

INSURANCE AT COST.

ABSOLUTE PROTECTION GUARANTEED BY A COMPANY

Founded on Principles That Cannot Be Successfully Assailed, the Dominion Safety Fund Life Association Offers the Most Value for the Least Money.

The ingenuity of man has been so constantly applied to the advancement of insurance and for opening larger fields for its practical working that today it extends into every department of human life, business and property, and has become one of the institutions of the country, conferring greater benefits upon the people than any other.

Especially is this the case with life insurance. Here the problem has been to give the people cheap mutual insurance on an

and proper distribution of the monies entrusted to its care. Its directors and officers are all men of high standing in the community. During its comparatively short existence it has written policies to the extent of over \$5,000,000 and its present ratio of assets to liabilities is 167; that is to say, the association has \$167 of assets for every \$100 of liabilities, whereas the Canada Life, Mutual, of New York, and others of the largest companies on the continent, have only \$109 and \$107, respectively. It has already paid over \$120,000 of death claims with unexcelled promptitude, has never yet compromised or contested a claim and has none outstanding at the present time.

The association has been persistently assailed for some time past by canvassers of rival companies, claiming that \$45,000 has been lost by the association, and that the

ALWAYS TO THE FRONT.

PROSPEROUS ESTABLISHMENT OF T. RANKINE & SONS.

A History of a Business Career That Has Ever Been Prosperous—Enterprise and Energy Have Done It—Some Idea of an Extensive Trade.

There is, perhaps, hardly another establishment in the whole province that has the wide reputation of Thomas Rankine & Sons, manufacturers of plain and fancy biscuit, cake, pastry, pilot and navy bread, which has been in existence for the last 60 years.

Thomas Rankine, the founder of this extensive bakery, was born in Kincardine, Scotland, in 1803. He learned his trade by a four years apprenticeship with John Kidston, in Stirling, from 1818 to 1822, receiving only his food and lodging without clothing from his master during his apprenticeship. Immediately his time of apprenticeship expired he came to this city and worked for two years with Edmund Kirk, baker, in Cooper's alley, now Church street. In 1824 he, with Mr. Berryman, bought out Kirk and carried on the business, under the style of Rankine & Berryman, for about two years, when he left and

Up to 1844 all the work in the factory was performed by the slow hand process, and since then the various machinery and improvements for the prosecution of the trade have from time to time been introduced, until the firm have as well equipped a factory as can be found anywhere, all the latest inventions in the different departments having been put in as they proved their superiority to older methods. The works are driven by a 20-horse power steam engine, and employ in the several branches over 35 men and boys, the wages of these, last year, amounting in the vicinity of \$9,000. This immense establishment, the largest, as it is the oldest, in the dominion, has only been brought to its present position by the untiring efforts of three generations. To show the extent of their business, it is only necessary to state that last year 5,600 barrels of flour, over 80 tons of sugar, about 50 tons of butter and lard, and 9 tons of currants and raisins were used in the manufacture of the different grades of plain and fancy biscuit; while for packing the goods the firm used 12,762 new boxes, 16,000 old boxes, which had been returned and refilled, and 6,000 empty barrels, besides the ones they empty themselves. They make over 100 differ-

READY FOR BUSINESS.

A GREAT RECORD MADE BY A YOUNG FIRM.

Messrs. Baird & Peters a Short Time Before the Public, but They Have a Large and Prosperous Business—The Explanation of an Increased Trade.

The wholesale handling of flour and provisions affords ample scope for the ability business capacity of the merchant capitalist, and in most cases only by years of patient industry and hard work the house assumes any great proportions, so that when a firm of young men make rapid strides at the outset they deserve the hearty recognition of their worth. It is, then, with great pleasure that PROGRESS chronicles the almost unprecedented success of Messrs. Baird & Peters, wholesale grocers of this city.

These gentlemen began business in February, 1886, at a time when many of the old houses in the trade were struggling for their very existence, and from the very first gained a good hold on the esteem and patronage of the public. There is not a wholesale grocery house in this city that has established a trade so quickly. In the short space of three years this firm has advanced rapidly to the front, having more

PANSIES—FOR THOUGHT.

MIGHT NOW REMIND ONE OF MR. JONES' HOTHOUSES.

The Beautiful Structures from Which the German Street Store is Supplied—Flowers of all kinds, by the Thousand—How a Florist Arranges His Stock.

Almost everybody in St. John knows that Jones' flower store, on German street, is the best place in the city to purchase cut flowers, wreaths and potted plants of all kinds, but very few are aware of the fine greenhouses, which Mr. Jones uses for the cultivation of these specimens of Nature's beauty.

