

# INCLUDES PATROL DUTIES

on North Atlantic—Party  
Board, and Much Use.  
Obtained.

27 days spent on the ice  
antic, and in scientific re-  
venue cutter Seneca has  
will shortly leave for New  
season's task of rounding  
ductions to navigation in  
The usual schedule of  
arranged that the ships  
twenty days at sea, but the  
Seneca has just returned  
probably because of the  
the season.

at he did not see much  
ried from day to day, but  
It was a large one, and  
Grand Banks about the  
t in sight until the 29th,  
from day to day.

west," said Captain Da-  
drifted to the eastward,  
sometimes making 20 miles  
erg was rapidly breaking  
very half hour. When we  
had broken off.

of other bergs, but that  
eamer tracks, and we do  
north of 42 degrees. We  
y steamers, and one, the  
usually took our mail to  
kindly fair, with the ex-  
th, and we had the usual

re on board the Seneca,  
s and investigations of  
orld. Mr. Wood, of this  
rent points on the banks  
with instruments for  
etric pressure, the ob-  
he comparative air tem-  
stream. Ten thousand  
me occasions, and it was  
of this was attitude.

another branch of science,  
ric humidity and contin-  
ity of sea water. He  
d different points, and  
he department be repre-

ng transfer.

the new steamer  
curities in the United  
in possible develop-  
transfer of control of the  
ine Building Company.  
l block to be offered for  
ernational Steam Pump  
market for the Crump  
been practically swept  
andler Bros. purchased  
company which had been  
estate. The same buy-  
chased another block of

THE LOSS BY FIRE

Sarnia, Ont., July 6.—Fire of unknown origin last  
night completely destroyed the freight sheds of the  
Port Huron and Duluth Steamship Company, North  
Port Huron. A large amount of freight was burned.  
The company is controlled by the Grand Trunk Rail-  
way.

CANADA'S TRADE WITH CUBA.

According to the latest statistics issued by the  
Treasury Department, the trade returns between  
Canada and Cuba during the fiscal year 1913-1914  
amounted to \$3,730,617. Comparing these figures  
with those of the fiscal year 1912-1913, the following  
results are obtained:

Import trade, 1913-14 .. .. \$1,664,902  
Import trade, 1912-13 .. .. 1,498,924  
Increase in import trade .. .. \$165,978  
Export trade, 1913-14 .. .. 2,065,715  
Export trade, 1912-13 .. .. 2,231,694  
Decrease in export trade .. .. \$165,979

Decline in total trade .. .. \$587,971  
From the above statement it will be seen that  
more than during the previous year. The Cuban ex-  
ports to Canada on the other hand dropped from  
\$4,300,000 to \$3,730,617 during the fiscal year  
1913-14 goods to the value of \$1,664,902 or \$165,978  
less than \$2,065,715 or a decline of \$587,971.

FORT WILLIAM GRAIN STOCKS.

The following table shows the stocks of grain at  
Fort William for the week ending July 3rd, 1915, with  
comparisons:

Wheat. Oats.  
bus. bus.  
This week .. .. 2,399,712 994,509  
Last week .. .. 2,696,852 954,125  
Decrease .. .. 277,133 .. ..  
Increase .. .. .. .. 40,465  
Last year .. .. 3,599,772 619,770  
Shipments .. .. 616,615 74,942

APPOINTED TO DISTRICT  
MANAGERSHIP OF LIFE CO.

Mr. E. J. L'Esperance has been appointed city and  
district manager of the Manufacturers' Life Insurance  
Company, to succeed R. Geo. McCullish, who has  
left for the West. Mr. L'Esperance was formerly  
a newspaper man, and later was associated with  
the Sun Life Assurance Company.

TRIESTE BOMBARDED BY DIRIGIBLE.

Rome, via Paris, July 6.—The Italian General Staff  
last night issued the following official statement:  
"One of our dirigibles bombed and seriously  
damaged the Cantonment at Trieste last night. The  
dirigible returned undamaged."

## QUEBEC JOINT STOCK COS. HAVE \$21,180,673 IN FORCE

Four Canadian Fire Offices Have Assets of \$275,363  
and Liabilities of \$264,589—Fin-  
ancial Statements Issued.

