## Largest Steamers St. Lawrence Route

Calgarian, Thurs., May 21st Alsatian, Thurs., June 4th Rates of Passage

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MR. DAVID MORRICE.



Elected President of Sailors' Institute at 52nd Annual Meeting.

M. Merrice is

ASSAN FIGURE DATA

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erpool. Ja May 16th.

Canada, Ingham, Dominion Line. Discharging from and loading for Liverpool. James Thom, agent. Sailing

West Indies. Discharging sugar at Windmill Point, Robt, Reford Co.,

agents.

Manchester Engineer, Manchester
Line. Loading for Manchester. To
sail May 16th. Furness Withy & Co.,

Brand, from Barbadoes.

Manxman, Herries, Dominion Line.
Discharging from Avonmouth. Jas.

Movements of Allan Line Steamers

Almsnac.
Sun rises, 4.18 a.m.
Sun sets, 7.14 p.m.
New Moon, April 25,
First quarter, Man

TIDE TABLE.

Quebec. High water, 8.09 a.m., 9.48 p.m. Low water, 3.12 a.m., 3.56 a.m. Rise, 13 feet a.m., 15.4 feet p.m. Next High Tides, June 8th.

WEDNESDAY, MAY 13th, 1914.

Movements of Allan Line Steamers.

The Allan Line steamer Ionian, from Montreal and Quebec, for Havre and Lordon, was 130 miles west of Fastnet at 9 p.m. May 11th.

The Allan Line steamer Grampian, from Montreal and Quebec, for Glassow, was reported 200 miles S.E. of Cape Race noon, May 12th.

The Allan Line steamer Pomeranian, from Glassow and Liverpool, for St. John's, N.F., Halifax, and Phildelphia, docked at Halifax 745 am. May 12th.

The Allan Line Royal Mail steamer Tunisian, from Montreal and Quebec, for Liverpool, was reported 215 miles E. Cape Race? a.m. May 12th.

The Allan Line steamer Corsican, from Montreal and Quebec, for Glassow arrived at Glasgow 1 p.m. May 12th.

The Allan Line steamer Sardinian, from Philadelphia and St. John's, N.F. for Glassow saited from St. John's, N.F. for Glassow Saited from St. John's N.F. for

CANADA STEAMSHIP LINES.

Canadian—Leaves Montreal 6 p.m. Acadian—Arrived Montreal noon to

Hamiltonian-St, Lawrence River. E.B., for Montreal.
Calgarian—Down Port Huron 9 a.m.
11th.
Fordonian—Left Kingston 3 p.m. for D. A. Gordon—Montreal unloading

usiit wednesday. Glenellah—Arrived Fort William 7 a.m. 11th.

**Bailmays** 

CANADIAN PACIFIC STEAM SHIP SPECIAL Leave Windsor Station, 8.30 p.m. Wednesday, May 18th

MAIL & PASSENGER SPECIAL Leave Windsor Station, 10 a.m.
Thursday, May 14th.
nnecting with R.M.S. Empress of Britain. Trains will run direct to ship's side.

HORSE SHOW, OTTAWA, ONT. Including Admission to Show. Going May 18th: Return May 18th

New Service To CHICAGO

Fire Record of Life Saving Ser

VOL. XXIX. N

Records of the Servi Filled with Stories of Deeds and daring Re

WORK IS POORLY Crews Have Assisted Using 25,000 Vessesis Carrying 160 sons Since the Service War ized—Results of Work Exception

Few people know of the wi and systematic organizatio United States Life-Saving Se of its efficiency in saving liganized and developed by Skimball, who has been its surdent for nearly forty years, includes nearly 300 life-savint ions, with a personnel of 2,000 Since the year 1811, when Mell took over the handful of better that formed the nucleus stablishment, the crews have upwards of 25,000 vessels, car total of 16,0000 persons. Of the 1,330 were lost—a less numearly 200 than perished when tanic went down. The value vessels assisted, with that of t goes, was more than \$30,000,000 the property loss amounted on trifle over \$60,000,000.

There is probably no job linted States Government which involves such hardship which is at the same time so paid.

aid. These men must be out in a night after night, whenever for down upon them, or a storm is down upon them, or a storm is is way along the coast, they the beaches on foot, working in es, two and a half miles in one tion and back, then two and miles in the opposite direction

mnes in the opposite direction hack again.

At an instant's notice they be prepared to launch their life into the angry, stormswept sur risk their lives trying to reach stranded vesses!, which has bee ried upon the rocks and which in idly being broken to pieces by th These are the men who draw

ation.
The records of the life-so vin trie are filled with stories of the deeds of individual during performers, who make a but of being heroes at such small pay

Lapsing Trouble Life Compan Greed of Agents for C

mission Chief Cause of la ing amongst Policy Hold AGENTS' PREMIUM

Get People to Take Out More! ance Than They Can Garry Order to Get Commission.

Life Insurance Companies in adia are corning to realize more ever before that something will to be done immediately to check ever-increasing habit of lai amought policy of the property of th

be cent., it is easy to realize the agent is so anxious to get his pect to take out as large a polic possible in the beginning and how the policyholder to keep on paying premiums.

me pulcyholder to keep on payin premium.

One large life insurance com doing business in the Dominion, lizing the danger of this practice cided to write a policy in which agent for the first five years we get 5 per cent commission on the get 5 per cent commission on the get 5 per cent commission on the get 60 per cent. of the would get 60 per cent. of the year's premium.

Although this policy has not long in existence, there have not long in existence, there have not long in existence there have not long in existence there have not long prove where the trouble really life agent's desire to get as much mission as possible in the first years.

NEW YORK PREMIUMS SHOW FALLING

Per Cent. Decrease is Repo.
Companies New Accepting Pod
Class of Business to Keep
Up Premiums.

(By Leased Wire to the Journa New York May 13.—Complaints made by local underwriters of an preciable failing off in New York permiums this year. A decline per cent, and more is reported by it of the most prominent offices and ing to the desire which is being do maintain a fail volume of premium that a fail volume of premium of the most prominent offices and maintain a fail volume of premium of the control of the most prominent of the most promi