Real Estate

Charact.

XIX. No. 36

XIXY LCY

PACIFIC

SPECIAL, St., 8.30 p.m. SENGER SPECIAL St., 10 a.m.
June 18.
M. S. Calgarian.
ect to ship's side.

VICE TO AGO

FFECT. 45 a.m. 10.00 p.m. 45 a.m. 9.05 p.m.

NK RAILWAY SYSTEM ONAL LIMITED." nd Fastest Train m., arrives Toronto 9.55 p.m., Chicago

XPRESS. 30 p.m., arrives To-roit 1.53 p.m., Chi-

N CANADA.

N CANADA.

15 a.m., Mondays, turdays, via Grand orthern Navigation and Grand Trunk Vestern Canada.

3T. HILARE.

day, June 15th, a Montreal 740 a m.

day, June 15th Montreal 7.40 a y, and arrive St.
Returnnig, will
8.45 a.m., arrive

ss St. cor. St. Francols ier—Phone Main 6905 otel "Uptown 1187 e Sta'n" Main 8229

IC ROYALS

--Bristol ARD L GEORGE ation and Cuisine LAYS DAILY and Full Particulars

RN STEAMSHIPS, M. 6570, or any Agent

.....June 13th
lra ....June 20th
a ....June 27th
One class cabin
s. Third-class,
\$31,25.

EFORD CO.,

Hospital Street, St. James Street, St. Catherine W.

outh Eastbound. 16.25, 3rd Class 0.25 up. West-

FORD CO.,

Hospital Street. t. James Street; t. Catherine W

S THURSDAY

7. — The new
Francisco of
tip Co. fleet.
voyage Thursate. The San
nage, and is the
built for the
a single screw
in loaded with
return to port
d trip requirof which two
spent in dis-

spent in dis-cargo in the

L ON TIME.

ships

Plahault Brothers sold to J. A. Go-din, part of lot 119 St. Lawrence ward, containing 3050 souare feet, the same heing vacant and situated at the junc-tion of Sherbrooke street and St. Laurent. Price paid \$26,500. Ferdinand Poirier and others sold to Ferdinand Poirier and others som of Pierre Guidazio lots 33-123 to 125 parish of Montreal, each iot being 37 feet by 89 feet, and situated at the corner of Fairmount and Querbes avenues, Outremont, for \$20,025.

Charles Larin sold to Joseph O. Re-naud and others, lots 7-164 and 165, Si Jean Baptiste, each lot measurfing 25 feet by 106 feet, with the building in the control of the

Napoleon Leonard sold to Lawrence Power the south-east portion of los 135-236, parish of Montreal, Notre Dame de Grace, with the buildings thereon, in Harvard avenue, for \$9.

### BENEFITS MORTGAGES

BENEFITS MORTGAGES

A decision of Justice Pound in the special term of the New York sulfigenee court at Buffalo, materially eight court at Buffalo, materially strengthens the claim of mortgagees is insurance mone, s. It is held that miney recovered under fire insurance joicies in the hands of a receiver insuressed with an equitable lien it fasts of holders of mortgages on properly destroy d. by incendiary fires the case arose from the action of William W. Rellly, receiver for Joseph Julian W. Relly, receiver for the form of the fo

stroyed.

"As the bankrupt had personally depending to the Fidelity Trust Co. and had assum did the liability of his grantor to in sure for the benefit of the Buffalo German Insurance Company, the mone collected on the policies are impressed with an equitable lien in favor of the bortgagees."

### \*\*\*\*\*\*\*\*\*\*\* **ADVERTISING** LIFE INSURANCE

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

And after a careful study of the attuation 75 per cent. of the appropriation is to be spent in the daily newspapers.

THE UNDERWRITERS HAVE REACHED THE CONCLUSION—AND WISELY—THAT BY USING THE NEWSPAPERS THEY CAN GET THE EYE OF MORE PEOPLE THAN ANY OTHER WAY.

This advertising will not exploit the

This advertising will not exploit the merits of any company or individual. It will hammer home the advantages it insurance and the reason people should protect their families.

