issued a series of small pocket sectional maps compris-ing the whole of England (got up spe-cially for the use of motorists and tourists generally.

Personals

Mr. W. de M. Marler is expected ome from the coast to-morrow.

Dr. W. W. Ruddick, St. John, is pending a few days in the city. Mr. Robin Adair will sail for Eur-

ope by the Laurentic to-morroy Mr. John McColl is making a short

isit to Toronto. Mr. E. H. Copland, who has been ill in the Royal Victoria Hospital, in re-ported to be doing well.

Mr. A. A. Hodgson left on the Cal-garian yesterday for a four months' trip to Europe.



MIRROR FRAMING, MIRRORS AND FRAMES, OLD MIR-rors and pleture frames repaired like new a specialty. Picture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisentainer Co., 58 St. Lawrence Bivd. FOR SALE. FOUNDATION STONE FOR SALE Apply to P. G. Demetre, S.W., cor. Mount Royal Avenue and St. Law-

"The Want Ad Way"

MAKE YOUR MONEY WORK

LET OUR LITTLE "WANT ADS" FIND THOSE WHO GAN "HITCH IT UP."

THE savers are the winners ! And the winners are the Investors ! Make the money you have make more. Whether you put it to work in good land investments, good stocks; high-class bonds or other securities it matters little, so long as the

money brings you a fair return. Or if you would like to put your money into a strong, well-organized business, you will find our Want Ads--they cost but a trifle--will locate an opening for you quickly and cheaply. Send your Want Ad in now. And if you have a

desirable investment to offer, whether it be land, buildings,

stocks, bonds, or an interest in your business, you will find a Want Ad the best way to locate a buyer. Just send in a

little Want Ad like those below. We will carry your message into thousands of business offices where it will

USE

almost surely find a good purchaser for you.

Start now to

MIRROR FRAMING

Blvd.

SITUATIONS WANTED.

rence Bivd. KINDLING WOOD FOR THE MIL-lion. Kindling, \$2.25; Cut Hardwood, \$\$3.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. Mc-Diarmid, 402 William Street. Tel. Main 452. SITUATIONS WANTED. COTTON MILL SUPERINTENDENT wants position. Good manager. Ex-cellent experience. Al references. "Supt." Box 315. Providence, R.I. GENTLEMAN, SPEAKING AND writing fluently French, Italian and German, thoroughly experienced in every kind of commercial or techni-cal office work, seeks position. Sai-ary no object. Box 2109 Journal of Commerce.

Infamind, soz. William Street. Tel. Main 452.
BEST 37, FOOT GASOLINE CRUISER in Caraçãa. Fully equipped. Speed 10 miles per hour, and as comfort-able as a house-boat. Best construc-tion and heavy duty motor. Com-plete description with price on appli-cation. Would consider as part pay-ment small boat or antomobile. Ad-dress Room 40, Herald Bidg., o ;elephone Main 3029.
FOBAN — TWO CYLINDER DE: tachable rowboat; motors can be ob-taihed from the Montreal agents for \$95.00. Ask for Mr. Thornton, Dia-mond Light Co., 308 Craig Street West.
FOR SALE—A GROCERY LICENCE.

OR SALE-A GROCERY LICENCE Apply 1671 and 1673 Notre Dame St East. OUR \$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 425, Montreal. 426, Montreal. PANET STREET, 717-For sale, 1 Installation Boiler and Tanks, suit-able for a soap-maker, dyer, laun-dry or chemical manufactory. Apply A. Bonin, 937 Cartier Street, Phone Fact, 644, Phone

A. Bonin, East, 5447. TO LET. 717-17 6

BELTING. BELTING FOR SALE— WE HAVE largest stock in city; all sizes in hair, cotton, rubber and leather, 25 to 50 per cent. cheaper than others. Special bargains in slightly used stock. Call or 'phone Main 455 or 6587, Imperial Waste & Metal Co., 7 Queen St. Hit METCALFE ST. JUST ABOVE

-STATISTICAL MACHINERY. STATISTICAL MACHINERY. THE PROPRIETORS OF CANAD-ian Letters Patent No. 135,441, 135,-442 of 1911, and 147,201 of 1913, are perporating machinery manufactured in Canada under the above describ-ed Canadian Patents Full particu-lars will be given interested parties upon application to the Williams Mfg. Company, Limited, Montreal, Canada.

SUMMER RESORTS.

LOUR 141.18 48.20



BUSINESS PREMISES TO LET. TO LET-JACOB'S BUILDING, 282

(Suggestions for You to Adopt)

INVESTMENT WANTED. - HAVE

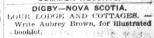
several Chousand Gollars which I would like to invest in a manufac-turing business. Investment must be protected by ample security and pay 7 per cent or more. Address:

INVESTORS-WE HAVE FOR SALE

NVESTORS-WE HAVE FOR SALIS securities in the form of municipal bonds, first motgages, and spler-did industrial stocks which will net you from 4½ per cent to 8 per cer². Will be glad to recommend the best investment for your needs. Call or address:

St. Catherine Street West, large, bright office, central location, rent low. Apply Room 1, or M. Roman, 235 St. James street, 'Phone Main 1271.

West. III METCALFE ST., JUST ABOVE St. Catherine St., W. large house, suitable for any business; size 306° basement, and first floor 28 ± 105°, with light on 2, sides, Will alter to suit tenant; good lease; reasonable rent. Aply Tannebaum, Limited, 392 St. Catherine W. Up 7620 and 2036.



