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Deeds and daring Rescues

WORK IS POORLY PAID

Crews Have Assisted Upwards of 25,000 VessesIs Carrying 160,000 Per-sons Since the Service Was Organ-ized—Results of Work Excellent.

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Workmen in Factories Should Have Fire Drill — Automatic Sprinklers and Alarms Necessary.

ourteenth street, where the employed been trained, and 400 girls escap

sponsible for most of our fires.

A HEAT WAY

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XXIX. No. 8

AN PACIFIC HIP SPECIAL or Station, 8.30 p.m. day. May 18th.

SENGER SPECIAL or Station, 10 a.m. y, May 14th. R.M.S. Empress of direct to ship's side.

W, OTTAWA, ONT.

ervice To CAGO

AL SERVICE. 1.15 p.m., May 16, 23, e, St. Agathe and int 4.45 p.m., May 17, 25

UNK RAILWAY SYSTEM ORSE SHOW. ne Admission). return May 18th.

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sion Line except Speday. y Line Quebec on Tues-ys at 8.00 a. m.

p Lines, Limited

& Ontario

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C ROYALS

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GEORGE

day, May 5th

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AYS DAILY
Full Particulars N STEA MSHIPS,

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From Montreal.
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Third-class.

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ANY-NEW YORK. York: 8.45 a.m., 8.19 7: 8.45 a.m., 7.25 p.m., 80 p.m., daily except otal "Uptown 1187 Startion" Main 8229

Life Insurance Companies in Canada are coming to realize more than ever before that something will have to be done immediately to check the ever-increasing habit of lapsing amongst policyholders.

Nothing hurts the good name of life insurance more than the great host of people who have taken out policies and after paying the first premium have given up and let their policy lapse because they refused to or were unsatie to continue paying the premiums. This abuse can be directly traced to the work of the agents and the present commission basis.

When one considers that most life insurance companies pay their agents from 55 per cent. to 60 of the first

insurince comparies pay their agents from 55 per cent. to 60 of the first premium in commission and that the renewals on these premiums after the second year generally amounts to about 5 per cent. it is easy to realize why the agent is so anxious to get his prespect to take out as large a policy as possible in the beginning and how little interested he often is in getting the policyholder to keep on paying his premium.

premiums.

One large life insurance company doing business in the Dominion, realising the danger of this practice decided to write a policy in which the agent for the first five years would set 5 per cent. commission on the first premium and if the policy was continued after that period the agent would get 60 per cent, of the sixth year's premium.

rear's premium.

Although this policy has not been brig in existence, there have not been many written and the results go to prove where the trouble really lies in the agent's desire to get as much commission as possible in the first year.

### NEW YORK PREMIUMS SHOW FALLING OFF

# FireRecordof U.S. Corner Stone of LifeSaving Service New Building Laid

Records of the Service are Mr. R. Macaulay, President of Sun Life, Lays Corner Stone of Building

MARKS NEW EPOCH

sident is 80 Years Old, and Has Nursed Company from its Infancy to Prominent Position it Now Oc-

## SPRINGFIELD CO. IS BELIEVED SOLVENT

Springfield Mutual Disability Com-pany Enjoined From Doing Busi-ness By Supreme Court of U.S. Claim Funds Have Been Diverted.

(By Leased Wire to the Journal of

Boston, May 13.—The Springfield Mutual Disability Company has been temporarily enjoined from doing business by the Supreme Court. Justice Hammond to-day, upon the recommendation of Insurance Commissioner Harrison, who claimed that company funds had been diverted from legitimate purposes. The injunction was extended to money of the company in the Chicopee National Bank.

Assistant Attorney-General Hoar, said the Insurance commissioner believed the company solvent and that the trouble was with the officers.

Pleadings in the ease will be completed Priday. Mutual Disability Company has been

## IMPORTANT FIRES

Brockville, Ont., May 13.—The village SHOW FALLING OFF

If you will are departed to the process of the most profit and more is reported by see ent. and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit more offices and owe fing to the deside which is being done to maintain a fally columne of premiums, that year.

