

SURPLUS EARNINGS

While many lines of business are today marking time, the Canada Life is each year exceeding all previous records in the earning of surplus. Its net surplus is now well over \$6,000,000.

In choosing a Life company, it is well to be assured of good dividends. Everything is favorable for that in the

CANADA LIFE ASSURANCE COMPANY

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN

Backed by a deposit of \$1,588,902.65 per value with the DOMINION GOVERNMENT in the form of Canadian Securities

WALTER J. JOSEPH, Manager

Office of Quebec and Eastern Ontario, Suite 502 McGill Bldg., MONTREAL, QUE.

The Federal Life Assurance Company

of Canada

posted another record year in 1913. One of the most gratifying results was that the Company's earnings showed an increase of 63% on the earnings of 1912.

APPLY TO C. L. SWEENEY

Provincial Manager, MONTREAL, QUE.

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers

J. T. BETHUNE, Managing Director

605-606 TRANSPORT BLDG.

Cable Address: BRITISHCAN

Codes: Western Union & Premier Bentley

Guardian Assurance Co. Limited

ESTABLISHED 1827

Assets exceed - \$34,000,000

Head Office for Canada, 100 St. James Street, Montreal

Trustees: J. O. Gravel, J. O. Gravel, J. O. Gravel

Managers: H. M. Lambert, E. Harbors

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Accident, Health, Employer's and Public Liability, Burglary, Plate Glass, Fidelity Bonds, Contract Bonds, Automobile.

Head Office, MONTREAL

160 St. James Street

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION

We particularly desire Representatives for the City of Montreal.

164 St. James Street, MONTREAL

ALEX. HESSETT, Manager for Canada.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND.

Fire Insurance since A.D. 1741

Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager.

North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager.

Agents throughout the Dominion.

GET THE BEST

Do not place your insurance policy until you have learned all about the Guaranteed Investment Plan offered by

The Manufacturers Life Insurance Company

Head Office - TORONTO

North American Life Assurance Co.

"Solid as the Continent"

1913

Assets in Force over - \$52,000,000.00

Assets - 14,043,814.69

Net Surplus - 1,781,117.49

Income - 2,563,115.88

For Information as to Agency Openings Write to the

Home Office - TORONTO

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE

111 Board of Trade Building

Tel. Main 7821

Up

Five patronage solicited.

IMPORTANT FIRES DURING THE MONTH

Fire in North Bay Heaviest Loss so far this Month. Two Fires in Montreal Believed to Have Been Caused by Incendiarists Five Deaths so Far.

(Compiled by The Journal of Commerce.)

QUEBEC.

Montreal, June 1.—Carriage and wagon storage house belonging to Joseph Marbeau, 152 Dupresne street. Loss estimated at \$5,000, partly covered by insurance.

Montreal, June 4.—Fire broke out in elevator casing in premises of John Robertson, 68 McGill street, causing damage to the extent of \$3,000.

Montreal, June 7.—Fire broke out in the shed in the rear of the residence of J. M. Poirer, 424 Sherbrooke St. East. The fire spread to the two adjoining sheds, and also did considerable damage to the rear of the house on Sherbrooke st. The sheds were destroyed. District Chief Dagenais was in attendance. Spontaneous combustion is given as the cause of the fire.

Montreal, June 8.—The ice cream parlor of Eliear Daoust, at 476 St. Catherine street, East, was gutted by a fire at 11.50 last night, that was only extinguished by five streams of water, and the attendance of a brigade under three district chiefs. The fire threatened at all times to spread to the surrounding business houses. A picture theatre next door was in the greatest danger of being destroyed, and several streets were constantly kept playing on it.

Montreal, June 8.—Damage by fire amounting to \$3,000 was done after 11 o'clock last night, when the New World moving picture theatre, 16 Archibald street, St. Paul, was destroyed. The building was bought two weeks ago by three Greeks in partnership. District Chiefs Pavreau and Carson attended and fought for more than an hour before they extinguished the blaze. The interior of the building was completely destroyed.

Montreal, June 9.—St. Helene Church, in St. Maurice street, narrowly escaped destruction, or at least great damage, at an early hour this morning, when fire originated in a row of wooden sheds in the rear of the edifice, communicated itself to the southeast corner of the church, and worked into the roof. The interior of the church was considerably damaged, and the sheds.

Montreal, June 10.—Damage was done to the extent of \$5,000 in a fire which destroyed the premises of Maurice Zakeman, Cotton and wool merchant, at 102 Nazareth street.

Montreal, June 12.—A most serious fire took place at 8.20 last night, when the saw mill and sash and door factory, 637 Davidson yards of Paul Beaudry, 637 Davidson street, was swept by flames, and damage estimated at \$69,000 was done. For a time the yards of the Montreal Brick Company, were threatened, but the firemen stopped the progress of the flames.

Three Rivers, June 1.—Grocery and wine store of Mr. L. Oulette, two children burned to death. Building badly damaged, fire caused by explosion of oil stove.

ALBERTA. Dunmore, June 2.—Hotel of Kullross brothers destroyed by fire; loss estimated at \$40,000.

