FIRE INSURANCE COMPANIES SUED FOR MAINTAINING ANNEXES

Superintendent Potts, of Illinois, Gets After Eleven Companies Who Maintain Underwriters' Annexes.

(By Leased Wire to the Journal of Commerce.)

Chicago, August 28.—Insurance Superintendent Potts, of Illinois, has countered on the fire insurance companies for taking into the Federal Court the litigation over annexes, which he intended to prosecute in the State Courts. Over forty companies operating annexes in Illinois, joined in that action and, while the injunction they asked for was not granted, the insurance department agreed in court not to interfere with the companies interested, pending the determination of the litigation. Eleven companies operating in Illinois did not join in that litigation, however. Most of them do little or no business with their annexes; they established them merely because their competitors did, and therefore did not think it necessary to incur the expense involved in the litigation. Superintendent Potts has begun suit in the Circuit Court at Springfield against those eleven companies, charging them with violating the law in maintaining underwriters' annexes.

Two suits were begun. One is against the First National, the Commercial and the Potomac, all of the District of Columbia.

John W. Scott, and Leonard Scott, local agents for the First National at Springfield, are joined as parties defending.

The second suit is against the Dubuque, Mechanics, Stuyvesant, Royal, Lumbermens, Globe and Rutgers, Twin City and Prussian National. H. C. Morgan, Balsly and Balsly, A. W. Ruckle, Charles Hickock, local agents at Springfield, were joined as defendants.

The summons is returnable September 7. It is understood that some of the companies sued are willing to give up their underwriting in Illinois, rather than fight the case.

PERSONALS

Lt.-Col. E. B. Worthington, Sherbrooke, has left for Valcartier camp.

Mr. J. McCleary is in Quebec for a short visit.

Mr. W. R. Baillie is motoring in the White mountains.

Mr. Andrew Bell has returned from a brief visit to Quebec.

Mr. J. A. Cook, of Edinburgh, Scotland, who has been visiting the Muskoka district, will arrive in town next week.

Mr. George Prentice, of New Haven, Conn., is visiting friends in the city for a short time.

Mr. Jean Tache has returned to town after a visit to Quebec and Riviere du Loup.

Mr. Theodore C. Morgan has gone on a motoring trip through the White Mountains with Mr. Walter Marvin and Mrs. Charles E. Marvin, of Brooklyn, N. Y.

A good loser may live to win another day.—Omaha Bee.

War Service

First—No extra premium will be charged on policies in force prior to August 1st, 1914, on the lives of any policyholders of the Canada Life Assurance Company who may engage in military or naval service, in or outside of Canada, irrespective of whether such policies provide for an extra premium or not.

Second—In the event of any policyholder who is engaged in active service, not having paid any premium falling due during his absence, the Company will keep his policy in full force and effect during his term of service abroad, the unpaid premium being treated as a loan upon the policy.

Policyholders should notify the Company upon entering foreign service.

