VOL. XXX. NO. 5 VORABLE

WITH LAST YEARS of Depression in Brazil, But atoment to Place Directors.

il) .- Although the directors Lines still complain of the have a very good report olders. The Galveston busi. ry as regards volume and equisitioned 13 of the com. they retained eight at the esumably the company had hey were to receive in re-

port was very bad on actimp, and the latest figures de them:

Deprecia- Deb tion. Int. Profit. -18,000 126,230 89.575 84,562 18.000 87.539 96.522 18,000 53,724 135,647 18,000 107.45 104.759 18,000 29,859 131,885 18,000 38.190 Pref. and Ord. Carried Ord. Div. Rate. Forward £ 41,500 10 26 324 41,500 10 22.393 41,500 10 34,587 41,500 10 50.539 16,500 nil 63,897 41,500 10 60.587 ofits do not quite cover the distributed and nothing is carry forward is maintained

an was formerly the case nich was analysed in full or sue, shows a stronger post urces as the result of sales vement is satisfactory, parn the cost of ships is very e increase of the fleet had priations from profits, and heavy in comparison with

shows the movement of the ce-sheet over the last six

ditors Reserve Book open and under-Value ages. writing of Account. Fleet. 27,994 206,823 1.070,060 48,803 262,344 1.147.912 1.374.242 46,956 269,626 01.580 326,144 1.242.653 11,592 335,209 1.265.891 16.805 366.850 1.243.039 Debtors. Invest-Cash and ments. Bills. 101.091 167.623 8.89 109,454 199,807 6,151 107,743 154,195 3.822 10,838 217,828 3.348 99.228 79.361 3.288 97,338 181.362 2.314 he habit of keeping a large

nas plenty of cash it lends -£132,000 is included this estments in the above table cash it borrows from the "creditors" included £31,-

ROAD EARNINGS land Railroad: May gross

crease, \$29,402. 1,330,147; decrease, \$32,651 increase, 126,228

DADS.