Joint stock fire insurance companies registered in  
the Province of Quebec have, according to the re-  
cently issued report of the Provincial Superintendent  
of Insurance, net insurance in force of \$21,180,673.  
There are four Canadian companies and one English  
company, which latter has \$3,991,695 net insurance in  
force. The total assets of the four Canadian com-  
panies are \$275,363; liabilities, \$185,340; income, \$221,  
125, and expenditure, \$222,147.

The following tables show the position of the com-  
panies:

Assets.

Company.	Bonds and debentures.	Unpaid calls on capital.	Total assets.	Subscribed capital.
Protection ..	\$41,375	\$14,061	\$18,790	\$179,256
Provincial Fire of Canada ..	42,583	5,160	73,324	52,340
Sterling ..	29,357	1,170	41,757	71,170
Strathcona ..	39,000	.....	78,492	225,145
Total ..	\$152,315	\$20,391	\$275,363	\$527,911

Liabilities.

Company.	Reserve of unearned pre- miums.	exclusive of paid up capital.	Paid-up capital.	Net insur- ance in force.
Protection ..	\$23,622	\$49,666	\$72,944	\$3,563,532
Provincial Fire of Canada ..	45,492	57,556	87,960	6,287,492
Sterling ..	4,636	9,265	28,830	2,937,460
Strathcona ..	53,135	68,853	74,855	9,292,189
Total ..	\$126,885	\$185,340	\$264,589	\$21,180,673

Income.

Company.	Premiums.	Interest and dividends.	Total income.
Protection ..	\$38,764	\$2,796	\$41,560
Provincial Fire of Canada ..	51,724	2,235	71,826
Sterling ..	18,146	1,283	19,429
Strathcona ..	84,321	1,542	85,863
Total ..	\$192,955	\$7,856	\$200,811

Expenditure.

Company.	Net losses paid.	Commission.	Total expendi- ture.
Protection ..	\$21,545	\$8,922	\$30,467
Provincial Fire of Canada ..	35,874	11,138	47,012
Sterling ..	10,553	4,048	14,601
Strathcona ..	43,885	19,102	62,987
Total ..	\$111,857	\$43,210	\$155,067

Foreign Company.

The statement of the British Dominions General  
Fire Company, Limited, of its business in the Pro-  
vince of Quebec follows:

Assets.	Cash.	Total.
Reserve of unearned premiums.	\$11,382	\$66,726
Liabilities ..	\$19,298	\$1,867
Premiums.	\$1,867	\$21,235
Income ..	\$29,321	\$1,840
Net losses paid.	\$3,360	\$12,514
Expenditure ..	\$3,360	\$12,514

THE LOSS BY FIRE

Sarnia, Ont., July 6.—Fire of unknown origin last  
night completely destroyed the freight sheds of the  
Port Huron and Duluth Steamship Company, North  
Port Huron. A large amount of freight was burned.  
The company is controlled by the Grand Trunk Rail-  
way.

CANADA'S TRADE WITH CUBA.

According to the latest statistics issued by the  
Treasury Department, the trade returns between  
Canada and Cuba during the fiscal year 1913-1914  
amounted to \$3,730,617. Comparing these figures  
with those of the fiscal year 1912-1913, the following  
results are obtained:

Import trade, 1913-14 .. .. \$1,664,902  
Import trade, 1912-13 .. .. 1,498,924  
Increase in import trade .. .. \$165,978  
Export trade, 1913-14 .. .. 2,065,715  
Export trade, 1912-13 .. .. 2,231,694  
Decrease in export trade .. .. \$165,979

Decline in total trade .. .. \$587,971  
From the above statement it will be seen that  
more than during the previous year. The Cuban ex-  
ports to Canada on the other hand dropped from  
\$4,300,000 to \$3,730,617 during the fiscal year  
1913-14 goods to the value of \$1,664,902 or \$165,978  
less than \$2,065,715 or a decline of \$587,971.

FORT WILLIAM GRAIN STOCKS.

The following table shows the stocks of grain at  
Fort William for the week ending July 3rd, 1915, with  
comparisons:

Wheat. Oats.  
bus. bus.  
This week .. .. 2,399,712 994,509  
Last week .. .. 2,696,852 954,125  
Decrease .. .. 277,133 .. ..  
Increase .. .. .. .. 40,465  
Last year .. .. 3,599,772 619,770  
Shipments .. .. 616,615 74,942

APPOINTED TO DISTRICT  
MANAGERSHIP OF LIFE CO.