Canada Life Assurance Company

HERBERT C. COX, President and General Manager

Real Estate and Trust Companies

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:—

	Bid.	Asked
Aberdeen Estates	120	124½
Beaudin, Ltd.	200	201
Bellevue Land Co.	80	82
Bleury Inv. Co.	97	104½
Caledonia Realty, Com.	15	19
Can. Cons. Lands, Ltd.	3	5
Cartier Realty	80	85
Central Park, Lachine	100	108
Corporation Estates	..	73
Charing Cross Co., 6 p.c.	14	25
City Central Real Estates, com.	15¾	19
City Estates	..	88
Cote St. Luc R. & Inc. Co.	50	55
C. C. Cottrell, Ltd., 7 p.c., Pfd.	14	18
Credit National	120	123½
Crystal Spring Land Co.	60	61
Dacoust Realty Co., Ltd.	68	95
Denis Land Co.	..	98
Dorval Realties, Ltd.	30	38½
Drummond Realties, Ltd.	100	101½
Eastmount Land Co.	105	109½
Fairview Land Co.	119	120
Fort Realty	25	33½
Greater Montreal Land, com.	225	255
Do., Pfd.	100	118
Highland Land Co.	45	47
Improved Realties, Ltd., Pfd.	60	64
Do., Com.	15	18
K. & R. Realty Co.	58	75
Kenmore Realty Co.	70	79
Les Teresa Ciment, Ltee.	55	68
Lachine Land Co.	121¾	138
Land of Montreal	40	65
Landholders Co., Ltd.	..	98
Lauzon Dry Dock Land, Ltd.	80	100
La Societe Blvd., Pie IX.	...	64
La Compagnie des Terres de Ciment	40	65
La Compagnie National de L'Est	80	99½
La Compagnie Montreal Est	90	93½
La Salle Realty	97	99
La Compagnie d'Immeuble Union, Ltee.	55	68
La Compagnie Immobiliere du Canada Ltee.	40	73
La Compagnie Industriel et d'Immeubles, Ltee.	..	93½
La Compagnie Montreal Ouest de N. D. de G.	91	96½
Longueuil Realty Co.	95	100
L'Union de l'Est	..	101
Mountain Sites, Ltd.	85	89
Model City Annex	..	49½
Montmartre Realty Co.	10	10¾
Mont. Deb. Corp. pfd.	70	80
Mont. Deb. Corp., Com.	40	50
Montreal-Edmonton Western Land & Inv. Co. of Canada	90	95
Montreal Extension Land Co.	95	98¾
Montreal Land and Improvement Co.	95	120
Montreal Factory Land	55	68
[illegible]	[illegible]	[illegible]
Mont. Westering Land	...	85
Montreal South Land Co., Pfd.	40	59½
Do., Com.	10	20
Montreal Welland Land Co. Pfd.	75	93½
Do., Com	10	20
Montreal Western Land	75	80
Mutual Bond & Realties Corp of Can.	76	95
National Real Est. & Inv. Co., Ltd., Common	10	12½
Nesbit Heights	50	84¾
North Montreal Land, Ltd.	150	156
North Montreal Centre	125	133
Notre Dame de Grace Realty Co.	102	109
Ottawa South Property Co., Ltd.	170	180
Orchard Land Co.	100	125
Pointe Claire Land Co.	125	144½
Quebec Land Co.	175½	178
Rivermere Land	65	70
Riverview Land Co.	100	114
Rivera Estates Co.	...	83½
Rockfield Land Co.	25	27½
Rosehill Park Realties, Ltd.	15	18½
Security Land Co., Rug.	75	80
Summit Realties Co.	45	50½
St. Andrews Land Co.	7½	9
St. Catherine Rd. Co.	...	50
South Shore Realty Co.	35	45
St. Paul Land Co.	650	690
St. Denis Realty Co.	75	98
St. Lawrence Blvd. Land of Canada	100	133
St. Lawrence Inv. & Trust Co.	85	90
St. Lawrence Heights Ltd.	...	65
St. Regis Park	95	103
Transportation, Pfd.	65	68
Union Land Co.	80	88
Viewbank Realties, Ltd.	...	143½
Wentworth Realty	140	149½
West End Land Co., Ltd.	65	89
Westbourne Realty Co.	75	77½
Windsor Arcade, Ltd., 7 per cent. with 100 per cent. bonus	80	84¾
Bonds:—		
Alex. Bldg. 7 pe rcent. sec. mtg. bonds, with 50 per cent. bonus co. bnds.	75	77½
Arena Gardens, Toronto, 6 p.c. bonds	...	84½
Caledonia Realties Co., Ltd., 6 p.c.	75	83½
City Central Real Estate Bond	...	70
City R. and Inv. Co., Bond	80¾	82
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp., 6 p.c. Deb.	44⅞	50
Transportation Bldg., pfd.	...	70
Trust Companies:—		
Crown	110	112¼
Eastern	160	161¾
Financial	136	137
Marcil Trust Co.	250	299½
Montreal	181	200
National	221	222½
Prudential, common	490	505
Do., 7 p.c. pfd., 50 p.c. paid up	95	116
Eastern Securities Co.	80	80

WAR RISK BUREAU WILL BE ESTABLISHED SPEEDILY

Bill Provides for Establishment of a Bureau to Make Provision for Insuring American Vessels and Cargo Against Loss by War.