RUNK RAILWAY SYSTEM TIC CONGRESS JULY 13th to 15th. plus 25c) for Round Trip,

Tua 200) Tur Hound The	100 100 1		me, or Prophecy at this early period of the year would	be		Cabinet Ministers in Ottawa to-day will be:
Renfrew and East in Can-	Office		dec. on perfectly futile. At home, losses so far have, as	re- Mar Like Development to Alfred Dutles the most	The Conselies Dein Land Litter	Hon. Messrs. White, Reid. Cochrane, Casgrain,
			1913. gards total values destroyed, been practically norr	Mrs. John Douglass sold to Alfred Butler the south- nal.	The Canadian Dairy Lunch, Limited.	Lougheed, Crothers and Kemp,
all trains July 14th and	Alliance £1	1,360,874 +	£13.245 While, since the outbreak of war, the militant suff	ra- west part of lot No. 11-932, Laurier Ward, Cote St.	Public notice is hereby given that under the Queber	in agrice and the free of the second s
ng until July 16th.	Auas		84,342 gists have ceased from troubling, there have bee	Louis, with buildings Nos. 2588 to 2590b Esplanade	Companies' Act, letters patent have been issued by the	The following gentlemen were introduced on
MAINE COAST.	ontish Law	110.526 +	1.923 number of serious outbreaks at factories engaged		Lieutenant Governor of the Province of Quebec, bear-	Change at the Board of Trade yesterday: J. M.
p.m. daily.	Caledonian	449.704	2.883 work in connection with the war. The fire off		ing date the twenty-second day of June, 1915, incor- porating Messrs. Charles Mackay Cotton, advocate,	
mphlet describing many			176 944 themselves do not forget that the long hours i	Arthur F. Harolson sold to Richard D. Miller part	of the city of Westmount: Poter Fotonulos marchant	Merritt, of New York, by Jos. Quintal, and M. Mac-
		, o o i jui i o	3.334 worked and the great congestion of these factor	of lots Nos 381-"6 and "7 parish of Montreal with	Egbert William Westover, advocate; Pergantes Es-	gregor, of Toronto, by G. T. Pettigrew.
-NEW LONDON.		130,084 +			trate Demetre and George Demetelin, merchants; of	
	Law Union	-595,315	20,365 both of goods and of men, have favored the outbr	Westmount measuring 3.350 square feet for \$7,000	the city of Montreal, for the following purposes:	A NEW CLAUSE.
0 p.m. daily.	Law Union	246,001 +	5.991 of fires, and in one or two instances the trouble	has	To own, operate and control hotels and restaurants	for the second s
St., Cor. St. Francols-	W. & London & Globe 3	3,098,721	37.867 been traced directly to overheated bearings.		and to carry on hotel keeping and restaurant business in all its branches. according to the provisions of the	sued a new disability clause. Under this clause,
avier-Phone Main 6905.	London & Lancaster 1	.655,713	57,729 Experience in the United States has again b		Quebec License Act.	not only will premiums cease, but in addition the in-
" Uptown 1187	whoten	680.065	6.082 unfavorable, though it is customary to expect	the 1324, 1292, 1282 to 1291, 1247 to 1253, 974 to 978, 148-		sured may elect to draw one-tenth of the policy
Station " Main 8229	British o	- and the second s	331.286 first three months of the year to produce series	ous 1991-3, and 148-2037. Hochelaga Ward, having a super-	sets, property, licenses, undertaking, business, good-	six months after due proof of disability has been
station	instnern	,318,388 +	58.351 losses, traceable to buildings overheated in the w		will and stock in trade or services of any person or	received by the society, and the remaining nine-
		.212.612 +	24,942 ter. Reports from far-distant countries only		persons or company carrying on any trade or business	
PACIFIC			24,942 ter. Reports from interdistant countries only 24,568 count for the first four months of the year, so th		which this company is authorized to carry on or simi- lar or incidental thereto:	
ACTIO	Royal	,428,371 +			To purchase acquire hold transfer sell and at	iod, the same income will continue for life.
rious Routes.		.124,063 +	342 is yet no sufficient basis to estimate what resu		pose of stock, debentures or securities in any other	
POSITIONS.	Rojal Exchange	856,038	27,049 the whole 12 months are likely to yield. Where p		company having objects similar in whole or in part	MINISTERS AT OTTAWA.
iego, Los Angeles.	union	764,167 +	6.321 mium income fell off during the first five mon		to those of this company or carrying on business ca-	Ottawa, July 8Cabinet Ministers who will be in
lego, Los Angelesi		234,175 +	24.124 of the war, a large decrease must, however, be	ex- rett the northeast part of lot No. 411 St. Jean Baptiste		town to-morrow will be: Hon. Messrs. White, Reid,
		.502.340 -	69,197 pected to be shown this year; and both policyhold	ers Ward, with buildings Nos. 1406, 1408, 1410 and 1412	benefit this company; To issue fully paid up and non-assessable shares.	Cochrane, Casgrain, Lougheed, Crothers and Kemp.