The least will probably amount to more increased by local unshess can be placed more and more in the column of the most profit and more is reported by some for the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more is reported by some of the most profit and more in the most of Lynn, situated about five miles west importance,

Property in Maine Is Over Insured

Fault lies with Agents who Are not looking after the Best Interests of business

WANT COMMISSIONS

ate Commissioner Says This Abuse Makes it Possible For a Few In-dividuals to Profit by Dis-honest Fires.

Construction of the same of th

The Standard Life of Pittsubrig instead of placing those abstaining from the use of alcoholic beverages in a mortality class by themselves, will dends is issuing to total abstainers at ardinary life policy in multiples of the insurance to them will be low, by the idea later of returning the with the idea later of returning the vercharge in the shape of a dividend of contains a total disability clause which provides for the payment of the premiums by the company if the insured is disabiled. The company asys it believes that this new policy is the best and cheapest life insurance protection offered by any company in small amounts Only two oldine legal reserve companies in North America, one in the United States and one in Canada, at present maintain a separate class for abstainers. The imperance clause used by the Standard says a low premium is charged for his policy because the insured totally abstains from the use of alcoholic beverages, and the company may cance this policy because the insured totally abstains from the use of alcoholic beverages, and the company may cance for each \$2.500 policy on the temperance clause of the insured totally abstains from the use of alcoholic beverages, and the company may cance for each \$2.500 policy on the temperance clause and in the policy at any time within one and for a federal charter which of the provides of the company and the company of canada for a federal charter which and the provides of the company of th

# Personals

Personals

The affairs of the old Dutchess Insurance Company of Poughkeepsie. Now the Continental Life Insurance Company, is in Montreal from Toronto for a few days.

Mr. R. Macaulay Cushing, Secretary of the Life Underwriters Association of the Province of Quebec, is busy making arrangements for the next dinner of the Association at Cooper's Restaurant. The speaker of the evening will be Mr. T. B. Macaulay.

Mr. James R. Wilson, who died in London on Monday, was chairman of the Canadian Board of the Phoenix Assurance Company.

William D. Wyman, now its president, joined the Berkshire Life Insurance that a life insure the men employed upon the new the Canadian Board of the Phoenix Assurance Company.

William D. Wyman, now its president, joined the Berkshire Life Insurance that a life insure that a li

Affair Hangs Fire

Prominent Insurance Man Report in Auto

Doubt is Felt of its Appli-cability to Policies written

REFUSE POLICY IF REPLACING ANOTHER

npanies in Life Business Should Make Positive Stand Against "Ewisting"

## TO LICENCE AGENTS IN ENGLAND NOW

Probable That Tentative Plan Drafted By the Corporation of Insurance Brokers of London Will Be Adopted.

Doubt is Felt of its Applicability to Policies written at a Reduction

SHRINKAGE IN BUSINESS

Casualty I turn and Exchange Nephrone Research of the Policy of Policy o

# How to Find an Energetic Producing Partner

and Alarms Necessary.

With all the pressutions in the world however, fires canot be entirely eliminated. To fight them successfully there should be in every factory or workroom a thorough organization of a sufficient number of the employees into a fire-fighting force. They should be drilled regularly and thoroughly they should be trained to use the appliances, and to see that these are thways in working order. This is done in a way in some establishments now, but in most cases the drills are only lay, and time after time the force coes to pleces at the time of need.

And there should be drills of the renabiling employees, the great majority, in getting out of the building in safety, and it the shortest time, possible. Shortly after the fire in the Aschuilding, where there were no fire trills and whore 143 girls were killed, a staze broke out in a similar factory on Fourteenth, street, where the employees in dilacentationed, and 400 kirls escabe. Why Not Have an Able, Aggressive Business-Getting

WOULDNIT your business develop more rapidly if you had a competent partner with OULDNIT your business develop more rapidly if you had a competent partner with they have the properties of they have been bramed, for they have the properties of the properti

sentences and insert in this paper. Doit now. The results will delight you.

USE -

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BUSINESS CHANCES.

PRIVATE INVESTOR WILL LOAN Dr. Klock Shawville, Que. RIVATE INVESTOR WILL LOAN any part of \$25,000, at 5 percent, interest, on collateral security, listed and unlisted stocks and mining shares. Full particulars first letter, or no attention paid. Box 2, Journal of Commerce.