(Exclusive Leased Wire to The Journal of Commerce.)

Washington, August 28.—The outlook is bright for the speedy passage of the Administration Bill to establish a War Risk Bureau to insure shipping. Yesterday the bill was made a privileged measure by the Rules Committee of the House, and it will be brought up for passage after two hours' debate to-day. The measure would have ben passed yesterday, had not the republican minority filibustered by forcing roll calls.

As introduced in the House, the Bill proposed for the establishment of a bureau under the Secretary of the Treasury, to "make provisions for the insurance of American vessels and cargo shipped or to be shipped therein, against loss or damage by the risk of war, whereever, in the judgment of the Secretary, it may appear that American vessels or shippers in American vessels are unable in any trade to secure adequate war risk insurance on terms of substantial equity with vessels and shippers of other countries, because of the protection given such vessels or shippers by their respective governments, through war risk insurance."

The Bill directs the Bureau of War Risk Insurance to adopt a form of policy and to publish reasonable rates of insurance against war risks. An advisory board of three experts is provided for. The Bill specifies they shall be skilled in the practice of war risk insurance and the adjustment of losses. An appropriation of $5,000,000 to meet possible losses and an appropriation of $100,000 to establish the bureau are included in the measure. The President is empowered to discontinue the Bureau whenever his judgment permits him to do so.

This measure was prepared first in the Treasury Department in consultation with various shipping men, and a special committee appointed by the grain shipping conference held at the Treasury recently.

The text of the Bill follows:J

"Whereas, the foreign commerce of the United States is now greatly impeded and endangered through the absence of adequate facilities for the insurance of its commerce against the risks of war:

"Be it enacted by the Senate and House of Representatives of the United States of America, in congress assembled,

"That, there is hereby established in the Treasury Department a bureau to be known as the Bureau of War Risk Insurance, the director and employes of which shall be appointed by the Secretary of the Treasury. The salary of the director shall be $6,000 per annum, and the salaries of the other employes shall be fixed by the Secretary of the Treasury, but in no case to exceed $5,000 per annum for any employe; provided that all employes receiving salaries of $6,000 per annum or less shall be subject to the civil service laws and regulations thereunder.

"Sec. 2.—The said Bureau of War Risk Insurance subject to the general direction of the Secretary of the Treasury, shall as soon as practicable make provisions for the insurance of American vessels and cargo shipped or to be shipped therein against loss or damage by th risks of war whatever, in the judgment of the Secretary it may appear that American vessels or shippers in American vessels are unable in any trade to secure adequate war risk insurance on terms of substantial equity with the vessels of shippers of other countries because of the protection given such vessels or shippers by those respective governments through war risk insurance.

"Sec. 3.—The Bureau of War Risk Insurance, with the approval of the Secretary of the Treasury, is hereby authorized to adopt and publish a form of war risk policy and to fix reasonable rates of premiums for the insurance of American vessels and their cargoes against war risk, which rates shall be subject to such change to each country and for each class as in the judgment of the Secretary may be required by the circumstances. TShe proceeds of the aforesaid premiums when received shall be covered into the Treasury of the United States.

"Sec. 4.—The Bureau of War Risk Insurance, with the approval of the Secretary of the Treasury, shall have power to make any and all rures and regulations necessary for carrying out the purposes of this Act.

"Sec. 5.—The Secretary of the Treasury is authorized to establish an advisory board, to consist of three members, skilled in the practices of war risk insurance, for the purpose of assisting the Bureau of War Risk Insurance and fixing rates of premiums and in the adjustment of losses, the compensation of the members of said board to be determined by the Secretary of the Treasury. In the event of disagreement as to the claim or amount thereof between the said bureau and the parties inteersted, an action on the claim may be brought against the United States in the District Court of the United States? sitting in Admiralty, in the district in which the claimant or his agent may reside.