NEW BRUNSWICK. Fredericton, June 3.—Fire destroyed the residence of Mr. Alexander Gibson at Murray street. The loss was about \$5,000, all of which was covered by insurance.

Commercial Union Assurance Co. Limited of London, Eng. The Largest General Insurance Company in the World.

Assets Exceed \$47,000,000 Over \$11,000,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted.

Canadian Head Office: 112 St. James St., cor. Place d'Armes Montreal.

Successful Manager

MR. S. A. GORDON BARNES, District Manager of the Mutual Life Assurance Company of Canada, in Edmonton, Alberta, is one of the Most Successful Managers of the Company.

When Mr. Barnes was asked to give some of the principles on which his agency had been built, and to explain what was the secret of his success, he replied: "The secret of my success consists almost entirely in keeping the secret of my success a secret."

COMPENSATION RATES IN N.Y. DECIDED ON

Fund Will Commence the Issue of Policies to Employers Immediately—Cases Number at Least 1,000.

Albany, June 12.—The State Workmen's Compensation Commission has announced that the rates for insurance in the State Insurance Fund have been decided upon, and that the fund will commence the issue of policies to employers immediately.

It is but natural that the big men of the insurance world should regard with interest the progress of the new act, which will be in force on July 1, 1914.

BRITISH COLUMBIA. Fort George, June 5.—Palace Hotel destroyed by fire, two persons killed; loss \$20,000.

ONTARIO. Hagersville, June 3.—Mill and bakery of J. Rank badly damaged, loss estimated at \$20,000, completely covered by insurance.

Strathroy, June 3.—Sawmill and stove works of James Hogue completely destroyed. Cause unknown. Loss estimated at \$10,000, fully covered by insurance.

Cobalt, June 5.—Welch Block, Gold-Street City, destroyed by fire. Mr. H. M. Welch burned to death.

North Bay, June 8.—Twenty-five families burned out and sixteen killed in a fire at Poynton, North Bay. A contractor was called upon for assistance, and sent sections of his brigades who remained in the village of the Queen's Hotel, which was destroyed.

Stokton, June 9.—A fire which started at 3 o'clock on Sunday morning threatened the whole western portion of the village. The fire loss amounted to \$2,000, chiefly to the Methodist Church, which carried insurance of \$5,000.

Toronto, June 12.—The Pictou Moving Picture House was destroyed by fire yesterday. The building, which was the property of Hugh Morrow, was a one-story frame and plastered structure. The loss is estimated at \$2,500, and is covered by insurance.

Spenceville, June 12.—Fire on Wednesday evening destroyed the box factory and saw mill of Campbell Brothers, with its entire contents, also destroying the residences of William and John Campbell. The loss of \$12,000 is covered by little insurance.

Orillia, June 12.—On Wednesday the best factory of McAlary Brothers, was totally destroyed by fire. Loss \$2,000.

WORLD'S INS. CONGRESS PROMISES TO BE SUCCESS

National Council Has Been Well Chosen, all the Members are Representative Men and Success Should Follow Their Efforts.

Darwin P. Kingsley, President of the New York Life Insurance Company, in the closing paragraphs of his open letter to Commissioner Hathaway, shows an appreciative understanding of the nation-wide scope of those influences already committed to the support of the world's insurance congress.

The members of the "National Council" who have been assigned to represent the various national organizations having to do with insurance and its allied professions, have been chosen by these numerous national associations in the domain of their interest.

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PHOENIX ASSURANCE TO PROMOTE OFFICERS

Mr. F. Driscoll, General Agent, will Retire and Mr. R. Leister will Take His Place.

New York, June 13.—Announcement is made by L. F. Hayward and P. Beresford, managers of the Phoenix Assurance Company, limited, of London, of the appointment of Hart Darlington as assistant manager of the company.

UPON completion of thirty-five years' service with the Phoenix Assurance Company, 22 years acting as general agent of the company at Chicago, Mr. F. Driscoll will on July 1, 1914, retire from the active service to his leisure and freedom from business.

Mr. R. Leister, for many years acting agent at Chicago, is being promoted as of that date to the position of general agent, for which his long service and intimate knowledge of the business qualify him.

GROUP INS. DATES BACK MANY YEARS

The Same Principle is Involved in Individual Insurance - Uses of Life Insurance Have Multiplied Rapidly.

In the annual report of Bertou Mansfield, Insurance Commissioner of the State of Connecticut, much space is given to the discussion of group insurance.

That two or three so-called group policies were issued many years ago covering the life of coolies in order to indemnify shippers transporting those coolies over the high seas, does not take away from the conception of group insurance its unique character.

Since the insurance investigation of 1905 in New York, the work of the insurance world has been largely covering the life of coolies in order to indemnify shippers transporting those coolies over the high seas, does not take away from the conception of group insurance its unique character.

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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.

Start now to USE "The Want Ad Way"

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

BUSINESS CHANCES. WANTED—POSITION, BY AN ACCOUNTANT, with thorough British training, having had, in addition, a 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? Do you want your circular letters? Do you want a complete and not a half-made, commonplace and not a well-planned advertisement? Do you want a man who will do the work for you, and make money as well as make money? Drop a note to Atlantic West, Journal of Commerce, today.

