

Local Real Estate Market Very Dull

Many Trying to Rent Their Houses Furnished for the Summer--No Big Sales

COTTAGES IN DEMAND

Although Everything is Quiet in the City, There is a Fair Demand for Summer Cottages near the City

There is practically nothing doing in the local real estate market of importance, these days, although mostly all the big real estate men expect to see more or less of an improvement in the fall.

The demand for summer cottages in the vicinity of the city is fair, but in the townships about Knowlton real estate business is considerably better.

The demand for farms, however, is not at all good and a farm can be picked up at practically any figure by anyone who is ready to pay cash.

Mr. G. W. Badgley, a local real estate man who is interested in the purchase and sale of real estate on his own account in the city, stated that in the twenty years he has been in the business he has never known things to be so slack as they are now.

Mr. Badgley puts down as cause for this fact that money is scarce and many people are out of work.

The general view is that the outlook for the real estate market is brighter than in some time that has been expressed by another real estate broker.

BUILDING PERMITS DURING APRIL, 1914

Table with columns for location (Nova Scotia, Ontario, etc.), month (April 1914), and permit count.

When answering advertisements, please mention the Journal of Commerce.

DEMAND EXISTS FOR GROUP INSURANCE

Report of Insurance Commissioner for State of Connecticut Plainly Shows that the Demand for Group Insurance is a Pertinent One

GROUP INSURANCE NOTHING NEW

This Form of Insurance is Based on the Same Principle as Individual Insurance--The Law of Average Applies to Both--Facts About Group Insurance

In his report for the year 1914 Mr. Burton Mansfield, Insurance Commissioner of the State of Connecticut, upholds the claims of group insurance, following are some extracts from his report:

It appears to me that all so-called insurance is in a sense group insurance. The entire structure of life insurance is based upon the law of average.

Cost of Production. In connection with the cost of production, it should be remembered, that the waste due to lapse, which is so marked in the case of individual insurance, will probably be less noticeable in the case of group insurance.

Concerning Death Rate. Will the death rate among the lives insured under group policies be higher than the rate experienced among individual policies?

Mr. H. Pierson Hammond, actuary of the Connecticut Insurance Department, recently inspected an establishment for the purpose of considering a concrete example of group insurance.

Table showing statistics for Male, Female, and Total employees, including average age, salaries, and aggregate monthly cost.

The above figures are based upon the facts as presented by the employer. A few of the male clerks who have been employed some time above the average age of the group, and are drawing salaries in excess of \$2,000 per annum.

IMPORTANT VERDICT TO LIABILITY MEN

New York Insurance Men Much Interested in Verdict of Supreme Court Recently Handed Down.

One of the most important decisions affecting liability insurance and the settlement of claims in recent years in New York is that handed down by the Appellate Division of the Supreme Court in the second department.

"Settlement of actions for personal injury. If, in an action commenced by an attorney, damages for personal injury, or settlement or adjustment of a lien for service performed, or to be performed who shall have appeared for the persons having or claiming to have a lien for service performed, or to be performed, no settlement or adjustment of such action shall be valid unless consented to in writing by such attorney and by the person or persons for whom he shall have appeared or approved by an order of the court in which such action is brought."

"The statute under consideration is quite explicit," concludes the court. "It has no ambiguities. It does not say that the settlement or adjustment of such action shall be invalid as against the attorney's lien. It says quite plainly that it shall be invalid in toto as to everybody, unless under the conditions which it prescribes."

"It not only increases the remedy of the creditor but it imposes a restriction on the contract in the shape of a restriction to contract in regard to his own property as in regard to where no real public interests are involved, and it may compel him to make the hazard of a lawsuit which may result in his ultimate defeat even where his wish or his necessities may in all prudence require an immediate settlement or adjustment."

The Knowlton Volunteer Fire Brigade showed themselves to be a wide-awake organization when a fire broke out in a farm house just as everyone was not fifteen minutes after the alarm was sounded that the different members were on the scene with all the apparatus. Considerable assistance was offered by visitors in motors.

Prominent Insurance Man

How to Find an Energetic Producing Partner

Why Not have an Able, Aggressive Business-Getting Partner?

WOULDN'T your business develop more rapidly if you had a competent partner with whom you could share the burden of management and responsibility?

JOHN BAIRD LAIDLAW, Chief Agent and Manager for Canada of the Norwich Union Fire Insurance Society, is one of the best known underwriters in Canada.

Many Small Fires Over Holiday Fireworks Caused Many Conflagrations \$60,000 Fire in Ottawa

City Firemen Busy

Eleven Fires and Three False Alarms During Five Hours Leaves Firemen Exhausted--Many Horses Rescued.

Between 8:40 o'clock last night and 1 o'clock this morning fourteen fire alarms were sent in, the majority of these were in Griffintown, and a few in the eastern part of Point St. Charles.

Fireworks were the cause of most of these fires, although the police are of the opinion that some of these were not entirely accidental.

One of the most threatening fires occurred at the corner of Young and Wellington streets, where a fire started in the left tenement dwelling families on Seigneurs street were threatened.

Spontaneous combustion is given as the cause of the frequent fires which occur in this cotton waste.

FOR SALE AT GOOD CONDITIONS. The stock and good will of a Trunk and Valise Store, situated in the West End part of the city.

DRUG BUSINESS FOR SALE AND medical practice for sale. Apply to Dr. Kloek, Shawville, Que.

FOR SALE--NEW THREE STORY brick hotel, fine stables and yard, fine summer resort, four thousand population. Sickness cause of sale.