"Sec. 6.—The director of the Bureau of War Risk Insurance upon the adjustment of any losses, in respect of which no action shall have been begun, shall, on approval of the Secretary of the Treasury, promptly adjust any such losses to the party in interest; and the Secretary of the Treasury is directed to make provision for the speedy adjustment of losses and also for the prompt notification of parties interest of the decision of the bureau on their classes

"Sec. 7.—For the purpose of yaping losses accuring under the provisions of this act there is hereby appropriated out of any money in the Treasury of the United States not otherwise appropriated, such sum or sums of money, as in the judgment of the Secretary of the Treasury may be necessary, not exceeding $5,000,000.

"Sec. 8.—There is hereby appropriated for the purpose of defraying the expenses of the establishment and maintenance of the Bureau of War Risk Insurance out of anny money of the Treasury of the United States not otherwise appropriated, the sum of $'00,000.

"Sec. 9.—The President is authorized to suspend the operation whenever in his judgment the necessity for further war risk insurance by the government shall have ceased to exist."

LLOYDS REDUCE RATES.

London, August 28.—There was great excitement in Lloyds when news was received that the Kaiser Wilhelm der Grosse had been sunk. The immediate effect of the exploit was a 25 per cent. drop in premiums on all vessels to South Africa or South America.

Tenders are about to be called for the erection of the new Methodist Church, on Pius IX. avenue, Maisonneuve, Messrs. Peden and McLaren, 20 Alexis street, are the architects.

The $200,000 "Aberdeen Apartments" being erected by O. Lamoureux on Claremont avenue, Westmount, for Messrs. Handfield, Parchaud and Morin, is fast taking shape, and it is expected that the roof will be on by Monday next. The building will, in all contain 48 apartments.

INCENDIARISTS GROW BOLD POLICE ARE DISTURBED

Man Enters House and Asks to See Proprietor, Then Goes Out Into Shed and Fire Occurs.

What incendiarists have been at work in the city for some time past has been the opinion not only of leading members of the city fire department, but local underwriters, steadily the number of fires of incendiary origin has been increasing and yet no arrests have so far been made. A local city detective has been working on the case for some time but with no result of any consequence and it is not known whether the various fires which have been occurring have been caused by an organized gang or by separate individuals or what the motive has been which has led to them committing these acts.

Last night the work of the fire fiends became more daring and to-day Captain Choquette and the police of the Laurier avenue station are searching for a middle aged man who it is believed set fire to a shed in the rear of the home of Frederick McBurney, real estate agent, 2233 St. Urbain street, on Wednesday, when Margaret McBurney, fourteen years of age, was almost asphyxiated by smoke. The girl was rescued by Constable Viau, of the Laurier avenue station, who had to fight his way through the smoke to reach the child, who was lying unconscious on the floor of the parlor when he found her.

The little girl was alone in the house at 3 o'clock on Wednesday afternoon, her mother having gone out to visit a relative, when a man rang the door bell and asked if she was at home. The ring at the bell was answered by Margaret McBurney, who informed the man that her mother would not be home for a couple of hours. Forcing his way into the house, the man, according to the story told the police by the little girl, took a seat in the parlor and said he would wait. When the girl, who felt rather nervous, went into the kitchen, the man started to look around the house. He finally went through the kitchen and out into the shed. The moment the man went into the shed, the girl slipped out and going to another house in the neighborhood, telephoned to the Laurier avenue police station. Constables Viau and Beaudry were hurried to the house.

The two constables had only left the station a few minutes and had hardly time to reach the house when an alarm of fire was turned in from the box at the corner of St. Viateur and Clarke streets. District Chief Hooper, with the men of the north end division of the fire brigade, responded to the alarm, while Lieut. Gravel turned out with the reserves from the Laurier avenue police station.