Mr. E. J. L'Esperance has been appointed city and  
district manager of the Manufacturers' Life Insurance  
Company, to succeed R. Geo. McCullish, who has  
left for the West. Mr. L'Esperance was formerly  
a newspaper man, and later was associated with  
the Sun Life Assurance Company.

TRIESTE BOMBARDED BY DIRIGIBLE.

Rome, via Paris, July 6.—The Italian General Staff  
last night issued the following official statement:  
"One of our dirigibles bombed and seriously  
damaged the Cantonment at Trieste last night. The  
dirigible returned undamaged."

## PERSONALS

Mr. J. Ahern, of Quebec, is at the Place Viger.

Mr. T. P. Kelly, of Fort William, is at the Queen's.

Mr. G. G. Foster, of Knowlton, is at the Ritz-Carlton.

Mr. E. C. Grundy, of Sherbrooke, is at the Windsor.

Mr. Charles Riordon, of Toronto, is at the Ritz-Carlton.

Mr. E. M. Macdonald, M.P. for Pictou, is at the Windsor.

Mr. V. Plummer, of Kingston, is staying at the Ritz-Carlton.

Mr. Alfred Bowser returned yesterday to the city from Saranac Lake.

Monsieur Pierre Chabert, of Nice, France, was at the Windsor yesterday.

Sir Charles Fitzpatrick, Chief Justice of the Supreme Court, was at the Ritz-Carlton yesterday.

Sir Frederick Williams-Taylor, general manager of the Bank of Montreal, will leave in a few days for England.

Among the visitors from Montreal at Caledonia Springs Hotel at the week-end were: Sir Herbert Holt, Mr. R. Archer, Mr. F. E. Mussen, Mr. H. Robertson, Mr. Ed. Sheppard, Mr. E. Judge, and Dr. McCuaig.

PROGRESS OF ASSOCIATION

MOVEMENT IN CANADA.

The association movement among Canada's life insurance men is making progress. President A. J. Meiklejohn makes frequent visits to the local associations, and new members are coming in from every direction. From the Atlantic to the Pacific, and that is quite a distance in Canada, Mr. Meiklejohn is drumming up recruits. The annual meeting of the principal association will be held at Toronto early in September.

THE NATIONAL ASSOCIATION.

The National Association of Life Underwriters will hold its twenty-sixth annual convention at San Francisco on August 10, 11 and 12. All of the regular sessions will be held in the Civic Auditorium. The annual convention of the National Association has grown to be the most important event in the life insurance world. At the foundation of all of its proceedings is the twentieth century idea of service.

## ELECTRIC FIRE TRUCKS SUCCESSFUL IN MANY CITIES

Fire chiefs throughout the country are watching the results and performance of electrically propelled fire trucks and engines in the cities where they have been adopted. The many obstacles that present themselves in changing of horse drawn to motorized apparatus of a large fire department are such that the utmost care must be used to secure that method of propulsion for apparatus that will give speed, reliability and efficiency together with ease and economy of operation. In these points the advantage of the electric over other methods of propulsion is fast establishing itself, according to a report of the Electric Vehicle Association of America.

The first storage battery driven fire engine in America came into existence in 1912, when Engine No. 217 of the New York Fire Department was converted into an electrically propelled apparatus.

The experience of Philadelphia with electric fire apparatus has been most successful. Two years ago the first step was taken, a first-class steam fire engine weighing 10,500 pounds, horse-drawn, was equipped with an attached two-wheel storage battery tractor. The excellent performance during the tests made in the congested traffic zone induced the bureau to convert two smaller class steam fire engines, horse-drawn, to battery tractors, also the two horse-drawn, high pressure hose wagons to storage battery apparatus.

In Baltimore, Md., one engine of the fire department is equipped with a storage battery tractor, which is regarded as the most reliable and economical apparatus in the whole department, and one that can always be depended upon.

Akron, Ohio, owns a 65-foot aerial truck equipped with an electric tractor which, at a demonstration of speed and climbing grades, went up a 13 per cent. grade when carrying a full complement of men and equipment, and attached to the truck at the rate of 11 miles per hour, and on level streets the tractor propelled the truck at the rate of 28 miles per hour without any trouble or showing in the least any loss of power.