DAST POINTS.	* VIXShire	455,800 +		in- St. Lawrence Boulevard, measuring 48 x 79 feet.	bonds or other securities of the company in payment	
ttle, Portland, etc.			agements on the prudent policy followed in the p		or in part payment for any real or personal property.	
ON, BANFF, ETC.	Total £ 26.	Are used	a statute dividend distribution		rights, services or other assets acquired by the com-	Service and the service and th
rvice.	····· ·· ·· ·· £ 26	,955,480 —£	c 290,103 good years of fimiting dividend distributions a building up large reserve funds against the need		pany by any title;	
a Canadian Rockies.	Premiums		anxious times. The double function of these funds	A HINTLAGNATION JUULU	To sell, lease or otherwise dispose of the undertak-	
	over claims	Corespond			ing of the company or any part thereof for such con- sideration as the company may deem proper or to	Impregnable
0 p.m., Via the Great	and expen.	ing surp	to provide a large part of the security of the point		amalgamate or enter into any agreement of rejoinder	II Impregnable II
	Office-	1	holders and to assist in the payment of united		of interest or reciprocal concession with any individ-	
equipment.	Alliance in 1914.			sy	ual, firm or corporation carrying on business with	Assets of the Sun Life of
matter on application.	Atlas		95 19.9 to earn.	Massachusetts Commissioner Completes Annual Re-	objects altogether or in part similar to those of this	
matter on appn	British T + 53,017	5.1 117,63	39 15.8	port-Year 1914 Was a Losing One For the	company on such terms and conditions as may be deemed advisable and in payment of the considera-	doubled in the past five years,
R CAMP	British Law + 53,017	17.2 15,790	96 14.6 HALIFAX TRAMWAY'S PETITION.	Fire Insurance Companies.	tion thereof to accept cash, shares, bonds, debentures	have more than trebled in the
	Caledonian + 19,028		21 10.7 Halifax, N.S., July 8The Nova Scotia Tra	m.	or other securities of any other corporation and to	past nine years, and have
rsion to \$3.50.	Commercial Union + 342,568	9.7 493 75	57 14.4 ways & Power Company's petition came up befor		distribute among the shareholders of the company	more than quadrupled in the past eleven years.
			47 16 the Board of Public Utilities yesterday. The Leg		from time to time any species, shares, bonds, deben-	
. July 10.	neardian				tures, securities or other property belonging to the	
. July 13.	Union		50 8.4 lature granted the company's charter more than		To pay all costs incidental towards the charter of	at \$64,187,656; now they ex- ceed \$72,000,000-easily the
	The L & C I have a		40 14.6 year ago and stated the capital, but provided that i	"The memorable events of the year 1914 relating to		
CONGRESS,	and a lange	2.2 359,334	34 11.5 company should obtain the permission of the Pub		things as may be incidental or conducive to the at-	
5.	London + 145,324 North Date: + 46,649	8.8 277,146	46 16.2 Utilities Board before issuing them. The petiti	on fire insurance were the salem connagration and the	tainment of the above objects, under the name of	
Return.			97 13.8 now before the board is for this permission.	establishment of a bureau for receiving and tabulat-		and profitable policies to buy.
ad 25a	North British 122,683	5.7 210,257		ing by classes, made up according to the degree of	stock of twenty-five thousand dollars (\$25,000.00), di- vided into two hundred and fifty (250) shares of one	
July 14, and a.m. trains			58 11.1 TORNADO KILLS 33 IN CINCINNATI.	hazard, all fire losses suffered in the United States.	transferred dellares (\$100.00) and	SUN LIFE ASSURANCE
16th.	- wich linion	5.1 101,490	an es Cincinnati July 8 - Thirty-three persons we	re It is hoped that the latter event, by showing the haz-	The principal place of business of the corporation.	
- 1	Rovel + 69.613	4.9 1 127 626	at hilled and at least a score injured in severe wind a	nd ardous risks by a carefully compiled record, the signi-	is in the city of Montreal.	COMPANY OF CANADA
ICES:	adyal	61 462.000	11.2 rain storm which struck Cincinnati last night, co	n- ficance of which will be so clear that he who runs may	Dated from the office of the provincial secretary,	HEAD OFFICE MONTREAL
Phone Main 3125.	and Exchange	402,904	58 8.7 pletely demoralizing traffic for hours, and cutting t	he read, will arouse a public sentiment which will in-	this twenty-second day of June, 1915	
d Windsor St. Stations		2.0 76,558	8.7 pletely demoralizing traffic for nours, and cutting t	ist upon fire prevention measures that will ad	C. J. SIMARD,	
	Cinon + 31,853	4.1 95.916	16 12.7 city off from communication with the outside wor	in. Sist upon the prevention measures that will reduce	397827-2 Deputy Provincial Secretary,	
					1. The second	
State State		Cherry Contraction	and the second			
AREARCHERE			We want and the second s		[18] 2012 [2012] [2012] 2012 [2012] 2012 [2012] 2012 [2012] 2012 [2012] 2012 [2012] 2012 [2012] 2012 [2012] 2012	



