

TELEGRAMS

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SEVENTY-SIX PER CENT. OF FIRES DUE TO PREVENTABLE CAUSES

45,000 Fires in Texas, 20,644 were in Private and Semi-private Dwellings. New York, January 8.—The State Fire Insurance Commission of Texas, reporting on causes of fire, gives a record of 45,000 fires since December 10th, 1914, when it was organized, to January 1st, 1915. It shows that of some 20,644 fires occurring in dwellings, apartment houses, boarding houses and private homes, 18,355, or about 88 per cent, were due to preventable causes.

TO FIGHT INHUMAN NEGLECT OF HORSES

(Continued from page 1.) At the backs of the houses on St. Dominique street between Prince Arthur and Dorchester streets were scores of stables, some scarcely clear streets were the heads of the horse that were forced to sleep there, unventilated, unheated and in many cases below the level of the yards. A few days ago the S. P. C. A. received notice that there was a sick horse in a neglected condition, in one of these stables. An inspector visited the place and found that the animal had been literally frozen to death. The stiffened body, so nearly a skeleton that the bones stood out in great ridges and humps, all the bones stiff and the halter and rope were still on the neck. The hoof marks on the side of the stall part of which had been broken down, testified to the state of the animal.

The stables were absolutely unlighted and unventilated. The walls were of thin wood which afforded little protection from the cold of a winter night. The floor of the stall had very evidently not been cleaned for days and perhaps weeks, and there was no bedding of any kind. The stable is in the rear of 731 St. Lawrence street, the entrance being on St. Dominique street. The owner of the place claims that the horse is not his, but so also does the man to whom he attributes ownership. A short distance from that establishment there is a box, not very different from a large packing crate, save that it is infinitely worse repair than any crate, even after the transportation companies' attentions. The floor of it is below the level of the dirty yard in which it reposes and the inside of it is devoid of light and fresh air. The cracks and cavities have been carefully covered with foul cloths and sackings.

It is a stable, at least in the opinion of its proprietor. But after living in this place for some time the owner rebelled the other day and refused to enter. The owner lashed it and kicked it but the unfortunate animal preferred that treatment to the horrors of its den and stayed out. The S. P. C. A. heard of the case and steps are being taken to improve matters for that horse. The stable has already been cleaned. Stables That Make Horses Blind. Confinement in such stables as these, without light and without ventilation, will cause blindness in a horse as well as bringing on other diseases. In some of the levels in this section of Montreal the air was so overpowering that it was almost impossible to enter and quite impossible to remain for even a few moments. Yet the horses were locked up there all night and sometimes during the day as well. In some few stables in this district by way of a contrast to the majority, many of which were actually below the ground level and would be flooded in the event of a thaw, there was good provision for the reasonable comfort of the horses. One building even had electric light and good windows and ventilation and a clean floor.

The average, however, was bad, so bad that stringent measures will be needed to stamp out the necessary cruelty and neglect that is now being practised. Most of the stables could be dealt with by the health department inspectors should those agents of civic inactivity ever attempt to remedy or improve conditions. The buildings are near dwellings, in most cases beside or immediately behind them, and are far from being sanitary. The stables, as buildings, could rarely be dealt with by the building inspection department inspectors did they not content themselves with inspecting only and sometimes not even that. While they were engaged in this work, they might also examine some of the houses in which the owners of the horses or stables are living. The system of working an old horse to the limit of his endurance and then when it is no longer of use allowing it to die from disease or neglect appears to be prevalent. This, too, will be attended to by the S. P. C. A. inspectors. In striking contrast to the housing of animals in the St. Dominique street and neighboring districts is the S. P. C. A. home on DeMontigny street east, which was opened by Mr. Innes last year. It is clean and comfortable accommodation for stray dogs, horses and other creatures, while "boarders" are also accepted if owners of animals wish them to be kept for a time.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion. BIRTHS. ROYAL—On Tuesday, December 22nd, 1914, to Mr. and Mrs. Ben Rothschild, Cochrane, Ont., a son. TOOMEY—On Thursday, December 31st, 1914, at 1701 Mance street, to Mr. and Mrs. William A. Toomey, a son. MARRIAGES. CAM-THOMAS—On Thursday, December 31st, 1914, at the Rev. R. W. Dickie, D.D., Winifred, daughter of Lieut.-Col. J. J. Thomas, of Vancouver, B.C., to Rev. W. H. Cam, of Montreal, eldest son of the Rev. W. H. Cam, of Northampton, Northamptonshire, England. At 15 Cornelia street, Smith's Falls, Ont., on Dec. 30, by the Rev. Alex. L. Fraser, B.D., Harold S. George, of Verona, Ont., to Jessie Mildred Condie, of Smith's Falls.

