Real Estate

The number of real estate transfers is increasing each day, and it would appear as if the hopes of the most optimistic real estate men would be realized by the autumn, if the present progress continues.

No less than 65 real estate deals were registered yesterday, the largest of which was the transfer from Henry Hebert to Omar W. Legault, and others, of lot 568, parish of St. Laurent. Thirty-one arpents of land, together with the buildings thereon in the Cote de Liesse road, sold for the sum of $39,409. Other transfers were:

Charles Marquette sold to Jean Baptiste W. Girouard, lots 4670-328 to 330, parish of Montreal, together with Nos. 13 to 23 Fourth avenue, Verdun for $22,000.

The Viau Succession sold to Alfred Delorne lots 304 and 305 St. James ward, with Nos. 103 to 115 Wolfe Sa., also the south-east half of lot 441 St. James ward, with Nos. 671 to 681, Berri street, for $21,000.

Treffle Pilon sold to Charles Marquette lots 1155-17, 18, 19 and 20 St. James ward, with Nos. 671 and 681, Wolfe street, for $19,000.

Albert St. Marie sold to the Bell Telephone Company of Canada, Ltd., lots 488-192, 193, 194, 195 and 196, parish of Sault au Recollet, the same being vacant and forming the south-east corner of Daniel and Boyer streets. The price paid was $19,500.

Wilfred Ouimet sold to Mrs. Frank Schliefer the northern half of lot 32-5-51, parish of Montreal, measuring 25 feet by 104 feet, with Nos. 788 to 792 Durocher street, Outremont, for $17,000.

Joseph A. F. Milot and others sold to Gaspard Thouin lot 36 and the south east portion of lot 35, Cote Visitation, together with Nos. 1237 to 1243 Erables street, fro $13,500.

Joseph G. Duhamel and others sold to Anthony Wilson lots 165-216 and 217, parish of Montreal, with Nos. 295 and 297 Beaconsfield avenue, for $13,500.

Francois Gobeil, sold to Theophile Goulet lot 1196 St. Mary ward, together with the buildings thereon in Dorion street, for $11,700.

REAL ESTATE MARKET IS DEAD IN ST. JOHN, N.B.

Mr. G. W. Badgley says People Have the Black Fox Craze

WON'T BUY REAL ESTATE

People of St. John's Take Little Interest in Anything But Black Fox Industry, Worse Than Oil Fever in West.

Mr. George W. Badgley, the well known local real estate broker, who has just returned from a visit to St. John, N.B., where he has wide interests, stated in an interview with a representative of the Journal of Commerce, this morning, that the real estate market was dead in St. John.

"The people," said Mr. Badgley, "have got the 'black fox craze,' and they will think of nothing else. Practically a new company starts business every day, these companies are scattered all over the Maritime Provinces, as well as in the neighborhood of St. John itself."

The few real estate sales which are now taking place are not to the people of St. John, but to outsiders.

Mr. Badgley was not pessimistic over the situation, however, as he said there were many improvements being contemplated in St. John, as well as those now going on. The St. Lawrence Sugar Refinery was nearing completion, which would give work to hundreds of men. Street car lines were being extended, and a new million dollar hotel was being planned.

Regarding the real estate situation in St. Lambert proper, where Mr. Badgley also has interests, he stated things were very quiet, and little building was going on; money still seemed to be scarce. Conditions in Montreal itself, Mr. Badgley said, were very slow and this was a good deal due, not only to general conditions, but to the high rates of taxation. Mr. Badgley greatly deplored the present water tax which he said was far too excessive.

Notes of Interest

It is very gratifying to know that at the big fire in the northeast of the city yesterday the water pressure was exceedingly good. It is no doubt due to this fact that the fire did not do further damage.

Much grain is lost each year from the Port of Montreal owing to insufficient tonnage. Prsent marine insurance rates make it almost impossible for tramp ship owners to accept Canadian business.