"DO YOUR BIT."

In asking their employees to "do their bit," the Record Foundry and Machine Company of Moncton, issued the following notice:

"Our King and country need us" to furnish ammunition as quickly as we can, as good as we can, and as much as we can.

In doing so, we are "doing our bit" as loyally and in as important a manner as the men at the front, except that we are doing it in less danger. Therefore, let us all do our best to supply our friends and comrades at the front with "the goods" to win battles, and thus help to save our Country, our Flag, and our Liberties from the greatest danger we ever faced."

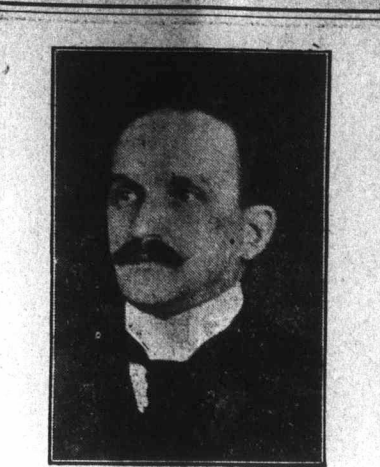
UNPROFITABLE STATES.

The most unprofitable States in the South of the American Republic for the past five years, as shown by the recent figures from "Fire Insurance By States," are Arkansas, Alabama, Mississippi, South Carolina, and Texas. The following figures show what companies have to contend against in these States:

	5-year EN- loss, per cent. esti- mated, rated at.	Loss. rate.
Arkansas ..	79.4	37
Alabama ..	65.4	37
Mississippi ..	65.3	37
South Carolina ..	64.2	37
Texas ..	68.5	35

CANADIANS ON LEAVE.

London, July 6.—About twenty-five men of the Canadian division in France are on leave here, having crossed on Saturday. These are the first of what is hoped may be occasional parties of Canadians returning here for a brief spell.



MR. R. LATULIPPE,  
One of the Fire Commissioners for Montreal. He  
is at present investigating another fire of suspected  
incendiary origin.

## STATE FUND HAS SURPLUS OF \$307,452

End of First Year of N. Y. Compensation Act Shows Substantial  
Gains

LOSS RATIO OF 60 PER CENT

Present Rates Average 20 per cent. Lower than Those  
of Stock Companies—Over 7,800 Employers  
Insured.

Albany, July 6.—The first year of the Workmen's Compensation Act came to an end on July 1, the act having gone into effect on that date one year ago. As most of the insurance policies under the act were written to take effect July 1, 1914, the corresponding date this year marked the expiration of those policies.

There is considerable interest in insurance circles as to the outcome of the struggle for the business of the second year between the State Fund and the Casualty Companies. The outcome of this first annual round-up of compensation insurance is not definitely known yet, but the State Fund has undoubtedly made substantial gains.

The financial statement of the State Fund for the first nine months ended March 31st, 1915, which has just been made public, shows a total surplus accrued to policyholders of \$307,452, amounting to 30 per cent. of the earned premiums.

This surplus, which will be distributed in dividends, was earned after paying all losses to date and setting up loss reserves of \$477,592, and a catastrophe fund of \$94,314. The loss ratio for the nine months was 60 per cent., but if the State Fund had collected premiums on the same rate basis as the casualty companies the loss ratio would have been about 53 per cent. The present rates of the State Fund average 20 per cent. lower than the rates of the stock companies. Notwithstanding this the state fund divided dividends averaging 20 per cent. on the first six months' business, and it is expected that the dividends for the second six months will be equally large. It is estimated that employers insured in the State Fund saved half a million dollars on their insurance for the first year, as compared with what it would have cost them in casualty companies.

The number of employers insured in the State Fund on June 30 was more than 7,800, representing semi-annual premiums of \$750,000. The fund had cash on deposit of \$148,151.55, and investments of \$821,281.88. The financial strength of the fund appears from the fact that it has nearly \$1,000,000 in cash and investments after the payment of all losses.

CANADA WILL TAKE LITTLE  
OF NEW BRITISH WAR LOAN.