DEATHS. BLAZIN—Suddenly, at the residence of his son, Dr. A. T. Blazin, 219, Doctor James Alfred Blazin, of Ormatown, P.Q., formerly of Montreal, in his 65th year. Alexander Blazin, on Friday, Dec. 25th, 1914. BINGHAM—At Paris, Ont., on Wednesday, Dec. 20, 1914, at the residence of her daughter, Mrs. (Dr.) Lowell Selma, wife of Rev. Thomas Bingham, formerly of Amport, in her 67th year.

SECURITIES VALUE PROBLEM IN CANADA

New York State Decided on June 30 for Valuations and Dominion Statement Expected Shortly YEAR END PRICES UNFAIR

War Affected Prices of Investments Without Materially Changing Values, so Date Prior to Hostilities Likely to be Selected. Financial statements of the condition of Insurance Companies as of December 31st, 1914, will shortly raise the question of prices of securities for purposes of valuation if the question has not already been raised, says an insurance expert. It is certainly not fair to ask the insurance companies to mark down prices to those that will likely obtain on the last day of the year when little has happened to affect inherent values.

Recovery in prices has not yet advanced to such an extent as to state that present prices are indicative of values of securities. It is likely that the Insurance Department at Ottawa will issue some statement shortly on valuations to be taken throughout the whole range of investments of insurance companies. Superintendent of Insurance Hasbrouck, of New York, has issued a statement on the subject of the valuation of securities under the present disturbed conditions, pointing out that owing to the financial conditions which result from the European war and the consequent closing of the stock market, it will be impracticable this year to obtain valuations as of December 31, 1914. In order that a date satisfactory to the superintendents of insurance throughout the country could be decided upon, the National Convention of Insurance Commissioners' committee on valuation was requested to state the date which they favored as a basis for valuing securities. Of the replies received seven of the committee were in favor of June 30, 1914, one favored waiting until December 1 to make a decision, and one favored July 30, 1914.

As a large majority favored June 30, 1914, it was decided that quotations of that date should be used this year as a basis for valuations by insurance companies. In 1907, when a condition somewhat similar to the present one occurred in the financial market, the insurance companies used the so-called average of 13 in arriving at a value for securities—that is, a price for each security for a certain day in each month for twelve months and the last day of the preceding year was obtained, and the total divided by 13, which gave the average price then used. This system was not altogether satisfactory, so that this year it has been decided to use a specific date—that of June 30, 1914.

Conditions prevailing on June 30, were such that the prices then obtainable represented normal conditions. Immediately thereafter rumors of war and the declaration of war were responsible for a marked decline in the value of securities, and it would be unfair to penalize our insurance companies for a condition that is only temporary. There is no doubt at all but that the intrinsic value of securities held by insurance companies has remained unchanged and that the decline in price will be only temporary.

SARNIA MAY HAVE LARGE TRUST AND LOAN COMPANY.

Sarnia, Ont., January 8.—It is likely that a \$1,000,000 trust and loan company will be established in Sarnia, with the capital owned in 50 shares of \$20,000 each. The shareholders, mostly outside parties, favor Sarnia on account of the great agricultural and fruit possibilities of the district, and the city being on the border.

LOSS OF \$50,000 CAUSED BY FACTORY FIRE IN BORDEAUX

The sash and door factory of David and Gingras, at 2255 de St. Jean street, Bordeaux village, was almost entirely destroyed by fire at an early hour this morning. The cause of the fire is unknown, and the damage is estimated at \$50,000. The fire was discovered at 1:15 a.m., and had already gained a dangerous start. The city fire alarm department was notified by telephone, and Chief Hooper, at the head of a detachment of the northern division, was sent to fight the blaze, as the Bordeaux brigade was unable to cope with the outbreak. The firemen saw that all efforts to save the burning building would be hopeless, but streams fed by two engines were directed against the blaze and against adjacent buildings to prevent the fire from spreading. The factory was a total loss, and many men will be thrown out of work.

