

SURPLUS EARNINGS

While many lines of business are today marking time, the Canada Life is each year exceeding all previous records in the earnings of surplus. Its net surplus is now well over \$4,000,000.

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 \$1,688,902.65 par value with the DOMINION GOVERNMENT in the name of Canadian Securities.

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THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND. Fire Insurance since A.D. 1741

GET THE BEST Do not pace your insurance policy until you have learned all about the Guaranteed Investment Plan offered by The Manufacturers Life Insurance Company.

North American Life Assurance Co. "Sold as the Continent."

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 111 Board of Trade Building

IMPORTANT FIRES DURING THE WEEK

Few Big Fires in Montreal, Fire in Windsor, Ont. does \$75,000 Damage

St. Thomas, June 21.—The First Methodist Church had a close call from destruction by fire this afternoon when a blaze originated in the organ case which had been left running after the morning service.

Wainwright, June 21.—For two hours this morning the firemen fought a stubborn blaze in the lumber yards of F. Villeneuve & Company.

Ottawa, June 25.—Shortly after noon yesterday, a gasoline stove in use by some electricians in the Senate wing of the Parliament building, exploded, and started a fire.

Windsor, June 25.—Fire of unknown origin, breaking out at 3 p.m., yesterday, totally destroyed the Windsor Curling Rink, the big supply house and barn of the Cadwell Sand and Gravel Company.

Quebec, June 26.—Fire visited Beauport parish, near here yesterday afternoon, and destroyed the old home and two spacious barns on the farm of the late Mr. Thomas Parent.

Montreal, June 25.—Fire last night totally destroyed the wooden one-story house at 181 LaSalle street, LaSalle.

Montreal, June 23.—At 11:29 p.m., a fire broke out at 2173 St. Andre street, the back of a hardware store, occupied by A. E. Cote.

Montreal, June 23.—At 11:56 p.m., 95 Papeau avenue, residence, par. 95 stairs, shed and roof burned. Fire lasted 1 1/2 hours, and damage was considerable.

Montreal, June 25.—At 10:45 p.m., 1121 Boulevard St. Jacques, shoe store, Proprietors Desrochers, Cullard and Hogan, Fire lasted thirty minutes. Damage considerable.

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Commercial Union Assurance Co. LIMITED OF LONDON, ENG. The Largest General Insurance Company in the World.

THE LAW UNION & ROCK INSURANCE CO. LIMITED OF LONDON. Assets Exceed \$47,000,000

THE ART OF NOT FORGETTING Students desiring notes assistance in their studies should apply to The Rev. M. O. SMITH, M.A.

Insurance Co.'s Lose \$12,000,000 in Salem Fire

The Loss was Well Distributed Amongst a Large Number of Companies COMPANY LOSES \$400,000

Loss on Naumkeag Steam Plant is Estimated at \$5,000,000 Alone.

Salem, Mass., May 27.—An insurance adjuster who went carefully over the devastated district last night, estimated the loss at \$12,000,000, which was covered by insurance.

Big Individual Loss. The Naumkeag Steam Cotton Company was the heaviest individual loss. The loss on its great plant was placed at \$5,000,000.

Fitted buildings had been thrown out of work by the destruction of the mills. The total number added by the fire to the ranks of the unemployed was estimated at nine thousand.

Hand-in-hand with measures for relief went preparations for re-building the city. The Naumkeag Company and some of the other large firms burned out of business.

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MR. F. N. MORRISSEY ELECTED PRESIDENT

All Canada Fire Insurance Federation Reelect Officers for Ensuing Year HEAR REPORTS

Important Matters of Legislation Relative to Insurance Cause Discussed.

At the recent meeting of the All-Canada Fire Insurance Federation at Bluff Point, Lakes Champlain, on Thursday, June 25, 1914, the officers for the ensuing year were re-elected.

Mr. F. N. Morrissey, president of the Federation, presided at the meeting, which was held at Bluff Point, Lakes Champlain, on Thursday, June 25, 1914.

The Federation, which is an ever more important organization than the Canadian Fire Underwriters' Association, as it is composed of both tariff and non-tariff companies, some seven-fifths in number, is interested in legislation and litigation relative to insurance matters.

Reviews of the year's work were given by the different officers, and the report of the president, Mr. F. N. Morrissey, was read and approved.

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HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS

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THE savers are the winners! And the winners are the Investors! Make the money you have make more.

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FOR SALE. BEST 37 FOOT GASOLINE CRUISER in Canada. Fully equipped. Speed 10 miles per hour.

FOR SALE. TWO CYLINDER DETACHABLE rowboat. Motor can be obtained for a soap-maker, dyer, lacquer or chemical manufacturer.

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

FOR SALE. 1000 SHARES OF WEST-WORK Leathers Ltd. Worth about \$200,000 each.