## E FACTORY BUILDING IN CARTIERVILLE DESTROYED

The real estate market has once activity, and the most optimistic views activity, and the roperty in the city is being offered at a sacrifice, but existence the strength of a certain amount of small enterthing and activity. Land in the outlying subdivisions of the city is very lying that the politic views are combined as been exampled to a subdivision of the colonial have been a secondhand sytomobile has been exampled to a subdivision of the colonial have been along the property to increase in value or rapidly, that he would have been along the property to increase in value or rapidly, that he would have been along the property to increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly that he would have been along the property of increase in value or rapidly, that he would have been along the property of increase in value or rapidly that he would have been along the property of increase in value or rapidly that he would have been along the property of increase in value or rapidly that he would have been along the property of increase in value or rapidly that he would have been along the property of increase in value or rapidl

## O TO ENTER LIFE FIELD.

Mr. Randall Davidson, of the
North British and Mercantile
Insurance Company, states that
his company, which is branching out into life insurance work
will have its plans completed
in a month's time.



# **GROWTH OF FIRE INSURANCE BUSINESS IN GANADA**

n Last Twenty Years Business has Increased Sevenfold. British Companies are the Most Popular and Easily

The lolfowing table, showing the growth of the fire insurance business in Canada during the last twent, ears, which has been compiled by the Department of Insurance at Ottawa aves an idea of the increasing amount of capital invested each year in fire risurance and also shows the great increase in the number of fires as indicated by the amount paid in claims. In 1893 the net cash premiums amounted of \$1,032,602, in 1913, \$4,494,616, while he losses paid in 1893 amounted to 1755,429, and in 1913, \$4,493,674.

The lower part of the table shows he great importance played by British companies since 1869.

Compared with 1912 the business in ome respects is not encouraging. The amount of taking risks and issuing:

Year.	Net ash Premiums Received.	Amount of olicies taken during the year.	Amount of Risks at Date of Statement.	· Łoss
ed States and oth Companies—	er			- 1
		\$105,564,192 96,789,493	\$124,028,459	\$ 759,

f	896	1,041,966	100,305,776	118,491,852	784 4
ī			94,949,822	112,666,482	613.94
of		971,243	85,963,431	102,449,891	648.27
n		1,004,859	88,750,015	105,697,763	639,60
D	899	1,074,525	100,767,561	112,186,809	677,72
1	1900	1,187,177	108,137,777	120,003,219	1,245,97
	901	1,327,491	108,486,527	122,439,754	875.86
re	1902	1,574,372	120,211,152	133,999,827	562.58
	1903	1,767,832	136,050,121	152,433,226	857,27
3	1904	2,144,941	153,128,785	172,965,394	2.365,14
,	1905	2,689,032	188,712,561	204.586,950	966.74
3	1906	2,907,270	213,613,168	234,206,935	1.152.91
	1907	3,1-30,234	239,440,520	265,401,198	1,569.60
	1908	3,288,500	253,383,160	289,931;375	1.847.50
	1909	3,564,126	292,133,934	330,290,388	1.673.75
	1910	4,147,684	352,864,510	388,302,549	2.259.01
	1911	4,642,420	417,473,032	460,815,743	2.235,86
	1912	6,038,984	572,182,988	609,273,561	3,068.75
	1913	7,494,616	837,433,895	816,928,624	4,043,67
٠,				010,020,024	4,043.67
	I	1			
	i and	Canadian	Companies.		
	1893	1,137,797	123,785,683	154,614,280	202.44
. 3	1894	1,108,294	121,562,165	150,241,967	797,14:
	1895	1,151,126	130.567,693	143,697,862	801,87
14	896	1,061,855	114,379,430	141,251,862	807,00;
	897	1,021,216	107.268,258	154,231,897	713,56
1	1898	1,121,927	111,006,221	159,927,706	718,89
	899	1,183,739	130,509,195	169,792,859	587,70
	1900	1,298,751	154,851,897	190,577,768	637,10
	901	1,727,410	170,894,095	221,756,637	1.013.08
	1902	2,055,793	215,145,909	246,042,580	1,009,89
	303	2.282,498	216,505,990	260,637,251	865,21
	1904	2,681,275	239,234,027	296,888,876	. 1,209,67
	905	3,013,714	301.816.272	328,340,100	2,561,47
	906	3,179,319	324,168,552	354,604,064	1,399.06
	907	3,681,335	375,927,812	412,019,532	1.602,131
ы	1908	3,819,372	423,764,660	433,913,379	1,801,441
1	909	3,764,341	455,432,696	473,744,578	2,655,22
	1910	4,334,612	528,093,567	502,510,417	2,123,50
Н	911	5,063,409	572,066,012	540,604,674	2.544,65
H	912	5,063,409	653,532,426	549,604,374 644,099,996	2,519,17!
. 1	1913	5,151,197	712,651,986	684,502,207	2,731.76
1			.12,001,000	084,502,207	3,008,97
-		British Com	nanies		
1	1893	4,623,196_	458,254,364	563,044,318	
1	1894	4.602.747	495,997,770	565,044,318	3,496,11:

-	1893	British	Companies.		
e	1894	4,623,196_	458,254,364	563,044,318	
h	1895	4,602,747	435,237,770	567,948,304	
	1896	4,750,290	436,765,579	575,683,150	
e	1897	5,006,047	459,959,398	591,656,008	
ż	1898	5,165,202	470,466,620	611,840,429	
ÿ	1000	5,223,345	481,494,453	629,768,638	
Ħ	1900	5,652,228	524,980,343	654,890,000	
	Mark the second of the second	5,846,020	540,448,980	681,751,373	
	1901	6,595,447	442,142,232	694,491,228	
2	1903	6,946,919	556,692,825	695,220,761	
6	1904	7,334,432	580,718,653	727.383,239	
1	****	8,343,666	609,942,293	745,159,661	
8	1000	8,582,925	649,566,539	785.219,445	
33	1000	8,601,374	672,318,145	855.091,245	
8	1908	9,302,906	748:836,659	937.282,806	
8	1909	9,919,403	789,146,201	976,873,509	
	1910	9.720,997	832,409,237	1,059,251,521	
	1910	0,243,235	936,097,608	1,143,463,774	
ŝ	1912 1	1,205,694	998,101,547	1.269,648,229	
	1913 1	2,092,125	1,148,396,318	1,430,070,127	
L	1918 1	3,138,597	1,318,925,094	1,595,617,195	
1	Marie Marie De la Company				
1	Fotals for a	all Years f	rom 1869 to 1913	Inclusive.	

Totals for all Years from 1869 to 1913 Inclusive.

United States and other			
Companies—			
893 \$1,032,69	2 \$105,564,192	\$124,028,459	\$ 759,42
.894 1,000,32		117,876,931	692.60
895 1,041,96		118,491,852	784 41
896 1,007,94	8 94,949,822	112,666,482	613,94
1897 971.24		102,449,891	
1898 1,004,85		105,697,763	648,27 639,66
899 1,074,52	5 100,767,561	112,186,809	
1900		120,003,219	677,72 1,245,97
.901		122,439,754	
1902 1574 37		133,999,827	875,86
1903 1.767.83		152,433,226	562,58
1904 2.144.94		172,965,394	857,27
1905 2.689.03		204.586,950	2,365,14
1906		234,206,935	966,74
1907		265,401,198	1,152,91
1908 3.288.500		289,931,375	1.569.60
1909 3.564.126		330,290,388	1.847,50
1910 4 147 684		388,302,549	1.673.78
1911 4.642.420		460,815,743	2.259,01
1912 6.038 984		609,273,561	2.235,86,
1913 7,494,616		816,928,624	3,068,75
		010,028,024	4,043,67
Canadia	n Companies.		
1893	123,785,683	154,614,280	797.14:
894 1,108,294	121,562,165	150,241,967	801.87
1895 1,151,126	130,567,693	143,697,862	807,00;
896 1,061,855	114,379,430	141,251,862	713.56
897 1,021,216	107.268,258	154,231,897	718.89
898	111,006,221	159,927,706	
899	130,509,195	169,792,859	587,70
1900 1,298,751	154,851.897	190,577,768	637,16
901 1,727,410	170,894,095	221,756,637	1.013.08
902	215.145.909	246,042,580	1,009;89
903	216,505,990	260,637,251	865,21
904 2 681 275	239,234,027	296,888,876	. 1,209,67
905 3 012 714	301,816,272	328,340,100	2,561,47
906 3 179 219	324,168,552	354,604,064	1,399.06
907 3 681 335	375,927,812	412,019,532	1.602,131
908	423,764,660	433,913,379	1,801,441
909 3,764,341	455 432 696	472 744 570	2,655,22