Young men employed in life insurance offices as clerks or agents seem to favor the twenty payment life policy to the Endowment. They should know. One young man in a local insurance office said, "I can take out a twenty payment life policy for $2,000 for only a slightly higher premium than I would pay for a twenty year endowment for $1,000. This gives my family double protection in case of my death, whereas if I live out the twenty years I have a paid up policy for $2,000, which appeals to me more than $1,000 in cash on the other plan.

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Your patronage solicited.

INSURANCE REPORT IS CRITICISED

Former Manager Heaton Takes Exception to Parts of Summary of Canadian Mf'rs. Insurance Report.

To the Editor:
Dear Sir,

I am naturally interested in the Insurance Report presented by the Insurance Committee to the recent annual convention of that body. I have not seen the report, but in your issue of June 10th, a fairly complete summary is published, and as I know it is a custom to supply the Press with all reports, it is to be presumed that what you have published is a summary of essential features taken therefrom.

Misleading Statements.

It will be readily understood that reports of the various committees to such a convention as that annually held by so important a body as the Canadian Manufacturers' Association, fully represent the activities of that body, and are presented in the most favorable light. Ususally the reports are statements of facts born out by the records of the Association, and may be regarded not only as authentic but as complete. The report of the Insurance Committee as summarized in your paper is not accurate and omits many important details. I think, therefore that I may be pardoned if I correct the mis-statements and supply some of the omissions.

When I left the office of the Association I left all papers behind me, and I am, therefore, not in the position to quote dates or even perhaps, actual records, and the statements must in the very nature of things, therefore, be more or less general, but I shall try and indicate with sufficient clearness where the records may be found, so that they may either be substantiated or, if unfounded, corrected.

The history of the insurance department resolves itself into two different periods. The first, the formation of the department itself, and secondly the circumstances that led up to the creation of the Central Canada Manufacturers' Mutual Insurance Company and its subsequent history.

Formation of Department.

The purpose for which the insurance department was formed as stated in your article, and presumably in the insurance report, is very incomplete. It is true that the main purposes of the department were those stated in the report, but it must be remembered that the executive committee of the C. M. A. only authorized its formation upon the pledge of a number of its members to give insurance to the amount of at least $1,000,000.00 to place by way of brokerage. In other words as is well known, the Association demanded that the department should be self-sustaining, and such sustenance must be derived from the earnings on the brokerage business. There is a book in existence, which contains the pledge of many influential members of the Association to support the department with definite promise of business to place. It, therefore, primarily became a brokerage department, and out of the earnings derived therefrom, the expenses of the department were to be met.

It was found in actual experience that the department could not earn in brokerage and fees enough to meet its expenses, and at the outset the difference was borne by the Association Subsequently, on the formation of the mutual companies to which I shall presently refer, the Canadian Manufacturers' Association contributed the sum of $1,000 per annum, but at a very much later date this was increased to $2,000 per annum.

In the very essence of things, therefore, the department was instituted as a brokerage department under the severe handicap of its earning enough money to pay a staff, however competent, to perform the functions which the present report indicates were those which brought it into existence. This was not an evolution but a fundamental requirement.

Relation of the Association to the Canadian Fire Underwriters' Association.

No reference is made in the report to this part of the history of the insurance Department, and in my judgment, it is a serious omission. Having created the department on the pledge of the members of the Association to support it by brokerage, the first question that arose was as to where and how this business should be placed. Acting upon my advice, the insurance committee endeavored to make arrangements with the Canadian Fire Underwriters' Association, or the members thereof, whereby facilities might be given to us to place the business with board companies. We then had and have always since had, offers to take the business sub-rosa, but the insurance committee concluded that it was not befitting the dignity of a body of men like the C. M. A. to make any such arrangement. We, therefore applied, by letter addressed to every member of the Canadian Fire Underwriters' Association, for a conference and after meetings in Montreal and Toronto, the companies decided to ignore the C. M. A., and if my memory serves me correctly, only two of its members condescended to reply to our invitation. The attitude of the C. F. U. A. at that time was most evidently one of entire prohibition and repression.

