

Canadian Pacific Railway advertisement with various service details and schedules.

Real Estate advertisement for the month of June, listing various property sales and transactions.

Building Permits advertisement listing various construction projects and their locations.

Real Estate Record advertisement providing information about the current issue of the journal.

Advertising Life Insurance advertisement discussing the benefits and importance of life insurance.

Underwriters advertisement highlighting the advantages of their services.

Another Underwriters advertisement emphasizing their commitment to service.

THE GOOD MONTH FOR LIFE COMPANIES

Many Weddings Help Agents in Writing Business—Good Weather Another Aid

OFTEN RECORD MONTH The Month of June, 1912, Was Record Month in History of More Than One Life Insurance Company Doing Business in Montreal.

In the spring a young man's fancy lightly turns to thoughts of love. That explains the fact that the month of June is usually a good month in the life insurance business.

There are generally more weddings during this month than any getting during the year.

The young men who are not getting married are turning their thoughts on this serious subject, and are more ready to listen to the claims of the life insurance agent.

The month of June 1912 was the record month for the city agency of the Sun Life Assurance company and many other life companies reported a record month during June of that year.

Generally the spurt that is given to business during this month lasts throughout the summer.

A great deal naturally depends upon the energy of the agent in getting out after new business.

Just as the autumn, when the harvest has been gathered, is the best time to spend, so the month of June generally the best month for getting new business in the city.

FIRE IN QUEBEC. Quebec, June 18.—The store and private residence, with dependencies, of M. Labbe, of Ste. Rose, Beauce, were destroyed by fire yesterday. The loss amounts to \$6,000, and the insurance to \$4,000.

TO SELF INSURE. (Special to The Journal of Commerce.) New York, June 19.—Two corporations ranking among the largest employers of labor in Brooklyn, have decided on self insurance for themselves.

NO INSURANCE COURSE AT QUEEN'S UNIVERSITY

Lectures Will be Given Next Year But no Course Will be Established TO BE GIVEN TRIAL

If Lectures Are Popular Course May Later be Adopted, Teachers Will be Insurance Experts.

(By Special Correspondent.) Kingston, Ont., June 19.—Recently it was announced that Queen's University had decided to establish a course in insurance, but nothing definite has been decided upon.

Local insurance men, headed by A. J. Melick, of Ottawa, a Queen's graduate who originated the idea of a course being added to the Queen's curriculum, waited upon Principals Gordon and Prof. Skelton, of the Department of Political Economy, and discussed the question.

From Prof. Skelton it is learned that nothing more will be done at the coming session than to have a few lectures delivered before the Political Economy Club by several insurance experts.

If these lectures prove of interest and there is an inclination on the part of the students for further insurance instruction, there will likely be co-operation on the part of the Political Economy and Mathematics Departments of the University to inaugurate an insurance course the following year, the actuary work to be handled by the professor of mathematics.

RATES DECIDED ON New York, June 19.—There is an impression abroad that the commission question in so far as it relates to workmen's compensation business after the close of this month in New York State has been definitely settled.

At the meeting of the Workmen's Compensation Service and Information Bureau on Tuesday a resolution was presented to the meeting reducing commissions 2 1/2 per cent.

Three companies, it is said, the Travelers, Aetna and Standard Accident voted against the measure. Inasmuch as two votes are necessary to kill proposed legislation under the rules of the Bureau, it was understood yesterday that brokers will receive 10 per cent. and borough and special agents 12 1/2 per cent. for compensation business.

NEW AGENCIES OPENED. O. O. City Agency of the Sun Life Assurance Company, has just returned from the West after opening two new agencies for the company, one in Saskatchewan, the other in British Columbia.

TO TRACE INCENDIARIST Fire Commissioner Latulippe Calls in Aid of Detectives in Discovering Cause of Big Warehouse Fire.

HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS

MAKE YOUR MONEY WORK LET OUR LITTLE "WANT ADS" FIND THOSE WHO CAN "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.