Ottawa, July 6.—Although the Sun Life has announced that it will take a \$1,000,000 block of the British war loan, it is not thought here that there will be Canadian subscriptions to any considerable amount. Some days ago the British Chancellor of the Exchequer was reported as intimating that financial institutions in the Dominion might more wisely employ their surplus funds in the purchase of domestic securities which might otherwise find their way to London, where the market is required for Imperial and other Governmental issues. It is believed that restrictions upon flotations will become more stringent as the war continues.

DIFFICULTIES MAY BE SOLVED.

Washington, July 6.—At official quarters here last night, the indications were that difficulties between the United States and Germany over submarine warfare may be solved in informal diplomatic discussions prior to the final drafting of the German reply.

The seriousness of the issue between the United States and Germany has so impressed officials in Berlin that they are undertaking to learn through Ambassador Gerard informally exactly what modifications of the submarine campaign will satisfy the American demand for the protection of its rights without reducing the effectiveness of the submarine as a weapon against Germany's enemies.

Ambassador Gerard's last despatches intimated that the German reply would be delayed for several days, possibly a week.

HALDANE SPEAKS OF ATTRITION.

London, July 6.—Speaking at the National Liberal club yesterday, Viscount Haldane said the method of attrition may turn out to be the real method of this war. He did not have the smallest doubt of the imperative necessity that England should take part in the war.

Had England stayed out, he said, with the German war party in the ascendant, her shift would have been very short.

FRANCE CAN SUPPLY ALL  
HER OWN SHELL NEEDS.

London, July 6.—Yves Guyot, the French economist and former Minister of Public Works, is credited with the following statement, whilst in conversation with a newspaperman at a London hotel:

"France can hold her own against Germany. She herself makes all the shells that play such havoc in the enemy's ranks, and she will keep on making all she needs."

## REAL ESTATE

Louis Langevin sold to Hector Boisjoly lot No. 50-388, Hochelaga ward, with buildings fronting on St. Germain street, for \$7,000.

George H. Audet sold to Charles Montestruc lots Nos. 228-581, 582, 583 and 584, Parish of Sault au Re-collet, with all buildings, for \$4,000.

Alme Remillard sold to Joseph Frigeon the north-west half of lot No. 354, Cote St. Louis, fronting on St. Denis street, and measuring 25 by 130 feet, for \$4,875.

Arthur Pierre Bourque sold to Eugene Edmond lots Nos. 18-500 and 501, Hochelaga ward, with buildings Nos. 35 St. 645 Bourbonniere street, Maisonneuve, for \$11,000.

Mrs. J. B. Polier sold to the Town of Lachine part of lot No. 761, Parish of Lachine, fronting to the north on St. Louis street, measuring 45 x 49 x 50 x 17 feet, for \$2,300.

Moses Bailly sold to Moses Isaac Rosenberg and others lot No. 10-175, Cote St. Louis, measuring 25 by 110 feet, with buildings Nos. 2219, 2221 and 2221A St. Lawrence Boulevard, Laurier ward, for \$7,000.

Moses Levitt sold to Lazare Steinberg lots Nos. 61-59, 60 and 61, Parish of Montreal, each measuring 30 by 100 feet, each measuring 30 by 100 feet, having a total superficial area of 9,000 square feet, for \$3,000.

The Stirling Trust Company, Limited, sold to the Stirling Realty Company, Limited, lot No. 27-10, Parish of Montreal, having a superficial area of 6,822 square feet, situated in Outremont, for \$1 and other considerations.

Hilaire Demers sold to Joseph Tremblay the lower part of lots Nos. 166-271, 272 and 273, Hochelaga ward, measuring the first two, 22 by 80 feet, and the latter 19 by 80 feet, with buildings fronting on Forsythe street, for \$8,500.

Arthur Drouin sold to C. A. Laperriere lot No. 103-87, Parish of Longue Pointe, measuring 28 by 139 feet, fronting on Notre Dame street, also another lot No. 40-4-21, same parish, measuring 14 by 73 feet, fronting on same street, for \$4,300.

Most important among yesterday's 22 realty transfers for a transaction involving the sum of \$12,000, for which amount J. A. Guillemette & Co., Limited, sold to Phillip Lariviere lots Nos. 166-361 and 362, Hochelaga ward, with buildings fronting on Hochelaga street.

