

SURPLUS EARNINGS

While many lines of business are today marking time, the Canada Life in each year...

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...

MONTHLY INCOME PLAN... A deposit of \$100.00 per value with the DOMINION GOVERNMENT...

THE FEDERAL LIFE ASSURANCE COMPANY Home Office - Hamilton, Can. still continues to go forward with leaps and bounds...

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited Real Estate, Timber Limits, Farms and Coal Lands, Water Powers

J. T. BETHUNE, Manager. 45-66 TRANSPORTATION BLDG. Sole Western Union Premier Bentley

Guardian Assurance Co. LIMITED Assets exceed \$3,400,000 Head Office for Canada: Guardian Building, Montreal

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY Accident, Health, Employer's and Public Liability, Burglary, Fire, Glass, Fidelity Bonds, Contract Bonds, Automobile

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED Office Limited Guarantees to Capable Men GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION

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

Canada Branch, Montreal: T. L. MORRIS, Resident Manager. North-West Branch, Winnipeg: THOS. BURCE, Branch Manager.

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

North American Life Assurance Co. "Sold in the Continent" Insurance in Force over \$50,000,000

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 811 Board of Trade Building Tel. Main 712

Elected President

MAY BUSINESS IN MONTREAL IS GOOD

City Agencies of Life Insurance Companies Report Business Better Than This Time Last Year

Figures are Encouraging MONEY IS MORE PLENTIFUL

Improvement Not Limited to Montreal or to a Single Company—Canada Life Mutual Life, and Sun Life Companies All Report Progress—Agents Are Busy

Although there is depression in many branches of trade at present in Montreal, and people are talking of bad times here, as everywhere else, local life insurance agents have no reason to complain or be discouraged...

Up to the end of last month, the city agency of the Sun Life Assurance Company reported a gain of \$200,000 in new business for the first four months of the year...

The Mutual Life of Canada states that their business for the month is more than holding its own with last May, which was also a very good month...

This improvement is attributed to many causes, probably it is due to a large extent to the fact that agents who for some time past, have written little life insurance, when he had no money, come to the conclusion that there was no improvement likely in the immediate future...

Another thing that is now out of the way, and that has helped to bring business, is moving day. The common plea given by many a prospect that he will take up a policy as soon as the expense of moving is over, is no longer an excuse...

Some Startling Facts About Fires Figures just Compiled for First three Months of Year in Canada Cause Comment SEVENTY-ONE DEATHS

Forty-two of These Deaths Were in Ontario Ten in Toronto—Fire Marshal Expected to Improve Conditions

Some of the figures compiled by the Fire Prevention Association, covering the first three months of this year, are rather startling. They find that in Canada during the first three months of the year 71 deaths occurred through fire...

Some of the figures are: Dwellings, 602 in 1912, against 1,002 in 1913; stores, 241 against 369; factories, 105 against 128; business blocks, 56 against 69; churches, 19 against 29; apartments, 4 against 5...

In its Saturday issue The Journal of Commerce will endeavor to answer any questions relative to insurance which may be of interest to its readers. Letters addressed to the Insurance Editor will receive immediate attention, and the answers will be given without mentioning the name of the writer.

FIRE IN WINNIPEG. Winnipeg, May 21.—Fire in the hotel on the north corner of Rupert and Main streets yesterday did damage to the extent of \$40,000 and totally destroyed the Public Trust store. Besides the drug store there were five adjoining buildings totally damaged.

Commercial Union Assurance Co. LIMITED OF LONDON, ENGLAND. Capital Fully Subscribed \$14,750,000.00

Mr. E. W. Cox has left for Europe, where he will consult specialists about his throat, which has been troubling him of late.

Sir Max Aitken, who has been in ill-health for some time in London is progressing favorably and hopes are entertained for his speedy recovery.

Mr. E. P. Howard of Calgary, is staying at the Ritz-Carlton Hotel.

Mr. Andrew A. Allen returned to Montreal on the Virginia yesterday.

Mr. Joseph Versailles, Mayor of Montreal East, has moved into his new offices in the new Versailles building, 90 St. James street.

Mr. F. H. Shaw is going up to Toronto to attend the race.

Major W. Rodden will occupy his summer place at Vaudeville by July 1.

QUEEN'S TO HAVE INSURANCE COURSE

Deputation of Life Insurance Men Confer With Principal of University on Establishing a Course

It is very likely that a course of lectures will be established next year at Queen's University on Life Insurance. Mr. A. J. McKelehn, manager of the Confederation Life Insurance Company, at Ottawa, and vice-president of the Life Underwriters' Association of Canada, accompanied by Mr. Thomas Mills and Mr. S. B. Robertson, representatives of the Kingston Life Underwriters' Association, recently interested Principal Gordon and Prof. O. S. Johnston of Queen's University, with a view of increasing the interest in establishing a course of lectures on life insurance in the curriculum of the University in connection with the courses in economics and mathematics.

The deputation was most cordially received. Each year on the twenty-fourth of May the Fire Department keep on the run putting out small fires and answering false alarms owing to the work of small boys and fire crackers.

Fire underwriters also are always more or less relaxed when the holiday is over, as they realize that there is considerable danger of big conflagrations occurring.

Accident insurance companies also have no love for the day, as there is always a number of minor claims resulting from accidents over the holiday.

