NGESTION RELIEVED

VOL. XXX. NO.

ower Thames Waiting for a acilities Have Been Cometed.

the Associated Press.)

nearly a year of almost unressure in the Port of Lonities have caught up with the past week, for the first t a single vessel had to be mes waiting for a berth to

nonths. More than 400,000 ed space has been provided. ck, which will furnish eight -going ships, will be open. completion is also pron ed meat warehouse at the ntain 500,000 carcasses. , however, that even these pushed in their utmost ca-

nes on. The autumn and busiest seasons in all the The war situation will ac-ed by the ordinary increas. over, several new lines are Indian wheat have begun-, and large shipments of Norwegian ports. It is also

numerous cargoes of sup-the way at Archangel, that heavily to London. More rom Mauritius to replenish along the London water. ships has ceased. Food. it. The stocks of practical-

larger than they

ansit some unusual types l motor boat, bringing a Another is the steamship dian lake steamers which London docks, where she canned goods.

ant exception to this state-

vs a substantial shrinkage,

ot always an index to th denced by the fact that hipping entering the Port ow a marked decrease, as the ago. The explanation day, represents far more he war. For several years shipping companies has eir cargoes here, then gonburg to finish discharge

the Belgian and German e, a large amount of ship entries before the war the shipping figures sufargoes manipulated and ship are double what the f how deceptive statistic g a port may be for pur her ports.

resent employed on deck on authority is 7,500, as he figure of goods housed 5,000 tons, an increase

ARNINGS

with June, 1914, St. Pau ear equal to about 2 per mmon stock, against 6.2 June 30, 1914

e decrease are: An esti-0.000 in net operating reduction of over 11 nts which would increa

DS. UNK RAILWAY

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5 and 6. . ACK ROUTE. OIT - CHICAGO

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nd Return \$31.00 eturn July 16. y 16, 1915. "DOMINION,"

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THE HAZARD OF EXPLOSIVE **GELEBRATION OF JULY 4**

celebrating the 4th of July by the reckless disof large quantities of explosives with much of life and damage the following article by Mr. liter L. Wedger, chemist of the Massachusetts trict Police, is of interest. He writes:

I have carefully examined a large number of sames of firecrackers at the laboratory, of both Chinand American manufacture, which were submitted ston dealers.

in the Chinese product the explosive consists of poin the Chinese product the explosive consists of po-ssium nitrate or saltpetre, sulphur and charcoal. rresponding to our black gunpowder. One end of paper tube has a plug of hardened red clay, tile a fuse made of tissue paper twisted around a re of black gunpowder, projects from the other end the flame accompanying the explosion of the gunowder is very small and of extremely short duration but the paper of which the tube is composed has the property of igniting very easily from this flame and tinues in a state of smouldering combustion like a low match, until consumed, during which it is posible to cause it to burst into flame by exposure to

It will readily be seen that it is this peculiar property of the paper tube which creates the fire hazard when such firecrackers are exploded in congested ections, the wind blowing the flaming fragments wainst combustible construction, or into doors and windows which are likely to be open at such seasons the year, and fire follows.

Examination and analysis of the tubs shows it to e composed of a soft paper made of very fine vegetable fibres, lightly calendered and dyed in different plors. Sheets of it are rolled in tubular form and ered with red tissue paper. I find the paper of add and potassium nitrate, the former probably coming from the composition of the dye, and the latter. awing to its easily soluble nature, coming from the explosive by contact therewith.

phosphate in water, in the proportion of from Bureau of Insular Affairs at Washington. four to eight ounces to the gallon, all danger of the paper retaining fire is removed, and with such reopinion, at least ninety per cent. of prevent inflammability.

American-made firecrackers are more expensive than the Chinese product and cannot be enjoyed so They are composed of tubes made from sheets of straw paper which is incapable of continuing in a state of glowing combustion, even if ignited by the fire of the explosion, which rarely occurs. The exlosion consists of potassium chlorate, sulphur and rbonaceous material. The danger of impregnation of the paper by the explosive is very remote owing the nearly insoluble nature of the potassium chlorate, and the insolubility of the other ingredients.

exploded samples of both kinds experimentally last night. and in no case did the paper fragments of the tube ignite from the fire of the explosion of the American product, while ignition of the tube fragments of the Chinese product occurred in almost every instance

WILL HEAR APPLICATION OF

N. S. TRAM FOR STOCK INCREASE.

Nova Scotia Light & Power, will be held on July 7 by the Provincial Board of Public Utilities.

Its capital stock to \$10,000,000 and to issue \$5,000,000 his last completed underwriting year, in accordance with the following scale: 000,000 are to be issued at once and the balance held or future corporate purposes. Of the stocks and bonds the board is asked to approve the issue of \$3,-000,000 bonds, 32,500 shares of preferred and 62,500 shares of common stock in the order of Nova Scotia

These securities are to be used in part to develop he hydro-electric power sites of Nova Scotia Light Power Co., on the Gaspereau River, which Messrs. J. G. White & Co., estimate will cost \$1,534,960. Nova Scotla Light & Power Co. properties, when developed, It is estimated, will be able to pay between 5 and per cent. on \$12,500,000.