Journal of Commerce.

BUSINESS INVESTMENT — THE advertiser , owing to ill health, has to relinquish all ora 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 tand 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, Winhipes.

FOR SALE AT GOOD CONDITIONS, the stock and good will of a Trink and Valise Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 742, City.

City.

OR SALE—NEW THREE STORY brick hotel, fine stables and yard, fine summer resort, four thousand population. Sickness cause of sale. For particulars apply to Box 156, Lachute, P.Q.

HOTEL BUSINESS FOR SALE IN the City of Ottawn, most centrally situated, in upper town, 21 bedrooms, parlor, bathrooms, and all conveni-ences har and dish parior, bathrooms, and all conveni-ences, barand dining room appoint-ments of the very best. Good lease can be guaranteed to suitable ten-ant, Rentmoderate. Apply D. Bura, and Son, General Accountants, 150 Albert St., Ottawa, Ont.

Albert St. Ottawa, URL

JEWELLERY STORE FOR SALE, with stock and fixtures, situated in the business centre of St. Catherine street west. Low rent, with two years lease; will sell at a sacrifice. Buyer can arrange to purchase fx-tures and lease without stock if desired. For further particulars apply to 226 Laval ave., Montreal.

LURUG BUSINESS FOR SALE AND!

FOR SALE-WATER POWER SHE.
1000 h.p. crapacity. First 500, could be developed cheap. Siluation, Madawaska, New Brunswick, three miles from Transcontinental and C. P. R. R. For details apply J. A. Guy Edmundston, N.B.

MANUFACTURER WANTS PARTY MAN UFACTURER 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.

ESTAURANT AT 514 ST. JAMES street for sale; everythin gin good condition; fine chance for prompt buyer. Cause for selling illness.

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 innuestromable references considered. This proposition will bear the most searching investigation, in first instance. Apply to Box C. 45, Journal of Commerce.

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Apply to LEADER OUTFITS AND GILE MAR-Dr. Klock, Shaw ville, Que.

I OWN ONE SHARE IN ▲ SYNDIcate, cost \$500; invested for four years at 6 p.c. interest, Make me ar offer P. O. Box 1074.

FOR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Shuation, Ma.

ZT St. James St.

372 St. James St FOR SAME GASOLINE YACHT, covered 32 feet. 2 by linders, 18 power, clutch reversable gear, whistle, red and green lights another covered also, 26 ft. 2 cylinder, 12 power, clutch, speed 12 miles for both. Ad, 1956 St. Uchain St., or Tel. St. Louis 6097.

CASOLINE YACHTINFIRST CLASS order, books like new. Price \$100.00 for quick sale, can be seen at 59 Coursol St. Tel. Uptown 6656 KOBAN — TWO CYLLINDER DE-tachable rowhout; motors can be ob-taired from the Montreal agents for \$95.00. Ask for Mr. Thornton, Dia-mond Light Co., 308 Craig Street West.

LICHT ENGLISH-RIGGED SKIFF MGHT ENGLISH-RIGGED SKIFF
wanted on lake shore between Lachine and Beaconsfield to hold about
four people. Price moderate, full
particulars to Box C 81, Journal of
Commerce, 45 St. Alexander St., City.

Commerc, 45 St. Alexander St., City. FOUR \$100.00 SHARES OF WEST-wark Realties Ltd. Worth about \$200.00 each, but will sell at lower figure for cash. Apply P. O. Box 426, Montreal,

MOTOR BOAT—IN GOOD ORDER, 25 foot, two cylinder engine, reverse gear, top, chairs, now in: water. Can be seen any time. Apply Box C 42, Journal of Commerce. City.

MOTOR BOAT FOR SALE, COM-plete, ready to take the water; own-er is building a larger one. Address R. J. L. Post Office. Box 500.

SNAP MOTOR BOAT, 26 x 6, 12 H.P., two cylinder, will seat 15, with top and clutch, speed 14 miles, \$300 or nearest offer, can be seep any day at Lachine water works. J. B. Staces.

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May 23
May 30
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