ccounts Lately Issued are Sorely neuros at the end crease of £307,885. Marred by Five Months of War

THE YEAR'S EXPERIENCE

FOL XXX. NO. 53

nty one Leading Companies Received £28,955,480 in Fire Premiums—Profits Declined from £3,272,000 to £1,476,651.

The accounts of British fire offices are always inesting, because fire insurance is one of the busises in which British enterprise is predominant, says the London Times. In these exceptional days. when Great Britain's imports exceed her exports by far more than in normal times, these international services have become more important than ever. Premium is drawn from every quarter of the globe and the offices, by means of all the knowledge gained from long specialization, and by skilful management, endeavor to extract from it a return on the capital mployed, which in turn goes to swell the capital Alliance £3,147,173 £147,931 realth of this country. The accounts lately issued Atlas 1,286,357 are sorely marred by five months of war, yet the British Law atal surplus realized is a notable addition to the fin- Caledonian ancial return on the country's industry. year ago the premium income of twenty-one Fine Art leading offices whose results we analyze in the Guardian first table below reached the sum of £27,245,583, the Law Union argeset total ever recorded; this year the figures are Liv. & L. & G. ... largest total even total even total 2, 3, 5, 5, 4, 6, 0, a decrease of lit-prived by £290,053 to £26,955,480, a decrease of lit-le more than 1 per cent.—trifling when the difficul-lond α . Lancashire the of the year are taken into account. With the North British ... break of war premiums were no longer received Northern

re extent at any rate, the remarkable decrease in Phoenix me income of the North British, a millionaire com- Royal ... any, which had important branches in Berlin and Royal Exchange . Vienna, and carried on there a very large amount of Scottish Union ... direct business. sulsorily closed, while the company had to liquidate Yorkshire in liabilities in each country. It is satisfactory to is habilities in each control. It is settistated to be a set of the set of th is started this year with an absolutely clean slate. As regards volume of premium income, the Royal

£3,1000.000.

1909.

Surplus is Disappointing.

nce in the United States was mainly responsible for

The London Assurance states that "all the securi-More important, though, than increases or dewases in premium income is the surplus, i.e., the ties quoted on the London and New York Stock Ex reases in premiums over the claims paid and the ex-penses incurred during the year, and the total is tively, and on this basis the depreciation is more tas than half that realized in 1913, having declined from $\pounds 3,272,000$ to nearly $\pounds 1,500,000$. The percent-from $\pounds 3,272,000$ to nearly $\pounds 1,500,000$. age of the surplus on the total premium income of United States securities as at June 30, 1914. All the with twelve in 1912, 9.4 in 1911, 16.2 in 1910 and 15 in then is covered by or more than offset by the contin-Last year an extraordinarily unfavorable experi-

Office-

Importance of Depreciation.

the comparatively poor results, an experience which How important this question of depreciation is may if the Alliance and British Law-companies that do be gathered from the decision of the Royal to create to operate there—scathless. The Alliances' surplus a contingencies fund of no less than £400.069, which t will be seen, only slightly below the excellent it was explained, though, at the meeting, "will be 1106-63, St. Mary's Ward, with buildings Nos, 611, 613 frue of 1913, while the British Law, with its small held available for meeting not only depreciation, but and carefully chosen home business, has consider-any other contingency that may arise." It will be for \$4,000. ally improved upon its previous figures. American seen from the table that interest earnings alone go a usiness is usually either very good or very bad. The long way towards paying the dividends, and the **Commercial Union records the gratifying surplus of Shareholders can themselves judge of the security of 232,000, though the figure is a decrease of £140. The dividends actually paid in 1914** on Gertrude street, Verdun, measuring 75 x 112 feet. (00); the Royal earned well over £250,000, a decrease include those declared on account of the previous for \$16,500, year, and for that period distributions were in some of £210,000; and the London & Lancashire £145,000. a fall of £132,000. The Law Union shows the high cases increased. Depreciation in investment values and the depletion of staffs caused by the large numfreentage of 14 on a small account. Substantial sures are also shown by the Atlas, Guardian, Liverwel & London & Globe, London, Northern, Norwich esty's forces were subjects dwelt upon by all the Phoenix, Royal Exchange, Scottish Union, chairmen at the meetings. Nor did the chairmer Sun and Yorkshire, but no one would maintain that forget to mention the service of those who at home view of the immense capital employed and the have been working exceptionally long hours to carry hisks involved a total surplus of 51% per cent. can be on the business and earn the profits which are es-sential for the welfare of the companies. garded as an adequate return. Net