435,237,770 567,948,304 436,765,579 575,683,150 459,959,358 591,656,008 

Prominent Insurance Man | BOND OF SURETY TO

Reader of Journal of Com-

Help Land Is A DOD Un.

16 Grave sized the endpotential common Track Bond of Survey Co

bonstruction, and assuring the taxpayer of indemnification in the event
of default.

In Canada, however, no such method
appears to prevail, with the exception
that some times a contractor is required to deposit a certified cheque
with his tender, which has the effect
of restricting the field to contractors
with ready money, and keeping out, to
a great degree, many competent and
esponsible contractors, who, in many
nstances, have handicapped themfelves by previously tieing up their
vailable capital elsewhere on other
ontracts still under completion.

Is not this a matter worthy of conideration for all concerned?

Yours very truly,

READER.

# Personals

Mr. N. J. Holder has opened his ummer home at Beurepaire.

Mr. L. I. Rodden is occupying his ummer residence at Vaudreuil.

Mr. W. W. Butler left last evening

Mr. Guy Bell, Toronto, is in the city

Mr. H. Pullock, of Vancouver, and dr. F. G. Brenton, of Toronto, are at the Windsor Hotel.

At Freeman's: Roger B. Wood, of Sew York; R. A. Beamish, North Bay: B. Urquhart, of Winnipeg.

At the Queen's are Mr. H. H. Ross of Ottawa; Mr. W. H. Forse, of De-roit; F. L. Cowley, of Toronto. C. L. Cowley, of Toronto. R. J. DALE GOES ABROAD

## QUARRELING AGAIN

Prudential Casualty Company Disre-gards Schedule Rates and Goes Ahead Independently.

Total floor

# ACCOMPANY TENDERS

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Mr. C. de St. C. Stevenson, Glenbow, Alberta, is in the city.

The Hon. Senator R. H. Pope, Cook-

Mr. Edwin Hanson is occupying his ummer home at St. Agathe.

Mr. J. McLennan is returning to dontreal by the Virginian.

Sir Wm. Van Horne, former presi-lent of the C.P.R., has arrived in Lon-don; also Mr. Alfred Smithers, chair-man of the Grand Trunk Board, and Mr. H. Deer, assistant secretary of the Grand Trunk.

# HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS

## 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 your will do do.

(Suggestions for You to Adopt)

INVESTMENT WANTED. — HAVE several thousand dollars which I would like to invest in a manufacturing business. Investment 'mist' be protected by ample security and pay ? per cent or more. Address:

INVESTORS WE HAVE FOR SALE securities in the form of municipal bonds, first mortgages, and splerdid industrial stocks which will interpret you from 4½ per cent to 8 per cert. Will be glad to recommend the best investment for your needs. Call or address:

# "The Want Ad Way"

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

Mount Royal Avenue and St. Law-rence Blvd.

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-Dlarmid, 402 William Street, Tel. Main 452.

BEST 37 FOOT GASOLINE CRUISER BEST 37 FOOT GASOLINE CRUISEER
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
(elephone Main 3029.

WANTED—A COMPETENT AND experienced man with koopkeeping capabilities, and with a knowledge of stenography preferred, to take charge of the books of an institution None but experienced men need apply. Bonds will be required to the extent of \$5,000.00. Lunch and evening meal will be provided. Address Box 2602 Journal of Commerce.

SITUATIONS WANTED.

AUTOMOBILES TO HENT.

