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MAINE COAST-THE ISLANDS

GRAND TRUNK
HERN NAVIGATION LINE.

TO SIR ERNEST SHACKLETON

Meeting of the management committee
Merchant Service Guild, Liverpool

RAISED DREDGE

AUG. 6.—On December 22nd, 1913
the field, which was brought here

ENGLISH COMPANIES MAY ENTER BANKING

Question Raised by National Mutual Life Assurance Society Offer to Take Claims on Deposit

IDEA OF RUMOR WAS DENIED

Play Interest Three-quarters of One Per Cent. Below Gross Return on Funds—Urged that Other Benefits Company and Beneficiary—Possibilities are Great.

London (by mail).—A recent innovation by one of the leading life insurance companies here has raised the question whether, at some future date, this class of institution may not invade the banking field and enter into the same competition with the banks as has been the case with the trust companies in the United States.

The National Mutual Life Assurance Society has announced this month its readiness to receive on deposit the sum payable on a policy claim, paying therefor a rate of interest 3/4 of 1 per cent. below the return on its funds realized the previous year.

It is stated that the company has also announced that it will pay to the beneficiary of a policyholder who died on 4 1/2 per cent. if the amount due is left on deposit with the company.

It is stoutly denied by the company in question that there is any idea of entering into the banking business, and there is no doubt that the objective of the present offer is to offer an additional attraction to the policyholder.

It is further contended by the company that this latest offer rebuffs to the benefit of both the company and the beneficiary. Some companies agree to accept the amount of the claim on deposit at a fixed rate of 3 per cent. per annum.

It is argued, however, that there would be nothing to prevent the insurance companies from taking other sums on deposit besides those arising from policy claims.

It is easy to imagine that they may some day be tempted to enlarge the scope of their operations, especially when they become impugned by the public, who will at once notice the higher interest return than is now obtainable from the banks.

It is a similar situation in America, that caused the trust companies to enter into competition with the national and state banks, although their original function was as guardian of trust funds.

At present the London banks have the field all to themselves, but who knows whether this will be the case ten years from now.

INSURANCE LOSSES

(Exclusive Licensed Wife to Journal of Commerce)

New York, Aug. 5.—The American Life insurance companies, which do business in Europe do not expect to lose largely by the general war now in progress, according to Darwin P. Kingsley, president of the New York Life Insurance Company.

Most of the American companies operating in these countries have their headquarters in Paris. At the present time of course, there is no communication between Berlin and Paris and probably none between St. Petersburg and Paris.

The business of Russia, Germany, Austria-Hungary and France and possibly even of England, will temporarily have to be treated as though it were a separate and distinct country.

It should be remembered that in each of these countries except England, there is a deposit of liquid securities, mostly the bonds of their own governments equal to the mathematical reserve of the companies.

The local management in case of necessity could sell these securities for current needs but that contingency seems to be remote because the current income should not be sufficient to meet the current obligations.

It is in the matter of mortality, the companies have no fear. Business has been done in Europe for a long time in the expectation that something like this might happen.

The civilians who have American policies are almost wholly of an age and in such positions that their liabilities of service is slight.

Of course under existing conditions no new business whatever will be written with the possible exception of some business in France and in Great Britain.

Thrown from a horse wagon while on the way to a fire at Snowdon Junction at noon yesterday, Fireman Vendette, of the Cote des Neiges station, sustained a fractured skull and severe lacerations of the face and scalp.

Commander A. H. Rostrom, R.N.R., of the R.M.S. Aloula, was the guest of Mr. and Mrs. Ralph W. Ashcroft, 4029 Dorchester street, at a dinner on Monday evening.

At the Windsor, N. S. Siders, New York; J. W. Smith, New York; Miss C. Wood, Boston; Mr. and Mrs. T. W. Belcher, Hamilton, Ont.; G. Gordon, North Bay; Mrs. J. J. McDonald, Ottawa; G. H. Perkins, Toronto; Capt. Bruce, Canning, N.S.

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AUTOMOBILE WENT FROM FRYING PAN INTO THE FIRE

Escaped Total Annihilation in Collision To Be Ruined by Good-hearted, but Thoughtless Bystander.

After being smashed between two cars on Centre Street last night an automobile belonging to Mr. T. Saure, general contractor, of 124 Church Avenue, Verdun, was ruined by the activity of an onlooker who snatched under the car with a lit match and found gasoline.

It was with difficulty the owner of the match escaped. The car was practically buried.

Mr. Saure was driving down Centre street with four of his children and their nurse. He was keeping in front of one car, when his automobile was struck by a car coming in the opposite direction.

The machine was thrown around with such force that the whole party was hurled into the road, all of them sustaining minor bruises and hurts.

As soon as the two street cars had been backed away from the wrecked automobile a bystander lit a match to search under it to see if any other passengers were pinned there.

An alarm was turned in, which brought Deputy Chief Carson, with the men of the Point St. Charles Division to the scene.

A slight earthquake was recorded at Kingston, Jamaica. No damage was caused.

At first it was thought that two of the children had been crushed under the car, and the ambulance was called, while the police were kept busy holding the crowd back.

At the Windsor, N. S. Siders, New York; J. W. Smith, New York; Miss C. Wood, Boston; Mr. and Mrs. T. W. Belcher, Hamilton, Ont.; G. Gordon, North Bay; Mrs. J. J. McDonald, Ottawa; G. H. Perkins, Toronto; Capt. Bruce, Canning, N.S.

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THE FIRE COMMISSION

Two outbreaks were up for investigation before the Fire Commissioners' Court yesterday.

The first was that which started in the general store of Samuel Swartz, of 788 Notre Dame street West, on the 1st of July last, about 2 o'clock in the afternoon.

The second fire was one which occurred in the premises of David Swartz, of 22 Jurors street, last Monday night, about 8.30.

The business was run under the firm name of the Imperial City Company. This fire started on the second story and from the evidence it was likely started by someone who threw a lit match among the debris, composed of waste, canvas, etc., in the passage leading to the door of the factory.

The amount of the loss was small, being about \$70.

Washington, August 6.—Committees of the American National Red Cross to be at work on plans to rush aid to the sick and wounded in the great European war.

The ship will be painted white with a red cross on the fore and aft and will carry the flag of the Red Cross.

The ship is in a certain port giving aid to the war sufferers of that nation, it will fly the flag of the country in question.

A slight earthquake was recorded at Kingston, Jamaica. No damage was caused.

At first it was thought that two of the children had been crushed under the car, and the ambulance was called, while the police were kept busy holding the crowd back.

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