FOR SALE. PANET STREET 717—For sale, 1 Installation Boiler and Tanks, suitable for a soap-maker, dyer, lacquer or chemical manufacturer.

FOR SALE. PANET STREET 717—Factory to let. 3200 feet floor space, two floors well lighted, very airy garage, etc.

FOR SALE. THE PROPRIETORS OF CANADIAN Letters Patent No. 135,411, 135,442 of 1911, and 147,291 of 1912, are prepared to supply statistical card perforating machinery manufactured in Canada under the above described Canadian Patents.

FOR SALE. STATISTICAL MACHINERY. THE PROPRIETORS OF CANADIAN Letters Patent No. 135,411, 135,442 of 1911, and 147,291 of 1912, are prepared to supply statistical card perforating machinery manufactured in Canada under the above described Canadian Patents.

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

FOR SALE. ACCOUNTANTS. Robt. Miller, C.A., F.C.A. (Can.) C.A. (Scott) C. Harold Skelton, C.A. Bruce C. Macfarlane, C.A.

FOR SALE. ROBERT MILLER & CO. CHARTERED ACCOUNTANTS. Commercial and Municipal Audits and Investigations—Liquidations and Insolvencies.

FOR SALE. Alfred Walford, L.T.A. ACCOUNTANT AND AUDITOR. Investigations, Reports, Annual Audits 410 LAKE OF THE WOODS BLDG. Phone—Main, 6382

THE MAYOR PROTESTS

Complains of Action of Fire Chief Tremblay in Buying Horses Without Tenders.

Mayor Martin became indignant at yesterday's meeting of the Board of Aldermen, when he discovered that thirty horses had been bought last Christmas by Fire Chief Tremblay from Jack A. Joubert, horse dealer, at the rate of \$1000, without tenders, though the Mayor only a short time ago voted to buy horses on a larger scale without tenders.

Chief Tremblay explained that the thirty horses had been bought during the water famine, and on instruction given by the old Mayor, who had his department in perfect shape.

A short time ago the council passed a report for 71 horses, and the Board yesterday morning decided to ask the Mayor to amend this report so as to purchase only 41 horses, and to ask the city attorney whether the city was obliged to pay for the 30 horses bought last winter, and which have been used by the department since then.

NEW ENGLAND AWAKES The conflagration at Salem, Mass., so expensive that it is likely to wake the New England Insurance Exchange, which is handling the New England States, and published the following table, compiled by the New York Journal of Commerce on the subject showing the loss in New England since January 1:

Table with 2 columns: State, Loss. Vermont, \$ 815,000; New Hampshire, 886,000; Massachusetts, 512,000; Rhode Island, 4,829,000; Connecticut, 348,000; Total, \$7,400,000.

To which should be added 15 per cent for small and unreported losses amounting to \$1,000,000. Or a total of \$8,400,000.

Adding the Salem conflagration to the above figures, New England's record for the first half of 1914 is terrific. It is very evident that the company managers who were exonerated herebefore at the cross neglect shown regarding the interests of their employers, will be heard from in the way of drastic action, unless the Exchange takes very prompt measures to redeem itself, in part at least, from the disaster into which it has fallen.

Only eight of ten years ago the New England Insurance Exchange easily led all American rate organizations, but during the past three or four years its prestige has rapidly declined until probably nothing short of a radical re-organization, including the elimination from influential positions of those who simply rely on the past reputation of the organization will be acceptable to some executive officers of fire insurance companies.

When answering advertisements please mention The Journal of Commerce.

SAFETY FIRST AT SEA

Marine Expert Makes Suggestions for Making Ocean More Safe. Out of the hundred and one accidents and recommendations for safety at sea under all conditions of accident, there are but a few that are really practical.

We have in front of us two ship schemes which call for transatlantic steamers making the voyage in pairs and steering parallel courses. The sealed air chambers, portable life-rafts, diving suits for all persons and many other too impossible and impracticable to mention, but out of a few which are well advocated, in the Empire-Storstad Inquiry, George E. Gibson of Quebec, representing the International Seaman's brought forward two suggestions worthy of adoption.

The first was that there should be two able-bodied men to each lifeboat aboard; secondly, that there should be provided for the fire hold and engine room squads, who, if on duty, are liable to be left behind should an accident occur.

By the time these men reach the deck, the fire is gone, and they run the risk of being abandoned to go down with the ship.

In addition to the above recommendations, the following list, if adopted, would help to make ocean travel undoubtedly safer: Ships constructed with double skin to a point above the water line.

Water-tight doors and automatically closed ports operated by compressed air or hydraulic pressure from ship's bridge.

Alarm bell to all passengers and crew's quarters and quarters rung from ship's bridge.

Improved gear for quick lowering of life-boats and life-boats stowed upon a deck nearer the water line.

Buttons or leather straps to fasten them instead of flimsy tapes. A revision of the Rules of the Road and more stringent regulations for navigation in fog and heavy weather.