When the firemen and police reached the scene of the outbreak they found it was in the home of Frederick McBurney, 2233 St. Urbain street, to where two constables had been sent from the Laurier avenue station only a few minutes before. They had reached there in the nick of time for Constable Viau to rescue little Margaret McBurney.

The fire was confined to the shed, which was completely gutted. The fire fighters had to use a stream to extinguish the blaze.

The man is supposed to have set fire to the shed and to have ran from the house, while Margaret McBurney was telephoning to the Laurier avenue police station. When she went back to the house and discovered the place on fire, she did not see the man and he could not have got out by the back, as the shed door was locked on the inside and the lock had not been tampered with.

The girl told the police that the man was about fifty years of age. She said he was fairly well dressed, that he had a reddish moustache, and the same color hair, but turning grey.

This daring act of incendiarism has thoroughly aroused members of both the fire and the police department to the seriousness of the situation and most strenuous efforts will be made to locate and punish the guilty party or parties.

REAL ESTATE

An important land sale at Cote St. Paul headed the fifty-seven realty deals formally recorded yesterday when John Hyde sold to W. Whittier Skinner, advocate, lots 3409-33, 3410-1 and 2 and the south-east portion of lot 3409, parish of Montreal. The property, which fronts on to St. Helen street, has a superficial area of 69,630 feet, and with the buildings thereon brought the sum of $75,000.

Joseph Galley, merchant, sold to Louis Bailen lot 11-627, Cote St. Louis, measuring 47 feet by 88 feet, with the buildings on the corner of St. Viateur and Waverley streets, Laurier Ward, for $36,000.

Tenders will close next Wednesday, September 2, for the supplying and laying of stone, bricking walls and plastering, in connection with the erection of the new fire and police station at Maisonneuve. Plans are with the architect, Mr. Marcus Dufresne, Ontario street.

Joseph M. G. Poirier, financial agent, sold to TheoduleBesner the southeast part of lot 1698-22 and 23, parish of Montreal, with buildings on Cote St. Paul road, Notre Dame de Grace, for $18,000.

Building Permits.

Mr. J. H. Dowell, of the Drummond building, architect for the theatre to be erected at the corner of St. Catherine and Mountain streets, is now busy on the necessary plans. The estimated cost of the building is $200,000.

Messrs. Barott, Blackadder and Webster, of the New Birks building, will be associated with Mr. P. A. Westover, of Philadelphia, as architects for the erection of the new theatre which is to be erected on St. Denis and St. Catherine streets at a cost of $300,000.

CLASSIFIED . . ADVTS. .

2c Per Word for the First Insertion . . .

1c Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

ONE OF THE BEST COMMERCIAL CORNERS ON Notre Dame street west, near Bonaventure station, 10,300 feet, with buildings, good revenue, attractive price, very desirable for moving picture theatre, store or factory. Would take $10,000 to $15,000 in well located lots as part payment. P. E. Brown, 97 St. James street.

COTTAGE IN OUTREMONT — WELL LOCATED solid brick house; nine large bright rooms in splendid condition; side entrance, $3,000 cash; balance in ten yearly payments. Severs & Co., Main 399.

KINDLING WOOD FOR THE MILLION—Kindling, $2.25; Cut Hardwood, $3.25; Mill Blocks, $2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

OUTREMONT—Comfortable semi-detached cottage, on Bellingham avenue, close to St. Catherine Road, containing 11 rooms, modern, in first class order; price $15,000; small cash deposit required, with easy terms; would accept good lots or flats in part payment. Room 26, 157 St. James Street. Main 1354.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

BURNSIDE PLACE, 34 AND 36, CORNER McGILL College—Two stores, in good condition, to let; immediately, at cheap prices; one at $20, and the other at $30. Apply East 1983.

DORCHESTER WEST—TO LET, STORE AND OFfices on second and third stories, of new building; near completion; No. 360 Dorchester street, opposite Fraser Library. Apply A. Bovin, 245 Mackay Street.