AUTOMOBILE OWNERS

Charge of the book of an institute of the power of the power

SITUATIONS WANTED.

COTTON MILL SUPERINTENDENT wants position. Good manager. Excellent experience. All references, "Supt." Box 315, Providence. R.I. GENTLEMAN. SIPEAKING AND writing fluently French, Italian and German, thoroughly experienced in everts kind of commercial or technical office work, seeks position. Salary no object. Box 2109 Journal of Commerce, QUALIFIED ACCOUNTANT (C. A.), offers his services as secretary-treasurer or comptroller to soundly essablished concern. Highest references. Box 2111 Journal of Commerce.

YOUNG MAN. TWENTY-THREE, WAREHOUSE TO HENT—TWO

able as a house-boat. Best construction and heavy duty motor. Complete description with price on application. Would consider as part paysment small boat or automobile. Address Room 40, Herald Bidg. of Selephone Main 3629.

KOBAN — TWO CYLINDER DETAILS AND COMMENT OF TWO CYLINDER DE

### AUTOMOBILES TO RENT.

INDUSTRIAL ACCIDENTS ARE DECREASING

Mr. Francis E. Cole, of the Land and Colonization Department of the Brazil Abroad; Does Not Expect Anything Will be Done in Regarding to Changing Local Fire Rates.

Well-known Underwriter Takes Trip Abroad; Does Not Expect Anything Will be Done in Regarding to Changing Local Fire Rates.

Figures for the Month of April Show that Accidents, Both Fatal and None Fatal, Are Decreasing—Safety First Movement is Gaining Headways Industrial accidents occurring to 257 workpeople in Canada during the

esi- on- air- air- and the  Mr. R. J. Dale; known firm of Dale ine and Fire Unde real, and President Board of Trade, is s Line steamer Calga a six weeks' trip;	n Regarding to al Fire Rates.  head of the well- & Company, Mar- rwriters of Mont- t of the Montreal salling on the Allan trian on Friday for abroad. the a representative mmerce this morn- ed that he would April was	atal, Are Decreasing—Si trial accidents occurring April, 1914, were record- wo were fatal, and 285 r -five fatal and 347 non-f 1913, there were ninety- total of 442.—The numb more than were record-	to 357 workpeop ed by the Departm resulted in serious fatal accidents rec- one fatal and 35; ser of fatal accider ed in March, and number of non-fat	ent is Gaini le in Canada nent of Labo injuries. In orded, a tota non-fatal a tts recorded nineteen fes al accidents	a during the ur. Of these, March there of 402, and accidents rein April was sthan were recorded to	
Asked if he exp would be done by lo ate ers in his absence	cal fire underwrit-	of Accidents During th Gre ade or Industry.	oups of Trades.		and a final of	
rates existing in More controversy between serious lers and the underwing refusal of the forme spert examination complete examination of the controverse serious and the underwiters, Mr. Dale stated the city at the present it the enquiry into the which is greatly regulated in Canada.  When answering in Canada.  When answering in Canada.  When answering in Canada.  SMOKE VA	thread owing to the the city control- the city control- titers owing to the or to authorize an of Montreal water and Board of Fire ale stated that he ling would likely Meta at by leaving the me he would miss Empress disaster. Cited. Mr. Dale the result of this of the best author- grwriting matters advertisements Journal of Com-  Miss Public Control of Control of Control of Com-  Agri Fish:  Lum Ministry M	ade or Industry.  culture  ing and Hunting  bering  ng  vay Construction  ling Trades  I Trades  I Trades  Ing and Allied Trades  ing and Allied Trades  ing  and Tobacco preparative  rer  portation—  am Rallway Service  ctric Railway Service  ctric Railway Service  cellaneous  Employes  Laneous Skilled Trades  lianeous Skilled Trades	1 7 7 13 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Injured.  8 3 27 1 17 71 14 4 2 2 3 63 6 6 15 18	Total.  10 14 1 10 14 10	

The work of done to the the recent colis so far adied on so rapthat she will pier on scheduled on the second of the the second of the the second of the seco

ADIS Cigarettes