It will be apparent, therefore, that a crisis in the affairs of the Insurance department had been reached As the C. M. A. would not undertake the responsibility of financing the department and as earnings had to be created, how were they to be met? It is a matter of common knowledge among the insurance people and of the members of the Insurance committee, that the department were called upon to use companies not members of the C. F. U. R., and to interest unlicensed companies, which was done to some extent through the good offices of Messrs. Johnson & Higgins, of New York, and in passing it can be noted as a singular commentary, that the "alter-ego" of Messrs. Johnson and Higgins, namely Messrs. Willis, Faber & Company, have again come to the rescue.

In the intervening two years the insurance department faithfully studied conditions, and devoted a considerable part of the earnings of the department to the consideration of how it was best to meet this crisis. At the Winnipeg convention of 1907 it was decided to endorse the formation of two mutual companies for the purpose of giving the department initial facilities for the carrying on of their work.

It is not part of the records of the Association, but I may exercise the right of here recording, that at the Winnipeg convention, Mr. Raymond Willis, then Canadian manager of Willis, Faber & Company, sought to make arrangements for the control of the brokerage business of the Association, which, however, was not entertained. Apparently, from the report, I judge that this gentleman, at the close of last year, engineered a plan which was formed in 1907, but which it was not considered in the interests of the Association then to enter into.

Formation of Mutual Companies.

Having received the full endorsement of the Winnipeg convention of the C. M. A to the plans proposed for the formation of two companies, application was made to the Dominion Parliament for two charters. It is now ancient history to speak of the intense opposition of the members of the C. F. U. A or to mention the attitude of the Honorable Finance Minister, in respect first, to the placing of a deposit and second to the collection of advance premiums before a license would be issued. These are matters of common record. Suffice it to say that before a license was granted, at least $100,000 deposit had to be made, and this decision in the eyes of the stock companies convinced them of the absolute impossibility of organizing the mutual companies. To make a long story short, the members of the Canadian Manufacturers' Association who were willing to support mutual companies advanced $20,000 on account of deposit and a similar amount on account of premiums, and assistance was obtained from bankers by way of loans, to pay for the bonds which were subsequently acquired and accepted by the Government for deposit purposes.

Bank Loan.

At the time the Central Canada Company ceased to do business, the loan from the bankers had been reduced to a little over $15,000, and that was the only advance due to the banks at that time. Your report under the heading "Mr. Heaton Resigns," says by using the earnings of the brokerage business and by negotiating a bank loan, the company was able to keep its head above water for some time. I have stated how the bank loan arose and I would now like to say that our bankers had sufficient confidence in the company to continue its financial assistance in a liquidation of the company without making any further call upon the policy-holders if the company had decided to follow the course I recommended them to adopt. This brings us to a very interesting period of the trouble, and it is just as well that a resume should be given.

History of Central Canada Manufacturers' Mutual Fire Insurance Company.

With the paragraph in your report headed "Success at First," I have no fault to find, but the insurance committee have overlooked the important consideration that in the interval the rates of the insurance companies have been materially reduced; our department had introduced automatic sprinklers into at least 100 of the risks that we held, all of which naturally curtailed the revenue of the company. A novice in the insurance business will appreciate this condition.

I advised the directors of the Central Canada company in the early part of 1913 that the usefulness of the company had ceased, and that it would be better to discontinue operations. The view taken at that time was that the company should have another year's trial, and that as it had been brought into existence by the Canadian Manufacturers' Association they should determine its future. I repeated this advice prior to the annual convention in Halifax in September, 1913, but for certain reasons peculiar to the organization of the C. M. A. it was thought better to defer consideration until the new executive committee had been appointed. Joint conferences were held in the month of October, and I am clearly on record as advising the discontinuance of the company. In the early part of December, a joint conference between the directors of the company and the executive committee of the C. M. A. was held. I was not present at that conference, nor had I, up to that time, been asked to explain my views respecting the liquidation of the company. I know, however, that at a meeting of the directors of the company on December 8th, a report was submitted in the following language:—

"The tentative proposition of Messrs. Willis, Faber & Company was explained first by the secretary and subsequently by Mr. Stewart, both of whom had had conferences with Mr. Raymond Willis. It was in effect that Messrs. Willis, Faber & Company should assume the management of the Central Canada Company and of the Association's Insurance department, charging the Association and the company nothing therefor and charging no commission against the company for effecting its re-insurance, in the expectation that the profits of the brokerage business would be sufficient to meet all these expenses, and, besides, to give the Association all the services at present performed by the Insurance department, with even additional inspection."