> JOHN L.'S COME BACK. (Hamilton Herald.)

ize-ring, has taken the platform as a temperance rangelist. This is John L.'s come-back at John sisting of persons for the time being constituting the barleycorn, who came pretty near knocking him out ome years ago.

KXXXXXXXXXXX Blogg.

"THE MOST DEPENDABLE PAPER"

A Prominent Kingstonian writes:--

MXXX

"I believe in your paper-it is the livest, most instructive and most dependable financial paper in the

PERSONALS

Mr. F. X. Ahern, of Quebec, is at the Windsor. Mr. T. W. Best, of Toronto, is at the Ritz-Carlton,

Mr. C. F. Henshaw, of Toronto, is at the Ritz-

Mr. W. F. Cockshutt, M.P. for Brantford, is at the Windsor.

Sir Rodolphe Forget, M.P., spent the week-end a Ste. Irenee les Bains.

Mr. H. E. Crawford arrived at the Windsor vester day from England.

Mr. G. Stanhope Eadie, of the Chateau Laurie

The visiting governors to the Montreal General Hospital for the current week are: Messrs. W. B. Blackader, H. J. Mudge, Hy. Timmis and C. E. Neill,

The visiting governors to the Western Hospital for ensuing week are: Messrs. C. S. Campbell. K.C.; Duncan Cameron, C. A. Cantin, J. B. Cantin and J. A.

The visiting governors for the present week to the Protestant House of Industry and Refuge and to the Homes at Longue Pointe are Revs. Canon Renaud and R. Ashton Kerr.

THE PHILIPPINE DEPOSIT.

New York, July 5 .- Under the Philippine law, if the deposit of a foreign fire insurance company protects the tube to be unevenly impregnated with tartaric the Philippine policyholders that suffices and the special deposit of \$50,000 under the new law going into effect July 1 next is not required. The Attorney-General of the State of New York has not given a ruling as yet, and inasmuch as his ruling must be This accounts for the continuity of smouldering confirmed by the Attorney-General of the Philippines Were fre in the tube and to correct this and render the the companies are making temporary deposits in a aper incapable of ignition, if this same Chinese pa. New York bank according to an arrangement made er is passed through a weak solution of ammonium with the Philippine commissioner and the chief of the

TO COMBAT GERMAN SCIENTISTS.

London, July 5 .- British scientists' plea that Great the fire hazard from the use of these articles is elim- Britain organize the country's best scientific brains The additional cost entailed by this chemical to combat German ingenuity in warfare found expresfreatment of the paper would be extremely slight, and sion to-day in the official statement that Admiral in no way comparable to the annual fire loss directly Lord Fisher, who recently resigned as First Tea Lord fisher, who recently resigned as First Tea Lord of the Admiralty, owing to differences with Winston kinds of matches, the wood splints are now chemically Spencer Churchill, then First Lord of the Admiralty, reated to render them non-glowing, and decorations has been appointed chairman of "The Inventions of cotton, paper and other fabrics are likewise treated Board," which is being formed to assist the Admiratly in relation to naval requirements.

MORGAN DOING WELL.

Glen Cove, N.Y., July 5.-J. P. Morgan, whose as sassination was attempted on Saturday, is doing well and is not vitally injured.

Frank Holt, the former Cornell University instruc-East Isle, Mr. Morgan's summer home, has confessed a license for fire busines that he was the man who set the bomb which exploded in the United States Capitol at Washington

DEFENCE ASSOCIATION

Halifax, N.S., July 5.— A hearing of the applica- at Somerset House entitled Lloyd's Underwriters Detion of Nova Scotia Tramways & Power Co. for per-mission to carry into effect the legislation authorizng it to take over Halifax Electric Tramways and protect the interests of members as underwriters at Lloyd's. Each new member must pay an entrance Nova Scotia tramways & Power asks to increase fee based upon his marine premium income during

Marine premium income per name for previous year:-£5,000 and under £1

Over £5,000 and under £10,000 2

£10,000 and under £20,000 £30,000 and under £40,000 Over £40.000 ... The subscribers to the memorandum of associa-

S. A. Boulton, Lloyd's, E.C., underwriter,

P. G. Mackinnon, Lloyd's, E.C., underwriter, C. I. de Rougemont, Lloyd's, E.C., underwriter.

R. H. Russell, Lloyd's. E.C., underwriter.

F. Fish, Lloyd's, E.C. P. Hargreaves, Lloyd's, E.C., underwriter.

John L. Sullivan, once undisputed king of the H. G. Sicklemore, Lloyd's, E.C., underwriter, The management is vested in a committee, concommittee of Lloyd's Underwriters' Association. The first members are C. P. Janson, S. A. Boulton, P. G. Mackinnon, C. I. de Rougemont, R. H. Russell, F Fish. P. Hargreaves, H. G. Sicklemore, and C. C.