INCREASES ITS CAPITAL.

New York, January 8.—Notice of an increase of the capital stock of the McKeesport Tin Plate Company from \$1,200,000 to \$3,000,000, has been filed at Harrisburg, Pa. It has not been decided when or how the new stock will be issued. Plans for an extension to the plant will be considered within the near future.

LIFE UNDERWRITERS' ASSOCIATION.

Peterborough, Ont., January 8.—At the annual meeting and dinner of the Life Underwriters' Association of Central Ontario, the chair was taken by Mr. T. W. Robinson, the president of the association. The guest of honor was Mr. Meiklejohn, president of the Dominion Life Underwriters' Association. A most able and interesting paper was read by Mr. D. H. Moore on "Why I belong to the Underwriters' Association."

ESTATE OF CHARLES G. GATES.

The report of the appraisers of the estate of the late Charles G. Gates, filed in the county court at Beaumont, Texas, shows assets of an aggregate value of \$6,813,907, debts of \$2,215,612, and net value, \$4,598,295. The following assets are given in the report: Real estate, \$418,187; bonds of the Texas Co., \$200,800; bonds not Texas corporations, \$10,220; stocks, Texas corporations, \$2,475,076, of which \$2,221,120 was Texas Co. stock; stocks, not Texas corporations, \$2,074,770; personal property, \$150,750; total, \$6,223,798. Adding bank balances of \$247,033 and bills receivable of \$234,076, gives the estate a gross value of \$6,813,907.

PERSONALS

Mr. R. Latulippe, Fire Commissioner of Montreal, who made pointed comments on smoking in insured factories. Hon. Robert Rogers, Minister of Public Works, is at the Ritz-Carlton. Mr. H. Cockshead, M.P., is staying at the Windsor. Mr. Albert Sevigny, M.P., for Dorchester and deputy speaker-elect of the House of Commons is at the Ritz-Carlton. Father O'Leary, the veteran Canadian chaplain of the Boer war, who was with the first contingent, has been compelled to return to Canada because of illness. Sir Adam Beck, M.L.A., who is superintending the purchase of eight thousand horses for the Canadian Government, arrived at the Ritz-Carlton last evening.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows: Aberdeen Estates, 125; Beudin Ltd., 197; Bellevue Land Co., 73; Bleury Inv. Co., 104; Caledonian Realty (com.), 15; Canadian Consolidated Land, Limited, 4; Central Park Lachine, 100; City Central Real Estate (com.), 8; City Estates, Limited, 15; Corporation Estates, 45; Cote St. Luc & R. Inv., 59; C. C. Cottrell, 7% (pdf), 17; Credit National, 110; Crystal Spring Land Co., 58; Daoust Realty Co. Limited, 45; Denis Land Co., Limited, 75; Dorval Land Co., 15; Drummond Realities, Limited, 100; Eastmount Land Co., 99; Fort Realty Co., Limited, 171; Greater Montreal Land Co., 130; Greater Montreal Land Inv. (pdf), 100; Highland Factory Sites, Limited, 25; Improved Realities (com.), 50; Improved Realities Limited (com.), 15; K. & R. Realty Co., 78; Kenmore Realty Co., 45; La Compagnie Immobiliere du Can., Ltd., 55; La Compagnie Immobiliere Union de N. E. de France, 91; La Compagnie Industrielle, Ltd., 40; La Compagnie Montreal Est., Ltd., 90; Montreal Land Co., 89; Lachine Land Co., 125; Landholders Co., Limited, 107; Land of Montreal, 100; La Salle Realty, 173; La Societe Blvd. Pie IX, 143; Lauzon Dry Dock Land, Limited, 87; Laurent Land Co., 100; L'Union de France, 101; Model City Annex, 40; Montmartre Realty, 30; Montreal Deb. Corporation (pdf), 24; Montreal Deb. Corporation (com.), 100; Montreal Western Land, Ltd. (com.), 193; Notre Dame de Grace Realty, 178; Montreal Factory Lands, 55; Montreal Lachine Land, 95; Montreal Land & Imp. Co., Limited, 184; Montreal South Land Co., Ltd. (com.), 11; Montreal Western Land, Ltd. (pdf), 78; Montreal Welland Land, Ltd. (com.), 19; Montreal Western Land Co., Ltd. (com.), 100; Montreal Western Land, Limited, 45; Mountain Sights, Limited, 74; Mutual Bond & Realities Corporation, 71; Nesbitt Height, 40; North Montreal Centre, Limited, 125; North Montreal Land, Limited, 150; Notre Dame de Grace Realty, 100; Orchard Land, Limited, 100; Ottawa South Property Co., Limited, 118; Pointe Claire Land, 100; Quebec Land Co., Limited, 173; Riviera Estates, 10; Riverview Land Co., 15; Riverview Land Co., 113; Rockfield Land Co., 27; Rosehill Park Realities Co., Limited, 19; St. Andrews Land Co., 75; St. Catherine Road Co., 49; Security Land Reg., 75; St. Denis Realty Co., 40; St. Lawrence Blvd. Land of Canada, 113; St. Lawrence Heights, Limited, 25; St. Lawrence Inv. & Trust Co., 40; St. Regis Park, 100; South Shore Realty Co., Ltd. (com.), 100; St. Paul Land Co., 63; Summit Realities Co., 50; Transportation Bldg. (pdf), 80; Union Land Co., 100; Websterbank Realities, Limited, 140; Westbourne Realty, 75; West End Land Co., 10; Windsor Arcade Ltd., 7% with 100% cum., 40.