After consideration of this report, the following resolution was moved, seconded and unanimously carried:

"That having received the report of the meeting of the joint committee held on Monday, December 1st and having heard the statement of the manager that he does not think that the company can be successfully operated in the future, this meeting is nevertheless of the opinion that the Central Canada Company should be continued."

Upon the carrying of this resolution, and as stated in the committee's report on December 10th, I resigned from the management of the company. The only comment I have to make upon this brief history is that it took less than thirty days thereafter for the directors to reach the same conclusion I had stated to them in terms that could not be mistaken, and as clearly stated in the resolution just quoted.

I wish to now return for one moment to a paragraph of the committee's report headed "Mutual Company Formed." The paragraph reads as follows:

"A company was, therefore, formed known as the Central Canada Manufacturers' Mutual Fire Insurance Company, and Mr. Heaton was requisitioned to manage it."

This is absolutely incorrect, and I took the trouble to write the Secretary of the Association on January 5th, 1914 a letter which placed the facts on record. For two years I was nominated by the Canadian Manufacturers' Association to represent them on the Board of Directors of the company, but I had no hand whatever in the management. At least two years expired before I was requisitioned to become the manager, whereupon a re-organization of the department took place.

Conclusion.

The report of the committee is a gratifying testimonial to the financial resources of the firm who have succeeded me in the management of the insurance department. It may, however, be news to the committee and to the directors that I had arrangements practically concluded which would have permitted the retirement of the company without any assessment and without the invidious cancellation of the policies of many members. The course adopted in the liquidation necessarily involved immediate cash requirements, which Messrs. Willis, Faber & Company were glad to supply "in the expectation that the profits of the brokerage business would be sufficient to meet all the expenses," but such was only necessary because of the course then adopted. Other courses were open which would have accomplished the same result and which would still have left the Canadian Manufacturers' Association "without the stigma of dishonor or of failure to any enterprise backed by them."

The members of the Association have never been loyal, as a body, to their insurance department, nor to the company or companies formed under their auspices. The discussions at various annual conventions make this quite clear, and the statement emanates from those who have spoken with authority. It is not my opinion that I am quoting, and the proceedings as recorded in "Industrial Canada" from time to time (when discussions were reported) forcefully confirm what I have stated. I am not a prophet, nor the son of a prophet, but unless a very radical change takes place in the support given by members of the Canadian Manufacturers' Association to their Insurance department, I do not hesitate to go on record as saying that the present managers of the Insurance department will voluntarily confirm this conclusion at no distant date.

E. P. HEATON.

SMOKE VAFIADIS
Celebrated Egyptian Cigarettes

Prominent Insurance Man

MR. E. P. HEATON,
Former Manager of the Insurance Department of the Canadian Manufacturers' Association, and an Authority on Insurance Matters.

$60,000 FIRE IN DOOR AND SASH FACTORY

Firemen Battle for Hours with Flames in Big Fire in North End. Water Pressure was Good.

One of the most serious fires which have occurred in Montreal, took place at 8.20 last night, when the saw mill and sash and door factory and lumber yards of Paul Beaudry, 637 Davidson Street, was swept by flames, and damage estimated at $60,000 was done.

The entire fighting strength of the north and east divisions of the fire brigade battled for hours before the flames were extinguished. Chief Tremblay and Deputy Chiefs Mann and St. Pierre and District Chiefs Lussier, Marin and Dagenais were in attendance. The water pressure was good, and no less than twenty streams were used.

For a time the yards of the Montreal Brick Company were threatened, but the firemen stopped the progress of the flames.

RECENT FIRES.