PROGRESS is among the favored few who have enjoyed a visit to these greenhouses and experienced the hearty welcome of the genial proprietor. Situated near Torryburn station, on the Intercolonial railway, with a splendid view from his windows of the snow-clad crest of Bald Mountain in the distance, with the glitter of those twin rivers—the St. John and Kennebecasis—filling in the interspace, the gentleman has chosen as pretty a spot as could be desired for the cultivation of all kinds of hothouse and native flowers, turning an already beautiful spot into a veritable Eden. The situation, from a commercial point of view, is also very favorable, being only six miles from the city, with connection by train half a dozen times a day.

Mr. Jones has seven hothouses in all, with nearly 15,000 feet of glass, so that he has plenty of room for an enormous quantity of flowers, which, however, is none too much, every available space being made use of, and the sale of flowers being limited only by the supply. The first hothouse, 50x22 feet, is used for the propagation of roses and ferns, some of the latter being very delicate, and embracing varieties from different parts of the world, the most beautiful of these being the snake fern from France and the hair fern. The second house, which is 102x28 feet, is devoted to roses; and it might be mentioned here that Mr. Jones makes a specialty of these, growing all the well known varieties—pearl de jardin, mermets, bennets, nipratus bon celine, sofrano and Duchess of Brabant. In this hothouse are to be seen some fine specimens of stephanotis, which presents a beautiful appearance when in bloom, being completely covered with delicate, white blossoms. Next comes another rose house about the same size as the last, in which Le France, papagontea, Cornelia Cork and other varieties of this most beautiful of all flowers are to be noticed. Part of this house is taken up with begonias, lilies, corazemars and orange trees. A miscellaneous collection of flowers fills the fourth house, which is 75x12 feet; here geraniums, chrysanthemums, stevia, etc., etc., flourish, the greatest feature being the heliobora, or Christmas rose, as it is commonly called from the fact that its delicate white blossoms always appear about Christmas time. These are the only specimens of the flower in the province, so that besides being a thing of beauty, it is something of a curiosity. The fifth house is stocked with calla lilies, smilax, bonvardias, asparagus plumosa, youpetoria and other varieties well known to the flower lover. On entering the sixth house a most delightful odor meets one, coming from the large assortment of violets, which literally load the air with their fragrance, while on every hand appear the well-known smilax and carnations. The seventh and last hothouse is filled chiefly with pansies, chrysanthemums and General Jacqueminot or, as they are usually called, jack roses. In another house not under glass are 7000 bulbs of tulips, narcissus and arsons.

The warmth of these houses is kept regular by means of hot water which runs in 2½ and 4-inch pipes through the buildings, and which is heated by five furnaces, carefully arranged to suit the different houses. These furnaces last year consumed about 150 tons of coal, so that we readily see that the heating of these buildings is a matter of great labor. A little over half an acre is devoted to the outdoor culture of flowers, and although this presents a bleak appearance at the present season of the year, in summer it must be worth seeing. Here lie covered with spruce boughs 4000 narcissus bulbs, 160 roses, 300 Scotch pinks and 2000 lilies of the valley, only waiting for the spring sunshine to call them forth in renewed splendor.

Last Christmas Mr. Jones had over 1000 roses in bloom, while this year he will have about 1200. He has also been forcing 5000 tulip and a like number of narcissus bulbs, while for Easter he is forcing 700 lilies of different varieties, including calla lilies or liliun caudatum, and liliun harrie and longiflorum, as well as 100 dentia and spirea japonica.

Mr. Jones has been in this business for the last ten years, while the experienced florist who has charge of the hot houses has been engaged for 18 years in horticulture, and the appearance of the plants shows that he is entirely competent. Description falls short of the reality. These greenhouses must be seen to have their beauty appreciated. Cut flowers are sent every day to the store on German street, where they can be purchased at reasonable prices and where orders can be left for a future supply. The principal business consists in supplying flowers to order for entertainments, parties, marriages, and funerals, and the amount sold is wonderful, the orders coming from all parts of the province. Mr. Jones has gained a creditable reputation in this business, and those wishing flowers cannot be better suited anywhere than at his establishment.

In the store are all sorts of funeral designs, consisting of over 25 varieties, which can be ordered there or by telephone to either store or greenhouses.