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SAN FRANCISCO CITY WILL BE "EXHIBIT A"

Blessings of Insurance to be Illustrated During Fire Anniversary Week at Panama Exposition CANADA WELL REPRESENTED

Has Principal Insurance Bodies on National Council—Preparations for World's Congress at Frisco Next October Being Pushed Forward. San Francisco, January 8.—Preparations for the World's Insurance Congress to be in session here from October 4 to 16, are being pushed steadily forward, and the list of associations which have officially endorsed the movement and appointed members to represent them on the National Council, the governing body of the congress, is guarantee of the support of Canada and the United States.

An important part of the congress will be an insurance week, plans for which have been almost completed. Although associated with the main event, it will open on April 18 next. It is estimated by those who have charge of the details that from the close of the week's events, beginning on April 18, until the beginning of the World's Insurance Congress proper, on October 4, there will be one or more insurance conventions or meetings of some character in session in this city every day. To receive and entertain the visiting hosts the insurance men of San Francisco are actively engaged in the formation of an Insurance Club, which will have elaborate headquarters. The Panama-Pacific International Exposition officials, the city of San Francisco and the State of California officially proclaimed the dedication of the first completed building of the exposition as property belonging to the domain of insurance, this recognition of the fact that San Francisco and California understand that the city exists today in its splendid proportions primarily because insurance efficiency had reached the point in the economic affairs of the world that it was able to distribute the loss occasioned there in 1906 over the world of insurers as to reconstruct a great city without undue burden upon a local community. Consequently April 18 was designated as Insurance Day by the president of the exposition, the mayor of the city and the governor of the State, and fourteen thousand people interested in insurance subjects passed through the gates of the exposition to dedicate the Machinery Hall, the first completed building of the exposition.

The same powers voted to insure the right to celebrate the "San Years After" event, thus permitting insurance to exhibit to the world what insurance had done in nine years in advancing a city to the point that it could have a great exposition, after that city had been devastated by natural elements, and the commission on behalf of insurance, claimed the "A" in this great international exhibition, and has announced to the world, and the exposition officials have set aside one entire week to be celebrated by the insurance fraternity and insurers in general, as an illustration to the world of the blessings which insurance can confer.

April 18, the anniversary of the fire, will be observed by sermons on the blessings of insurance; Monday, the 19th, will be health conservation day; Tuesday, "Safety First" day; Wednesday, life casualty and miscellaneous insurance day; Thursday, fraternal day; Friday, fire insurance day; Saturday, fire prevention day. Among the Canadian bodies represented on the National Council are: The Canadian Life Insurance Officers' Association, Life Underwriters' Association of Canada, National Life Protection Association, Pacific Coast Adjustment Bureau, Pacific Coast Association of Fire Clubs, Underwriters' Laboratories, and the Association of Western Insurance Superintendents of Canada.

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