USE "The Want Ad Way"

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

MIRROR FRAMING. MIRRORS AND FRAMES, OLD MIRRORS and picture frames repaired like new a specialty. Picture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisnaiter Co., 58 St. Lawrence Blvd.

FOUNDATIONS FOR SALE. Apply to P. G. Demetre, S.W., cor. Mount Royal Avenue and St. Lawrence Blvd.

KINDLING WOOD FOR THE MILLION. Kindling, \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load. "Molasses" for horses, J. C. McPherson, 402 William Street, Tel. Main 452.

BEST 37 FOOT GASOLINE CRUISER in Canada. Fully equipped. Speed 10 miles per hour, and as comfortable as a house-boat. Best construction and heavy duty motor. Complete description with price on application. Would consider as part payment small boat or automobile. Address Room 40, Herald Bldg., o Telephone Main 3029.

FOR SALE—A GROCERY LICENCE. Apply 1671 and 1673 Notre Dame St. East.

SAFETY FIRST Campaign Will be Started in the Public Schools in the Fall, and Buttons Will be Distributed

NEW YORK FIRE LOSS (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-eight cents or lowest in the history of the fire department.

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

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.

The National Association of Credit Men has issued a bulletin to members concerning workmen's compensation, which is illustrative as to the difference between the three plans provided for by the New York law.

Two Classes of Questions. "On the other hand, the mutual, at least in theory, cuts out expenses necessary to the stock company; there will be mutuals taking only rigidly selected risks, careful and intelligent in their inspections, and managed by men trained in the liability line (not simply in general insurance lines), and these companies will give low rates. They, however, will have the disadvantage of doing business in restricted territory, and hence will have a comparatively small volume to bear overhead expenses, but carefully trained management may offset this difficulty.

PERSONALS

Dr. W. W. Ruddle, St. John, is spending a few days in the city.

Mr. Robin Adair will sail for Europe by the Laurentic to-morrow.

Mr. John McCall is making a short visit to Toronto.

Mr. E. H. Copland, who has been ill in the Royal Victoria Hospital, is reported to be doing well.

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

Mr. A. McN. Shaw left the city last night to spend the summer in New Brunswick.

Mr. L. J. Forges will return to Montreal from Terrebonne about the first of next month to take over the management of the new branch of the Royal Bank in the Dandurand Building.

STATISTICAL MACHINERY. THE PROPRIETORS OF CANADIAN Letters Patent No. 135,441, 135,442 of 1911, and 147,201 of 1912, are prepared to supply statistical card performing machinery manufactured in Canada under the above described Canadian Patents. Full particulars will be given interested parties upon application to the Williams Mfg. Company, Limited, Montreal, Canada.

RECENT FIRES Montreal, June 19.—Fire which broke out in the warehouse of Messrs. Crozier and Joly, charcoal merchants, on Iberville street, did damage to the extent of several thousand dollars yesterday. Besides several sheds, a large quantity of bagged charcoal was burned and harness and rigs belonging to the company were damaged.

TORONTO, June 18.—Damage amounting to \$11,000 was done to the contents of a three-story warehouse at 106 Front street, east, by fire last night. The fire did not last an hour, the contents of the building suffering from water and smoke.

GRIMSBY, Ont., June 17.—Fire at midnight swept the plant of the Consumers' Lumber and Box Company, doing damage to the extent of \$25,000. The place was practically burned to the ground, despite the efforts of the village fire brigade. Over \$7,000 worth of new machinery, installed within the past few days, was destroyed. Insurance amounts to \$12,000.

RIGID INVESTIGATION ORDERED. (Special to The Journal of Commerce.) Springfield, Ill., June 19.—Insurance Superintendent Pettit has ordered rigid investigation of financial condition of all surety companies doing business in the state. Action is due to practice of issuing bonds to depositors in Lorimer Monday Bank. Owing to the fact that many of the surety companies are eastern concerns, the New York Insurance Department has been asked to participate in the investigation.

SMOKE VAFADIS Celebrated Egyptian Cigarettes

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