BUSINESS INVESTMENT—THE advertiser owing to ill health, has to relinquish all or a part of his ownership in a standard monthly publication, enjoying a large advertising and subscription, and now in its fifth year. Negotiations will only be conducted with a magazine man of experience. Cash required down \$3,000 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 3162, Winnipeg.

FOR SALE AT GOOD CONDITIONS, the stock and good will of a Trustee and Valise Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 747, City.

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

FOR SALE—NEW THREE STORY brick hotel, five stories and yard, in summer resort, four thousand population. Sickless cause of sale. For particulars apply to Box 156, Lachute, P.Q.

RESTAURANT AT 514 ST. JAMES street for sale; everything in good condition; fine chance for prompt buyer. Cause for selling illness. Counsel St. Tel. Uptown 6556.

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

BEST 37 FOOT GASOLINE CRUISER in Canada. Fully equipped. Speed 18 miles per hour, and as comfortable as a house-hold. 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., 22 Telephone Main 2029.

KOBAN—TWO CYLINDER DEPENDABLE rowboat, motor can be obtained from the Montreal agents for \$25.00. Ask for Mr. Thornton, Diamond Light Co., 308 Craig Street West.

WESTERN ASSURANCE COMPANY FIRE and MARINE Incorporated 1851 Assets Over - \$3,500,000.00 Losses paid since organisation over \$57,000,000.00 HEAD OFFICE: TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager MONTREAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE, Manager

British America Assurance Company. FIRE INSURANCE SINCE A.D. 1833. W. R. BROCK - President W. B. MEIKLE - Vice-President Province of Quebec Branch: LEWIS BLDG., 17 ST. JOHN STREET MONTREAL THOMAS F. DOBBIN, Resident Manager Have vacancies for a few good city agents.

ACCOUNTANTS. Robt. Miller, C.A., F.C.A. (Can.) C.A. (Scott) C. Harold Skelton, C.A. Bruce C. Macfarlane, C.A. ROBERT MILLER & CO. CHARTERED ACCOUNTANTS Commercial and Municipal Audits and Investigations Liquidations and Insolvencies. TELEPHONE MAIN 2540. Quebec Bank Building - MONTREAL. Phone, Main 2595. Audits—Commercial, Municipal, Financial Investigations, Liquidations, &c. ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS & AUDITORS J. J. Robson, L.L.B., M.S. Temple Hill, C.A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scott); John B. Davy, C.A. McGill Building, MONTREAL. Alfred Walford, L.L.B. ACCOUNTANT AND AUDITOR Investigations, Reports, Annual Audits 410 LAKE OF THE WOODS BLDG. Phone—Main, 6586. LEGAL DIRECTORY. F. J. CURRAN, BARRISTER AND SOLICITOR. Phone Main 127. Savings Bank Chambers, 150 St. James Street, Montreal.

Various small advertisements on the left margin including 'Vacation Waters Lawrence', 'Picnic', 'Quebec', 'SPECIALS', 'FRED W. G. JOHNSON', 'Home Office - TORONTO', 'The Manufacturers Life Insurance Company', 'North American Life Assurance Co.', 'GET THE BEST', 'THE LAW UNION & ROCK INSURANCE CO. LIMITED', 'Commercial Union Assurance Co. Limited', 'UNION ASSURANCE SOCIETY LIMITED', 'THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY', 'Guardian Assurance Co. Limited', 'THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited', 'J. T. BETHUNE, Managing Director', 'The Federal Life Assurance Company of Canada', 'AN IDEAL INCOME', 'CANADA LIFE ASSURANCE COMPANY', 'SURPLUS EARNINGS', 'IMPORTANT FIRES DURING THE MONTH', 'Successful Manager', 'WORLD'S INS. CONGRESS PROMISES TO BE SUCCESS', 'HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS', 'MAKE YOUR MONEY WORK', 'LET OUR LITTLE "WANT ADS" FIND THOSE WHO CAN "HITCH IT UP."', 'USE "The Want Ad Way"', 'Rate: Two Cents a Word First Insertion; One Cent each Succeeding Issue', 'BUSINESS CHANCES', 'BUSINESS MEN AND MANUFACTURERS', 'BUSINESS INVESTMENT', 'FOR SALE AT GOOD CONDITIONS', 'DRUG BUSINESS FOR SALE AND practice for sale', 'FOR SALE—NEW THREE STORY brick hotel', 'RESTAURANT AT 514 ST. JAMES street for sale', 'MIRROR FRAMING', 'BEST 37 FOOT GASOLINE CRUISER in Canada', 'KOBAN—TWO CYLINDER DEPENDABLE rowboat', 'WESTERN ASSURANCE COMPANY', 'British America Assurance Company', 'ACCOUNTANTS', 'ROBERT MILLER & CO.', 'ROBSON, HILL, RITCHIE & DAVY', 'Alfred Walford, L.L.B.', 'F. J. CURRAN', 'Phone Main 127. Savings Bank Chambers, 150 St. James Street, Montreal.'