PUGSLEY BUILDING, Cor. Princess and Prince William Sts.

equitable basis and at the same time afford a satisfactory guaranty that the funds contributed by the insured will be faithfully handled and applied. This has been done and the Dominion Safety Fund Life association is the result, being at the same time the only regular life insurance company which has its origin and headquarters in the maritime provinces.

While the field of the association is the dominion and its agents and patrons are to be found everywhere, it may still be regarded as a home institution, offering peculiar advantages to the community from which it springs and with which its interests are more particularly identified. It is not only alone in being a home institution, but in the principles and methods on which its business is conducted. At first it might seem incredible that anything new could be evolved on such a subject as life insurance, to which so much thought and study has been devoted for many years. It is not indeed the principles of the association that are new; these have been long recognized as the basis of all sound insurance and are unassailable; but it is merely the application of these principles in the most simple and direct manner, divested of all superfluities. The great feature of the association is that, besides being mutual, it has a stock company attached, which manages the business for a small commission and which is responsible for the proper application of the funds of the assured, so that nothing could be safer for the policy-holders, while at the same time they enjoy the cheap rates of mutual insurance. It is in this that it has been the pioneer and still stands alone, although more and more close approximations are being made in plans modelled after the association's method. Some of the old Canadian companies have added a branch to their business based on this simple and cheap system, and this has only been done after carefully studying its principles and convincing themselves of their indisputable soundness.

All this is very flattering but is completely borne out by the criticisms of the great insurance journals. An editorial in the *Shareholder and Insurance Gazette*, of Montreal, speaking of the method of the association says: "It will thus be seen that all the new ideas of the age are not confined to England and the United States, but that even down by the sea in this country, men are to be found who use their intellects for the purpose they were given them." The *Insurance and Finance Chronicle*, of Montreal, says of the association: "It is today the only regular company on this continent, and so far as we are aware in the world, devoted exclusively to the business of pure insurance. * * * There is no doubt but the system, or its main features at all events, will be very generally adopted by all the companies." But if higher commendation is wanted, the editor of the *Montreal Journal of Commerce* says: "The system of the Dominion Safety Fund Life association is now the most perfect approximation to the ideal of the actuaries, before the public. We believe it has definitely solved the problem of safe and cheap insurance of the future, and marks a new departure in the history of life insurance."

The association was incorporated in March, 1881, and commenced business immediately. It has a capital stock fully subscribed of \$120,000, which is security to its policy holders for the safe handling

government has withdrawn its license. Both these statements are false. The facts are these: In January, 1882, the association deposited \$45,000 cash (as a part of its deposit of \$50,000 with the government) to the credit of the receiver-general of Canada, in the Maritime bank, where the government chose to allow it to remain. After the failure of the bank the government brought suit against the liquidators for priority of payment of this amount, as money belonging to the crown, in trust for the public, who might become policy holders; and in the meantime, while continuing the association on the list of companies authorized to do business, and not withdrawing its license, printed in their insurance report a footnote that the question of renewal of license was pending, this being done by them, assuming that their responsibility to the public would thereby be relieved should they not recover their money. In August last the supreme court of this province gave judgment unanimously in favor of the government's claim, from which it was understood an appeal would be allowed the liquidators to the supreme court of Canada, at Ottawa. The judgment of that court will be declared before this reaches the public. No doubt is entertained of confirmation of the judgment in favor of the government, and the liquidators have already laid aside and deposited the cash to be paid the government, which will set the matter at rest, and secure immediate withdrawal of the footnote. The association will not make the loss stated by rival canvassers; the government deposit will be wholly unimpaired, and the temporary indecision of the government, so eagerly taken advantage of by the rivals of the association as a canvas against it will be at an end.

Notwithstanding the false and damaging canvas against the association, its new business, so far, this year, has been more than twice that of the preceding year. This business has been done with the full knowledge and consent of the government, thereby disproving the allegation that the association's license and authority to do business has been withdrawn. It is no slight testimony to the solidity and strength of the association that it should weather so easily such a gale of opposition as has arisen, not merely through the reckless assertions of agents representing other companies, but also by the natural timidity engendered by the fact that there had been some connection between the defunct bank and the association. These difficulties are now happily at an end, and a fair field and no favor, which is all it craves, is before the association.