Inc. or Prophecy at this early period of the year would be suring 30 x 110 feet, for \$12,350.

THE JOURNAL OF COMMERCE, THURSDAY, JULY 8, 1915

in the first Canadian Contingent

GLOTH FOUND IN BURNED

President of the Canada Life. The company has

paid \$123,000 on claims resulting from war losses

figures at the end of 1913, the funds show an in-Valued at End of 1913.

In nearly every case the offices have adopted the suggestion of the Board of Trade, and have taken the values as at the end of 1913 for securities previously bought, and the cost price of securities since acquired; but at the same time they have, as a rule, set up or added to investment reserve or contingency funds to meet the depreciation which occurred during 1914. This practice, assuming there is no imnediate recovery in values, may almost be described as breaking the depreciation to the shareholders gently.

Fire Net interest funds. including receipts reserves for (less unexpired tax and risks and less fixed profit and charges Divifor debenloss baldends ances (ex ture inpaid in capital), terest, etc.). 1914. £ 395,515 x51.095 81.217 259,898 15,060 24,225 456,525 x18.552 25,800 Commercial Union 4.312,923 x239.078 277.331 at the premises of the Montreal Waterproof Clothing 270,483 12,707 13,523 Company was resumed before Fire Commissioner 100,000 Ritchie yesterday, Mr. J. A. Mann, K.C., appeared on 1,015,027 73.370 561.594 x 37, 997 84,498

4,266,332 186.071 299,711 ther examination of Mr. Harris Wener, the managing 2,710,166 director of the company. After a few questions had 90.373 1.387.757 67.913 89,655 been asked, the witness answering after objections are 272,946 made by his counsel had been overruled, he was ex-3,799,309 235,166 272.946 2.200.208 126,938 cused by the court until July 21, in order that points 83.00 from Austria and Germany, which explains, to a Norwich Union .. 1.452.477 x 58, 627 2.100.494 x86.33 6.017.063 380.477 further interrogation. 287.459 896,324 58.882 68,922 768,478 53,150 56 500 141,998 7.143 125,206 158,200 1 746,772 34,683

In some instances considerable sums have

gain easily holds first place, with an income of well placed to investment reserve funds at the end of 1913, and these appear to have been used in the process of reducing the prices to the values ruling at the end mining its friends with an increase of nearly \pounds 177,-reducing the prices to the values ruling at the end of that year. The London & Lancashire is quite exthe factor of the liverpool & London & ceptional in wiping off absolutely from its balance Gibbe takes third place with an income of nearly sheet the whole of the depreciation known to hav been suffered down to the beginning of this year, amounting to £110,000.

gency investment reserve or fluctuation funds.

and 15, Hochelaga Ward, with buildings fronting on MARITIME PROVINCE SECURITIES Chambly street, for \$9,000.

ing on Bordeaux street, for \$7,000.

Ican Bantiste A. Wilson sold to Lucien Charbonucau lots Nos. 3930-229 and 230, parish of Montreal, with ber of men who have joined one or other of His Maj-buildings fronting on Devilliers street, measuring 43 x 50 feet, for \$6,500.