NEW YORK FIRE LOSS | COMPANIES COME BACK

Agents Are

TWO MANUFACTURING FLATE, 2000 feet each. Two Manufacturing Flats, 1.100 feet each. Best lighted flats in city. Corner of Little Craig and St. James St. Apply Mitchell Realty, Limited, 82 Bank of Ottawa Building, Phone Main 6625, 222 St. James St. City.

 arry no.

 Commerce.

 JUALAFIED. ACCOUNTANT (C. A.).

 offers his services as secretary-trea-surer or comptroller to soundly es-tablished concern. Highest referen-ces, Box 2111 Journal of desires position as Ledger Keeper, Six year's office experience. Best references.
 nand St. James St. Realty, Limited, S2 Bank of Ottawa-Building. Phone Main 6653, 222 St. James St. Circ.

 WAREHOLSD */ Marker St. Commerce.
 WAREHOLSD */ Realty, Limited, S2 Bank of Ottawa-Building. Phone Main 6653, 222 St. James St. Circ.

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vards. 1 nd, \$31.25.

T REFORD CO., imited. mited. 8, 20 Hospital Street, 488 St. James Street, 530 St. Catherine W.

RD LINE

an Service. From Montrea

dania cania soniaJune .July Sonia Plymouth Eastbound.), \$46.25, 3rd Class West-\$30.25 up.

REFORD CO., 20 Hospital Street. 88 St. James Street; 30 St. Catherine W.

ERICAN LINE. oria, eastbound, ar-, June 17th. nd from Hamstbound from w York, June

THE UNDERWRITERS HEACHED THE CONCLUSION-IND WISELY-THAT BY USING THE NEWSPACERS THEY CAN BET THE EYE OF MORE PEOPLE THAN ANY OTHER WAY.

This advertising will not exploit the merits of any company or individual.

tbound from Ham; Philadelphia, June

as to methods of insuring; namely, under the state fund or through regular organized stock corporations, or through mutual associations, or by carry-organized stock corporations or through mutual associations, or by carry-ing the insurance without outside guarantee. furnishing satisfactory proof of ability to pay all compensations as the necessity for them arises. "Everybody is more or less at sea because experience under a law carry-inst the New York provisions, and for that matter those of other states, is al-most nil At best there has been no such law of averages worked out in the ine of liability business as in fire and life insurance.

Wait for Commission's Report.

LIFE INSURANCE *********

Plans have been made for an elab-onic campaign of advertising for life insurance, practically covering North America.

And after a careful study of the ituation 75 per cent, of the appro-riation is to be spent in the daily evapapers.

Wait for Commission's Report. "In New York it would be impossible to advise" in the matter of insuring through the state until the commission appointed under the law, york at work, has drawn up its report. 'As between mutual and stock companies there is much to be said on both sides. For the stock companies it may be said that their form of insurance need not necessarily be the most expensive, and in-surance in stock companies at least has the advantage of costing an agreed upon figure and no more; again, stock companies in daing business in various states, conform to that fundamental principle of all sound insurance, the seat-tering of risks; stock companies have the further advantage of readily cut-tion out a risk which, because of management not up to the standard, gives promise of unnecessary losses." "On the other hand, the mutual, at least in theory, cuts out expenses ne-resary to the stock company; there will be mutuals taking only rigidly select-der risks, careful and intelligent in their inspections, and managed by men-trained in the liability line (not simply in general insurince lines), and these companies will give low rates. They, however, will have the disadvantage of diag business in restricted teirritory, and hence will have a comparatively small volume to bear overhead expenses, but carefully trained management may offset this difficulty. For Mutuals Will Last. "However, it must be borne in mind that there are large numbers of mar-HAVE

It will hammer home the advantages of insurance and the reason people should protect their families.'

The underwriters believe that such a sappaign will bring a wide interest in immance which will pave the way for the asents to get business.

Few Mutuals Will Last. "However, it must be borne in mind that there are large numbers of mu-tuals forming in the wake of every new compensation act, and that compara-tively few will be able to stay in the field. Now, staying power is of the ut-most importance, because a single case of compensation may extend over per-haps a score of years. The important thing is not to look alone at lists of names on the organization committees or boards of directors, but particularly in the case of mutuals, ask the question. What actual liability insurance ex-perience has the management had and how successful has it been?" If the answer cannot be unqualifiedly favorable, look elsewhere for protection, and do not let a small difference in premium rate stand in the way. The best of boards will be led into a mire of trouble by an under-experienced management -one that is simply going from one failure to another, ceizing advantage right now of the fact that men are uncertain what to do under compensation re-quirements." ANOTHER PRACTICAL DEMON-TRATION & OC-OPERATION, AS WELL AS & TRIBUTE TO THE BUSINESS BUILDING QUALITIES OF, THE NEWSPAPERS."

real from Terrebonne about the first of next month to take over the man-agement of the new branch of the Royal Bank in the Dandurand Build-

Campaign Will be Started in the Fub-lic Schools in the Fall, and But-tons Will be Distributed.

SAFETY FIRST

(Special to The Journal of Commerce.) New York, June 19.—Fire loss per capita in this city for nineteen-thirteen was one dollar and thirty-eighth cents

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Business Again in Kentucky. Fire Insurance Trouble is Nearing