RESTAURANT AT 514 ST. JAMES street for sale; everything in good condition; fine chance for prompt buyer. Cause for selling illness.

UNDERWRITERS TO INVESTIGATE LOSS

Steamer Berthier Which Was Burned at Its Mooring in Hands of the Underwriters.

Underwriters will meet today to consider what will be done with the hull of the steamer Berthier of the Canada Steamship Lines, which was so badly damaged by fire on Sunday evening.

RECENT FIRES. Marmora, Ont. May 26.--Fire started at 12:30 Sunday afternoon at the barns of Wm. Flynn, destroying all his barns, sheds, dwelling and liquor store, also the dwellings of Mrs. Chas. McWilliam, Mrs. V. Pringle, Mr. McCracken, Walter Donnelly's barber shop store, The Peary printing plant, Gladney's dry goods store, Bell Telephone Office, and several other places had very narrow escapes, and suffered much loss by water. Amount of loss will be determined at leisure.

Madoc, Ont. May 26.--Dwelling of Mr. W. H. Kells, was destroyed by fire Sunday. Very little of the furniture was saved. Fire was caused by burning brush.

How to Find an Energetic Producing Partner

Why Not have an Able, Aggressive Business-Getting Partner?

WOULDN'T your business develop more rapidly if you had a competent partner with whom you could share the burden of management and responsibility?

fresh view-points, renewed vigor and vim into your organization? Haven't you often thought into the work--would leave your mind free for the highly important creative work--the work of increasing sales, finding new customers, reducing costs, etc.?

Just write out your requirements in a few definite, concise sentences and insert in this paper. Do it now. The results will delight you.

USE "The Want Ad Way"

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

BUSINESS CHANGES. WANTED--POSITION. BY AN ACCOUNTANT, with thorough British training, having had, in addition, University course in Dublin. Would prefer electrical railway work, having served some time with a large company of this kind. Address C. M. T. Journal of Commerce Office.

BUSINESS MEN AND MANUFACTURERS--Do you want a live ad. writer? Ho your circular letter. Are they stale, commonplace and not winners? I am not an advertising genius but I have selling gumption and can help you save money as well as make money. Drop a note to Allan West, Journal of Commerce, today.

BUSINESS INVESTMENT--THE advertising owing to ill health, has relinquished all or a part of his ownership in a standard monthly publication, enjoying a large advertising subscription, and now in its fifth year. Negotiations will only be conducted with a magazine man of experience. Cash required about \$2,000 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 312, Winnipeg.

FOR SALE--WATER POWER SITE, 1000 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 3 p.m., each day at Windsor Hotel.

SANITARIUM, DOING A GOOD business, which can be largely increased. Liberal terms offered. An 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 Typewriters. Expert repairs on all makes. American machinists Ltd., 384 Craig W. Main 1615.

TUNGSTEN LAMPS. EVERYTHING ELECTRICAL FOR lighting, heating and wiring. Phone for quick service. Star Electric Co., 502 St. Catherine W. Up 1875.

SUMMER RESORTS. DIGBY--NOVA SCOTIA. LOUR LODGE AND COTTAGES. Write Aubrey Brown, for illustrated booklet.

FOR SALE. LEADER OUTFITS AND GILE MARINE motors, now located at 1200 DeMontigny, St. East, M. J. O'Hara.

GASOLINE YACHT IN FIRST CLASS order, looks like new. Price \$100.00 for quick sale. Can be seen at 59 Coursol St. Tel. Uptown 666.

PERSONALS

Mr. Melbourne Tait spent the week-end at Knowlton.

Mr. John Pitblado was at Lake Moulton during the holiday.

Mr. Edwin Brice is at present in Toronto, but returns tomorrow.

Mr. George Lyman spent the holiday at Waterbury.

Senator Nathaniel Curry has opened his residence at Tidnish, Nova Scotia, for the summer months.

Mr. C. W. Lindsay spent the week-end at the Laurentine Inn, Ste. Agathe.

Mr. Jack Sparrow is sailing shortly from New York. He will spend the summer abroad.

Mr. Sam Aldred has been appointed district manager at the Birmingham Branch of the Sun Life Assurance Society.

A company, now in its eighteenth year, that combines "house-purchase" with life insurance, is the British Life. Its last report once more repeats the story of its progress, increments being scored in each branch of income, and a substantial addition made to the fund. An important part of the company's activities and usefulness is that connected with advances to borrowers on mortgage of house property, and the extent to which this object has developed goes far to prove how opportunely it is supplying a public need, particularly among the industrial classes. No doubt, as the advantages of the system are further developed and made more generally known, it must increase more and more in popularity.

Mr. H. N. Boyd, F.F.A., now with the head office of the North British and Mercantile Insurance Company, has been appointed Canadian manager of the life department of the company.

BIG OPENING FOR AUTO INSURANCE

Number of New Cars Purchased Each Year in Canadian West Increasing, Even in Hard Times.

An ever-widening field for automobile insurance is opening up in the West. If statistics showing the number of new motor cars which have been licensed in Saskatchewan are any proof.

Since the end of April, 1913, approximately 1,200 new automobiles have been licensed in Saskatchewan, making the total number in use 7,200. On April 30th, 1913, the number of licensed cars was 5,934, whereas on April 30th of the present year the number of licensed cars was 7,671, but of these 600 have been cancelled.

READ THE CLASSIFIED "WANT ADS" IN TO-DAY'S Journal of Commerce

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 811 Board of Trade Building Tel. Main 7882 Up 1330 Your patronage solicited.