EMERGENCY WATER SUPPLY FOR CITY

Fire Underwriters do not Need to Worry as City Has New Supply with Water Even if Conduct Breaks Again

Thanks to the part of the Fire Underwriters early this year that unless the City Council did something to supply the city with an emergency water supply in case of another accident like the break in the conduit has borne fruit.

Commencing in the early hours of this morning the waters of Lac Beauport were turned into the city mains and supplied to the people of Montreal for all purposes, including drinking water. This is the first time the emergency plan has been in operation.

Heavy Rain Checks DANGEROUS FIRES Last night's rainfall came not only as a relief to those of whom it is a prodigious which have been in danger by the fires which were devastating the forests, but has no doubt saved thousands of dollars' worth of standing timber.

From the Laurentians, where the situation had been developing rapidly, hopeful reports were received after rain fell in the afternoon and evening. At St. Francois, where the relief was welcomed, for the village had been practically wiped out by fire, residents hardly daring to venture beyond their own smoke-filled streets. From St. Armand, ten miles north of the town, it was reported that rain was falling with great effect upon the fire in the district.

Insurance Companies Encourage Mills to Construct Mills as Nearly Fireproof as Possible—New Schedule of Rates.

Chicago, May 23.—Organizers have been elected by the Mill and Elevator Mutual Fire Insurance Field Men's Association Convention, held at La Salle, Ill., G. Shaw, of the Southwestern General Agency at Kansas City, was chosen president, with C. B. Vandeyck, of the Mill Owners' Association of Des Moines, as vice-president; Wm. Reed of Oxford, Miss., Secretary; S. B. Brier, of the Grain Dealers National Association, president; and J. C. Adair, of the Mill Owners' National Association, secretary. The chief interest of the meeting was the new schedule of rates in course of preparation by the committee, headed by Secretary Reed. This schedule is to be a new schedule of rates for mills on superior construction, thus encouraging owners to build as nearly fireproof as possible, and install fire-protection and fire-prevention devices.

PERSONALS Mr. E. W. Cox has left for Europe, where he will consult specialists about his throat, which has been troubling him of late.

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Mr. George Shaver, of Winnipeg, is in the city.

Mr. J. T. R. Laurendeau has moved into offices in the Versailles Building.

Children to End CLEAN-UP WEEK Today is "Children's Day," the wind-up day of Montreal's first "Clean-Up and Paint-Up Week," and in consequence of its phenomenal success, by no means destined to be its last.

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? Don't you need a keen-minded business associate to put additional capital, new ideas, fresh view-points, renewed vigor and vim into your organization? Haven't you often thought how the help of a man upon whom you could rely—a man who would put his heart and soul into the work—would leave your mind free for the highly important creative work—the work of increasing sales, finding new customers, reducing costs, &c.?

USE "The Want Ad Way"

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

Businesses Wanted—Position by an Accountant with thorough English 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 line of writing paper? I have your circular letters, etc. Are they safe, complete and not expensive? I am not an advertiser but can help you save money as well as make money. Drop a note to Alan West, Journal of Commerce, today.

Business Investment—The advertiser, owing to ill health, has decided to sell his business. He has a profitable business in a standard monthly publication, enjoying a large advertising and subscription, and now in its fifth year. Negotiations will only be conducted with a masculine man of experience. Cash required over \$10,000 and balance of arranged price of \$10,000. For particulars apply to Box 244, 224 Cecil St., Montreal, P. Q.

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. A rare opportunity. Apply P. O. Box 740, City.

Drug Business for Sale and Medical Practice for Sale and Medical Practice for Sale. Dr. Klock, Shawville, Que.

For Sale—New Three Story Brick Hotel, fire stables and yard, fine summer resort, four thousand population. Sickens cause of sale. For particulars apply to Box 156, Lacerte, P. Q.

Restaurant at 51 St. James Street for sale. Everything in good condition. For chance for prompt buyer. Cause for selling illness.

Accounts. Robt. Miller, C.A., F.C.A. (Can.) C.A. (Sot.) C. Bruce Selton, C.A. Charles C. Macdonald, C.A.

Robert Miller & Co. Chartered Accountants Commercial and Municipal Auditors and Investigations Liquidators and Insolvency.

Robson, Hill, Ritchie & Day Accountants & Auditors McGill Building, MONTREAL.

Alfred Walford, L.I.A. Accountant and Auditor Investigations, Reports, Annual Audits 410 LAKE OF THE WOODS BLDG. Phone—Main 686

Legal Directory. F. J. Curran, Barrister and Solicitor. Phone Main 127. Svinger Bank Chambers, 180 St. James Street, Montreal.

Western Assurance Company FIRE and MARINE Incorporated 1851 Assets Over \$3,500,000.00 Losses paid since organization over \$57,000,000.00

British America Assurance Company. FIRE INSURANCE SINCE AD-1833. W. R. Brock, President. W. B. Meikle, Vice-President and General Manager.

Province of Quebec Branch: LEWIS BLDG., 1757, JOHN STREET MONTREAL. THOMAS F. DOBBIN, Resident Manager. Have vacancies in a few good city spots.

FOR SALE—WATER POWER SITE, 1,000 hp. capacity, first 500 h.p. to be developed cheap. Situated in Magalloway, New Brunswick, three miles from Truro, New Brunswick. L. E. R. For details apply J. A. Gray, Edmonstone, N. B.

MIRROR FRAMING. MIRRORS AND FRAMES OF ALL KINDS and picture frames repaired. New and specialty. Picture framing to order. Many styles of mirror and picture frames, which are hand made. The Wisconsin Co., 58 St. Lawrence Street.