MANUFACTORY TO LET, WITH OR WITHOUT power, 50 by 60 feet, in brick, central place, with large yard; cheap private. Address 318A Delaroche.

MANUFACTURING FLATS, WAREHOUSES AND garage, all heated, to let; in several localities. Will divide to suit tenant. Very advantageous. Apply 269 St. Denis. East 891.

PHILLIPS SQUARE, NO. 23 (NEAR COR. ST. Catherine.)—Basement for Barber Shop; plumbing all done; heated; no taxes; immediate occupancy, $40.00 a month. Jas. H. Maher, 724 Transportation Building. Phone Main 2510.

SHERBROOKE STREET WEST, 5123—BUTCHER'S store to let; first class opening for butcher. Phone Westmount 3924.

ST. LAWRENCE BOULEVARD, NO. 1441, STORE and Workshop; immediate occupancy; rent $30.00 month; private house over store, $15.00 month. Jas. H. Maher, 724 Transportation Building. Phone Main 2510.

A NEW STONE AND BRICK COTTAGE, NO. 373 Marlowe avenue, above Cote Road, one of finest spots in the city; close to churches and cars; price $8,500; very little cash and interest 6; this is certainly the cheapest house in that locality; can be seen at any time. For conditions. Apply to S. D. Vallieres. Tel St. Louis 939.

WANTED.

WANTED.—BUSINESS MAN WHO WOULD LIKE nice furnished room with home comforts, use of living room, telephone, electric light, etc.; good location; rates reasonable; private family. 'Phone Up 6560, or write Box L. 63, Journal of Commerce, city.

FIRE INSURANCE INSPECTOR; ENERGETIC Young Man, Canadian, several years' experience; good record; well known in Ontario and Quebec. Controls about $10,000 premium at tariff rates. Desires position either with good Company or with firm of General Brokers, tariff or independent, where he could assist in building up business by expert, intelligent application either on salary or commission. Box A, Journal of Commerce, Toronto, Ont.

WANTED—ACCOUNTANT TO TAKE CHARGE OF office, experienced. Apply by letter The Brodeur Co., Limited, 86 St. ePter St.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA.
LODGE ROOM AND COTTAGES.—Write Aubrey Brown, for illustrated booklet.

SUMMER BOARD—Fairmount House has a few vacancies; good rooms and board, plenty of shade, convenient to Post Office and Lake; young ladies and gentlemen preferred. Apply Mrs. M. McClay, Bondville, P. Que.

MISCELLANEOUS.

THE HAY MARKET STABLES, CORNER OF OTtawa and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into one of the finest Sales and Commission Stables in the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choicely selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proprietors, 68 to 76 Ottawa street. Telephone Main 720. Mr. Tom W. Foster, who officiated as King's auctioneer for the late Boer war horses, and also has officiated in Cincinnati, Chicago, Lexington, St. Louis and New York, Auctioneer, Montreal's greatest horse auctioneer.

WANTED.—Business Men who would like a real rest in the heart of the Laurentians to come to the Gray Rocks Inn at Ste. Jovite. Fine hotel overlooking LacQuimet; running water in the house; own gas plant, free boats, excellent bathing, cuisine unequalled in the Laurentians. Write or phone for rates. Good accomodation at $2. American plan. Hunting and fishing guides supplied. G. E. Wheeler, proprietor, Ste. Jovite Station, Que.

WOOD, COAL, WHEAT AND GRAIN business for sale; established 19 years; good business place in centre of city. Lease to run three years yet. Bargain. Reason for selling, owner leaving city; no reasonable offer will be refused. Apply 136 Dorion. Phone East 3106.

BOATS—LAUNCHES—ENGINES.

MOTOR LAUNCH FOR SALE, CHEAP, 19 FEET x 5 feet; fully equipped; carries 8 people; four horse power engine; rate 7 miles; comfortable and safe sea boat; at present on Lake St. Louis. Apply H. W. B., Swabey, Strathmore, P.Q.