> Mrs. Marcus Baum sold to Joseph Fineberg and others lot No. 2499, parish of Montreal, with build-ings Nos. 1298, 1300 and 1302 Notre Dame street, mea-

fire losses in this commonwealth if it does not render less likely a repetition of the Salem disaster. A brief record of that disaster, although the story is now familiar, will not be out of place in an official report of this kind; neither will it be out of place to set forth what is hoped to be accomplished through the agency of the actuarial bureau which has now been established after a century, atmost, of fire in-surance activity in this country without any con-certed attempt to bring together the loss experience of the companies under a uniform system. Hitherto there has been no such basis for the application of judgment in making rates, or, as some view it, for actual fate-making."

Regarding the experience of fire insurance comnanies in Massachusetts during 1914, Commissioner Hardison says:

"The year 1914 has been a losing one for the companies on their Massachusetts business. The bal-ance sheet of premiums and losses paid shows the following figures:---Premius

	Premiums. Mass. stock cos. (4) \$698,518 Other States stock compan-	Losses paid. \$673,880 11.366,833 6,500,137 \$18,540,689
MR. H. C. COX, t of the Canada Life. The company has	les (115) 8,505,006 U. S. branches (stock) (66) 5,708,211	
000 on claims resulting from war losses Canadian Contingent.	Totals, stock companies. \$14,911,730 Massachusetts mutual com- panies other than manu-	
FOUND IN BURNED	facturers (34)	\$1.412,467
BUILDING TREATED WITH OIL	turers (9) 201,556 Mass. manufacturers' mut-	105,096

when hearing of testimony with regard to the fire Other States' manufacturers' mutuals (18) 1,245,412

Totals, mut. cos. \$4,479,863 behalf of the insurance companies, and began a fur-

Grand totals \$19,391.593

WAR HELPS INSURANCE.

Mr. Frederick A. Wallis, a New York manager. 66.298 of law might be consulted by his legal advisers and told how the war is helping the life insurance busi-A6,238 of law might be consulted by his legal advisers and 153,044 definite action decided on by them with regard to 380,477 further interrogation. Dr. Henri St. George, the city analyst and bacter- said:

"One firm has just taken out a \$300,000 policy or ologist, to whom certain samples of the cloth used $g_{8,200}$ apparently as fire conveyors in the burned building the life of a man who would be indispensible to the $g_{8,200}$ had been submitted, was then called. He identified a $\frac{62,676}{62,676}$ report which he had sent in writing to the fire com- actually cripple the plant to such an extent that it would be compelled to nullify its contracts. A New handed to him by Detective Adelard Constantin, of the the life of its superintendent. Fire Commission, which had been marked as Exhib-

Fire Commission, which had been marked as Exhip-its A to H inclusive. The analysis showed that of American a lesson in thrift. We realize that it pays these only two contained positive signs of coal oil to have a bank account or something to fall back and in one of these two cases, Exhibit H, these signs on, and the thought that this country might become and in one of these two cases, exhibit in, these signs on, and the thousant that this country might become were slight. Gasoline and benzine were entirely ab-involved in the struggle has caused hundreds of sent from all of the exhibits. The witness was of thousands to make provision for a rainy day."

PLAN NEW \$100,000 COMPANY.

It is reported that prominent men in Indiana ar with a capital stock of \$1,000,000 and a surplus of \$1,-The plan is to sell stock to local agents. The Indianapolis people believe that there is an open Albert Jarry sold to George D. Liontas lot No. 7-99 city. The Sterling Fire, which formerly operated throughout the country, re-insured a large part of its business recently.

Odilon Duval sold to Mrs. M. F. Pichette lot No. (Quotations furnished by J. C. Mackintosh & Co. members Montreal Stock Proc. Odilon Duval sold to Mrs. M. F. Pichette lot No. 152-295, Cote de la Visitation, with buildings front-Street, Halifax, N.S.)

Bid.