Toronto, June 12.—Thie Picturedrome Moving Picture House was destroyed by fire yesterday. The building, which was the property of Hugh Morrow, was a one-storey frame and plastered structure. The loss is estimated at $3,500, and is covered by insurance.

Spencerville, Ont., June 12. — Fire Wednesday evening destroyed the box factory and saw mill of Campbell Brothers, with its entire contents, also destroying the residences of William and John Campbell. The loss of $12,000 is covered by little insurance.

Orilla, Ont., June 12.—On Wednesday the boat factory of McAlary Brothers, was totally destroyed by fire. Loss $2,000.

Tilbury, Ont., June 12.—Fire caused by spontaneous combustion Wednesday did $100,000 damage here. The blaze originated in an annex of the town rink in which flax was stored. The Chatham and Essex fire brigades had to be called in to assist in fighting the flames. Losses: Skating rink owned by F. Reno, damaged $5,000; contents of garage in rink, loss $4,000; John Anderson, implement dealer, loss $4,000; Stewart block, owned and occupied by Mr. Stewart, hardware dealer, $14,000; Johnston block, loss, $14,000; John Scrivens' block, $8,000; John MacGee block, loss $5,000.

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BUSINESS CHANCES.

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BUSINESS MEN AND MANUFACturers—Do you want a live ad. writer? Ho ware your circular letters? Are they stale, commonplace and not Winners? I am not an advertising genius but I have selling gumption and can help you save money as well as make money. Drop a note to Allan West, ournal of Commerce, today.

BUSINESS INVESTMENT — THE advertiser ,owing to ill health, has to relinquish all or a part of his ownership in a standard monthly publication, enjoying a large advertising and subscription, and now in its fifth year. Negotiations will only be conducted with a magazine man of experience. Cash required down $3,000 and balance of arranged price on time at 7 per cent. To a bona fide purchaser full access will be allowed to vouchers and records. In first instance address Advertiser P. O. Box 3162, Winnipeg.

FOR SALE AT GOOD CONDITIONS, the stock and good will of a Trunk and Valise Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 742, City.

DRUG BUSINESS FOR SALE AND medical practice for sale. Apply to Dr. Klock, Shawville, Que.

FOR SALE—NEW THREE STORY brick hotel, fine stables and yard, fine summer resort, four thousand population. Sickness cause of sale. For particulars apply to Box 156, Lachute, P.Q.

RESTAURANT AT 514 ST. JAMES street for sale; everythin gin good condition; fine chance for prompt buyer. Cause for selling illness.

FOR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Situation, Madawaska, New Brunswick, three miles from Transcontinental and C. P. R. R. For details apply J. A. Guy, Edmundston, N.B.

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LOUR LODGE AND COTTAGES. — Write Aubrey Brown, for illustrated booklet.

FOR SALE.

LEADER OUTFITS AND GILE MARine motors, now located at 1200 De-Montigny st., east. M. J. O'Hara.

GASOLINE YACHT IN FIRST CLASS order, looks like new. Price $100.00 for quick sale, can be seen at 59 Coursol St. Tel. Uptown 6656.

MIRROR FRAMING.

MIRRORS AND FRAMES, OLD MIRrors and picture frames repaired like new a specialty. Picture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisentainer Co., 58 St. Lawrence Blvd.

BEST 37 FOOT GASOLINE CRUISER in Canada. Fully equipped. Speed 10 miles per hour, and as comfortable as a house-boat. Best construction and heavy duty motor. Complete description with price on application. Would consider as part payment small boat or automobile. Address Room 40, Herald Bldg., or telephone Main 3029.

KOBAN — TWO CYLINDER DEtachable rowboat; motors can be obtained from the Montreal agents for $95.00. Ask for Mr. Thornton, Diamond Light Co., 308 Craig Street West.

FOR SALE A GROCERY LICENCE. Apply 1671 and 1673 Notre Dame St. East.

FOUR $100.00 SHARES OF WESTwark Realties Ltd. Worth about $200.00 each, but will sell at lower figure for cash. Apply P. O. Box 426, Montreal.