This has been the most creditable enterprise for the city of St. John and has served to extend a knowledge of the place to all portions of the dominion. The association affords a prime necessity to the great mass of the people, viz., protection for their dependent ones in the event of their own death, at a cost less than half that demanded by the other regular companies, while the security is so undoubted that an eminent actuary declares, in speaking of the natural system originated by this association: "The natural system successfully responds to every test of safety and soundness that can be applied to it. I have tried in vain to conceive probable contingencies that would develop in it any evidence of weakness. I can foresee no conditions under which it would fail to meet all the requirements of a sound and scientific system of insurance. It solves the problem of an equitable contribution to a common death-fund, in a far more satisfactory manner than can be attained by any system that involves post mortem assessments; and it possesses the great advantage over all the co-operative plans in ordinary use, of permitting the insured to know just how much money his family will receive if he should die."

In conclusion, PROGRESS heartily recommends to its readers the Dominion Safety Fund Life association as a home institution on which they may depend for cheap and safe insurance and which will faithfully guard the interests committed to its care.

leased Merritt's bake house in Union street which he occupied a short time until his premises on Mill street were ready for occupation, when he moved into them in 1826.

Such was the beginning of the present prosperous establishment, to which years have only brought further strength. These premises, in common with the most of the city, were of wood and were swept away in a great fire in 1849. He rebuilt of brick the same year and afterwards enlarged the same by putting on an additional store and in 1874 extended the building in the rear through to Georges street, only to have the whole consumed three years afterwards in the great fire of 1877. Nothing daunted the firm erected the present magnificent structure, Nos. 10, 12 and 14 Mill street, which is shown in the cut, which is a true representation of it, although PROGRESS would not wish any one to think that the mule, standing before the door has any connection with the establishment for, as everyone knows, the two double teams owned and kept steadily at work by the firm are the handsomest in the city.

Mr. Rankine continued alone in business until 1871, when he associated with him his two sons, Thomas A. and Alexander, who had been bred to the business on the premises, under the style of Thomas Rankine & Sons, and in 1874 Mr. Rankine died, leaving the business in the hands of his partners. About four years ago Alexander retired, and Messrs. H. C. and Frank Rankine, the two sons of Thomas A., were admitted to partnership, the new firm still retaining the old firm name.

ent styles of biscuit, from the substantial navy bread, up through the whole line of fancy goods, equalling any of Scotch or English manufacture, and have received the first premium and diploma at four provincial exhibitions for excellence of quality and best assortment. As has been well said, there is scarcely a ship sailing from any port in the maritime provinces that is not supplied with Rankine's biscuit, while thousands of tea tables in every city and town from Newfoundland to the American border display them, for their fame is not confined to our own province, and "our daily bread" as supplied by the Messrs. Rankine is all that an epicure could ask.

Thomas Rankine, to whom the business owes its origin, died, as has been said, over 12 years ago, having to the last attended actively to the business which he had built by his indomitable Scotch perseverance and industry, and by that strict integrity and honorable dealing which had made for himself and his house a solid and enduring name. His mantle has fallen on no unworthy shoulders in the form of his son, the senior member of the present firm, who has added to the reputation which was gained by his father, and has kept the business to the front in the race for business supremacy. The establishment is one of which St. John may well feel proud, and if the same push and energy which the different members of this firm have ever shown would find a place in more of the business houses of this city, St. John would not be so open to the charge of deadness which at times is made against it.

than doubled their business in that time, and at present they rank well among the prominent houses similarly engaged.

Messrs. Baird & Peters keep in their establishment on South wharf, a full stock of flour, meal, teas, sugar, molasses, dried, pickled and smoked fish, provisions and light groceries, and they make a specialty of Canadian beans, the sales in these last year amounting to 1,250 barrels. This is but one instance of the immense trade carried on. The firm are always adding new and desirable lines to their business, as there is a demand for them. In flour they have all the favorite brands, the most popular being the Reindeer, which cannot be excelled for general family use by any flour in the market; the sales of this brand have been increasing very much and it has everywhere given perfect satisfaction. Altogether, business has been increasing so rapidly, that the firm has been compelled to put on the road another traveller in the person of Fred. P. Reid, who is well qualified to keep the firm prominently before the public.

Mr. Baird, the senior member of the firm, is a native of Kings county, and came to this city some years ago, with good health and an empty pocket, and by strict attention to business, has worked up until he occupies the proud position of head of one of our best firms. Mr. Baird travels for the house, and his long acquaintance on the road has helped the firm greatly, as he knows perfectly the wants of the customers. Much of the success of the firm is due to the unquestionable commercial capacity of Mr. Peters, who is a native of this city. The secret of the increasing trade, and of the large patronage which the firm enjoys, both in the city and with the general public, in the three provinces, lies in the fact that everything bought from this house is represented by Messrs. Baird & Peters and their employees to be what it really is.



THOMAS RANKINE & SONS' BUILDING.