## NEW ENGLAND EQUITABLE CONSOLIDATION EFFECTED

Boston, July 6.—The New England Casualty Company, of Boston, has acquired all except a small holding of the stock of the Equitable Surety Company, of St. Louis, and the name of the New England Casualty Company has been changed to that of the New England Equitable Insurance Company. The stockholders of the Equitable Surety Company who sold their stock to the New England Casualty Company have acquired an interest in the New England Company, and the affairs of the Equitable Surety Company will be wound up, the company dissolved and its assets distributed among its stockholders.

The directors of the Equitable Surety Company have entered the board of the New England Company, and the influence and business of the Equitable Surety Company will be turned over to the New England Co. The branch offices and agents of the Equitable Surety Company will hereafter represent the New England Equitable Insurance Company. Corwin McDowell, president of the New England Casualty Company, remains as president of the New England Equitable Insurance Company, while R. J. Tausig, president of the Equitable Surety Company, comes to Boston as chairman of the board of directors.

With but few exceptions the business east of the Mississippi will be reported direct to Boston, while the business west of the Mississippi will be reported to the Western department in St. Louis.

The New England Equitable Insurance Company, as of July 1, has \$1,000,000 paid up capital, approximately \$750,000 surplus, with business on its books of approximately \$2,500,000 in premiums and financial resources of approximately \$2,500,000. By the acquisition of the Equitable Surety Company the New England Equitable Insurance Company becomes one of the important casualty and surety companies of the country, its financial position being untroubled by but few institutions in this line of business, which includes fidelity and surety bonds, liability, workmen's compensation, automobile property damage, accident and health, burglary and plate glass insurance.

CABINET MINISTERS AT OTTAWA.

Ottawa, July 6.—Cabinet ministers in town today are: Hon. Messrs. White, Cochrane, Reid, Crothers, Kemp, Doherty and Loughheed.

## TENANTS THREATS WERE FOLLOWED BY FIRE OUTBREAK

Witnesses at Inquiry Believed Blaze Was of Incendiary Origin—Commissioner Not Satisfied and Investigation Will be Continued.

That the blaze which broke out under the winding stairs in the rear of 3355 Esplanade avenue at 4.21 a.m. on June 28, was of incendiary origin was the opinion of witnesses at the investigation before Fire Commissioner Latulippe yesterday afternoon but the guilty parties were not located.

The upper flats of the damaged building were occupied by Abraham Shapiro and Myer Bernstein, while the lower flats were inhabited by James Curran and James Nelson. The fire was discovered at 4.21 a.m. on June 28, by the milkman who was delivering the day's supply of milk. Nelson admitted that he was up when the milkman arrived that day. Neighbors asserted that they had seen him dress and in the yard in the rear an hour before the alarm was given. Charles Pelletier, a fireman attached to No. 31 Station, explained that the fire had started in a circular stairway at the rear of the premises.

A number of witnesses testified that Nelson had been drinking heavily the evening before the fire, and he himself admitted that he had taken several drinks, although he asserted that he had not been intoxicated, as these witnesses declared. When he was asked if he had not threatened to fire the building, following frequent quarrels with the family living above him, Nelson gave an emphatic denial.

"I did not say that; what I did say was that I would have the Shapiro family, who live above me, 'fired' out of the house. They have been a constant source of annoyance to my wife and myself. They empty water down, and we have constant unpleasant reminders that they have a dog. My wife's washing is frequently spoiled, and it is impossible for me to sit outside when I wish to do so. I have done everything I could to get them to do so. I went up to them and protested, and at last I asked the landlord to protect us in some way. It was because I was determined to find some means of living in comfort that at last I told them I would have them fired out."

The witness admitted that he had gone to bed late on the evening before the fire, and could not give any particular reason for being up in time to take the milk.

Mrs. Nelson had been subpoenaed to testify, but her husband produced a doctor's certificate which stated that the woman had been under treatment for a month, and was not in condition to submit to an examination. Her husband said she was in such a nervous state that he thought she would collapse if she were asked to answer questions.

Commissioner Latulippe expressed dissatisfaction with the testimony given by Nelson, and notified him that further investigation would be made, and that he would probably have to appear on a future occasion for further examination. He also said that from the evidence he had heard, there was no question in his mind that Nelson had been drinking heavily before the fire, and had much still to explain.