155

95

45

65

97

80

	Asked.
xEastern Canada Savings & Loan	145
xEastern Trust Company	160
xMar. Tel. & Tel. Pfd	100
x Do., common	80
N. S. Underwear, pfd	95
Do., Common	35
Porto Rico Tel., pfd	105
Do., common	50
Stanfields, Ltd., Pfd	95
Do. Common	45
Trinidad Electric	72
Bonds:-	
Brandram-Henderson, 6 p.c	98
Eastern Car. 6 p.c.	98
Mar. Tel. & Tel., 6 p.c	102
Maritime Nail, 6 p.c	100
Porto Rico Tel., 6 p.c	:00
Stanfields, Ltd., 6 p.c	98
Trinidad Electric, 5 p.c	85
x Ex-dividend.	



PAGE THREE

Following is a partial list of the war losses of Can-

company	123,00
Sun Life Assurance Company	90,82
Great West Life Assurance Company	88.17
Confederation Life Association	63,60
Manufacturers Life Insurance Company	50,02
Mutual Life of Canada	51.53
Imperial Life Assurance Company	51,500
North American Life Assurance Company	24,000
Excelsior Life Insurance Company	12,00
National Life Assurance Co	
London Life Insurance Company	8,000
Northern Life Assurance Company	6,991
Dominion Life Assurance Company	3,000
Dominion Life Assurance Company	
Crown Life Insurance Company	2,000
Continental Life Insurance Company	2,000
Capital Life Insurance Company	1,000
Travellers Life Assurance Co. of Canada	1.000
I. O. F	7,900
Total	

TROLLEY JUMPS TRACK ON NIAGARA ROUTE-14 DEAD,

105,096 105,096 Toronto, July 7-A car on the Niagara Falls Park 1,954,743 and River Railway, while coming down the steep incline that leads to the sharp curve just outside 1,362,022 Queenstown, loaded with excursionists from the Tor-onto Sunday Schools of Wood Green Methodist and

St. John's Presbyterian churches, returning home af-\$4.834.328 ter a day's picnicing jumped the track and crashed against a trolley pole and turned turtle. The rear half of the car was completely wrecked and ten persons were killed outright. The car was closely packed \$23.375,197

and the number of injured is likely to total between 50 and 60. Many of the latter were hurried to Niagara. Falls, but a large number were brought to this died during the trip across the lake, making a total of fourteen dead.

OVERSEAS SOLDIERS TO TAKE

PART IN THIS YEAR'S HARVEST. Ottawa, Ont., July 8 .--- The Department of Militia have decided to grant one month's leave of absence to The report stated that eight samples had been York concern has taken out a policy of \$120,000 on non-commissioned officers and men of the expeditionary forces in Canada for the purpose of enabling them to take part in the harvesting of the 1915 crop throughout the Dominion. Only well behaved and well conducted men will be

until the return of the individual concerned. When upon proof being furnished that he took part in har-vesting it will be paid to him. Soldiers will be pernitted to take part in the harvesting on the vicinity of the camps where the yare located

****** PERSONALS ***** Mr. N. Lavoie, of Quebec, is at the Place Viger. Mr. A. S. Gravel, of Quebec, is at the Place Viger. Mr. A. W. Sinnamon, of Levis, is at the Place Viger. Mr. J. D. Caron, of Quebec, is at the Place Viger Hotel. Mr. A. C. Campbell, of Shawinigan Falls, is at the

Windsor. Mr. W. D. Fraser, of Sherbrooke, is at the Ritz-Carlton. Messrs. James J. Hill and L. W. Hill were in town Hon. W. Pugsley has returned to Ottawa for a Hon. Rodolphe Lemieux has gone to Point au Pic for the summer. Mr. S. P. Johnstone arrived at the Windsor last evening from Ottawa.

Mr. J. S. Gravatsteen, of Toronto, has arrived at the Ritz-Carlton for the rest of the season.

Cabinat Multi

opinion that at least six of the exhibits could not in any way have contributed to a fire. **REAL ESTATE**

Joseph O. Gagnon sold to E. Gagnon lots Nos. 23-14

and 615 Maisonneuve street, measuring 38 x 113 feet

missioner, and answered a few questions. x-After deduction of debenture interest.