PANET STREET, 717—For sale, 1 Installation Boiler and Tanks, suitable for a soap maker, dyer, laundry or chemical manufactory. Apply A. Bonin, 937 Cartier Street, Phone, East, 5447. 17 6

TO LET.

PANET STREET, 717—Factory to let, 3,200 feet floor space, two floors, well lighted, zero auto garage to let. Apply A. Bonin, 937 Cartier, Phone East 5447. 17 6

PART OF STORE.

WILL SUBLET PART OF STORE IN excellent location on St. Catherine street west, near Peel. Large window included. Moderate rental and long lease if desired. Thos. Cook & Son, 559 St. Catherine St. West.

TO INSPECT BOILERS

Bill Passed in Ontario Provides for Compulsory Inspection of Boilers and Increases Boiler Insurance Business.

A bill has also been passed providing for the compulsory inspection of all boilers in use in Ontario, with the exception of those used in private residences. Under the new law, boilers in hotels, schools, theatres and other public buildings, the inspection of which has not hitherto been compulsory, are placed in the same position as boilers used in factories, shops and office buildings. The new legislation will probably cause a considerable increase in the business of companies transacting boiler insurance. It is not commonly realized that, of the premiums collected by boiler insurance companies, about eighty per cent. is spent on inspections. The object of boiler insurance is more the prevention of accidents than the payment for damage caused thereby.

FIRST AID AND SAFETY FIRST.

As important as the Safety First Movement is the First Aid Movement and children should receive as much instruction in one as the other. A trivial accident often becomes a serious affair through the ignorance of those who might give asistance.

TO SEE POLO GAME.

Some of the Montrealers leaving for New York to-night to attend the polo matches are: Messrs. Bartlett McLennan, John Acer, H. B. McDougall, Hamilton Gault, W. R. Miller, George Cooke and A. E. Ogilvie.

COMMITTEE APPOINTED

Chairman of Health Conservation Committee of the World's Insurance Congress Nominates Assistants.

Mr. E. E. Rittenhouse, chairman of the Health Conservation Committee, has nominated the following to serve on his committee, and the appointments have been confirmed by the commission in charge of the World's Insurance Congress:

Irving Fisher, Ph. D., Professor of Political Economy, Yale University.

Dr. Lee K. Frankel, Head of Nursing System, Metropolitan Life Insurance Company.

Dr. Toulmin, Medical Director, Penn. Mutual Life Insurance Company.

Dr. Charles Theo. Cutting, Medical Examiner, Pacific Coast Casualty Company.

ON TO SAN FRANCISCO

Many Agencies Plan to Hold Their Conventions There Next Year.

The agency convention of the Great Western Accident Association of Des Moines, Iowa, will be held in San Francisco on or about May 1, 1915, and from the way the agency force is responding in increased business as a result of the trip offered, it is expected that fully 30 members will attend.

President H. B. Hawley, of the Great Western, who is also a member of the Executive Committee of the Detroit Conference, is doing some good work in the East inducing the officers of various national associations to favor holding their conventions in San Francisco next year.

Personals

Mr. J. H. Hodges is sailing for Europe on the Canada.

Mr. J. H. Findlay is leaving the city on a short visit to St. John, N.B.

Mr. S. E. Hall has left for a trip to the West.

Mr. Arthur H. Shorey is to spend the summer at St. Patricks.

Mr. John Ogilvy left Quebec yesterday on the Empress of Britain for Liverpool.

Alderman William Rogers, of Verdun, is leaving to-night by the Ansonia on a trip to the Old Country.

The Hon. J. L. Decarie is at the Chateau Frontenac, Que., for a few days.

Sir William Mackenzie, president of the C. N. R., and Mr. D. B. Hanna, general manager, were in the city yesterday to inspect the progress being made on the tunnel.

The Hon. Louis Coderre, Secretary of State, was in the city last night, representing the Premier at the annual banquet of the C. M. A.

Hon. Geo. E. Foster, Minister of Trade and Commerce, was in the city last night for the annual banquet of the Canadian Manufacturers' Association; also Mr. Richard Grigg, Commissioner of Commerce.