30,000,000 francs, \$6,000,000, to the city of Paris,

THE LOSS BY FIRE

Through a fire that broke out at noon Saturday, in past forty-six years. the old Decarie farm house opposite the Thornhill Hotel on the Upper Lachine road, which is now a part taken is shown in the following table:-Western avenue, Notre Dame de Grace, a whiskey still that it is thought must have been in operation or six, or eight months, was discovered.

five gallon barrels of whiskey. The owner of the U.S. and farm house said that he had rented it to a man last He did not know him, and was not aware of the business that was being carried on there. cause of the outbreak could not be ascertained by the



MR. G. D. FINLAYSON. Superintendent of Insurance for Canada, whose report of fire insurance in the Dominion during 1914 has just been issued.

FIRE LOSS RATE FOR YEAR IS 5.49

Report of Dominion Superintendant of Insurance Shows Favorable Comparisons With Past Years

GROSS POLICIES INCREASED

\$178,901,015 Greater Than in 1913-Five Canadian Companies Disappeared and Insur

During the year 1914 the business of fire insurance panies, one, the Marine Insurance Co., transacted fire to the persons or property of others.

tor, who attempted to assassinate J. P. Morgan, at 1915 La Compagnie Francaise du Phenix has received surance to be accepted on any one risk to one-fifth

Fire Premiums and Losses.

Cash received for premiums during the year in Can ada amounted to \$27,499,158, being greater than that INSURED THE WEATHER FOR received in 1913 by \$1.753.211, and the amount paid for losses was \$15,347,284, which is greater than that paid in-1913 by \$1,343,525. The ratio of losses to premiums received is shown in the following table: Rate of

Paid. Received Losses paid The Companies. for for Losses. Premiums of premiums 1913. received.

Canadian .. \$2,972,304 \$5,016,653 56.86 British... . 7,796,480 13,710,907 52.82

U. S. and other.. .. 4.678,500 8,771,598

ording to the nationalities of the companies, the following are the results:-

Companies. Canadian \$86,671,532 148,555,180 62.05 British 239,403,944 $U.\ S.$ and other .. -70.405,39939.836,466 56.58

Totals \$396,480,875 \$242,965,933 61.28 London, July 5.—A Reuter despatch f The loss rate for 1914 (55.81) is 5.49 below the aver-nesburg. South African Republic, says: age for the forty-six years over which the records ex-

outstanding at the beginning of the year, and includ- vice in Europe, and also a force of heavy artiflery. unsettled, the ratio of the losses incurred to premiums, lal Government. received comes out 57.82 per cent., which is 1.11 per cent, greater than the 56.71 of the previous year, and

Year's Fire Insurance.

Excluding the business of the Equity Fire Insurance

LEAVES PARIS \$6,000,000.

Paris, July 5.—The Bayonne Courier says: Yes
Bosch, who was expelled from Biarritz in September year by fire companies was \$3,104,101,568, which is received, taken during the Durazzo is an Albanian seaport on the Adriatic, 53 miles south of Scutari. last, for expressing Germanophile sentiments and greater by \$178,901,015 than the amount taken in went to St. Sebastian, across the border in Spain, 1913. The premiums charged thereon amounted in 1913. The premiums charged thereon amounted in has died. In his will he leaves his fortune of about 1914 to \$36.185.927, being \$838,788 greater than the

The rate per cent. of premiums charged upon risks

Rate of Gross amount. Premiums Premiums The 528.776, and \$321,440,485 respectively. or six, or eight months, was discovered.

On the top floor, the attic of the building, was the Companies.

On the top floor, the attic of the building was the Companies. the year.

The control of the still with a small gasoline engine.

The control of the still with a small gasoline engine.

The year.

The control of the still with a small gasoline engine.

Totals ..3.104,101,568 36.185,926.71 1.17 1.21 Decrease.—Acadia, \$758,509; Angio-American, \$8.

The decrease in the amounts taken in 1914 as com075,240; British Northwestern, \$803,570; Canadian, \$1.

Brandram-Henderson, 6 p.c. .. 98

REAL ESTATE

************** The Sheriff of Montreal sold to Napoleon Deslaur iers lots Nos. 2031 and 2033, Parish of Montreal, with buildings fronting on Notre Dame street, for \$6,900.

The Sheriff of Montreal sold to W. Levesque, lo feet, with buildings fronting on Le Caron street, on behalf of the Fidelity Underwriters to incorporate

Mrs. Charles Levesque sold to Carriere & Bros., Limited, lot No. 14-100, Hochelaga ward, measuring 50 x 120 feet, with buildings fronting on Pie IX. The company will have a paid in cash capital of \$1,street, Maisonneuve, for 8,950.

Thomas Anthony Callaghan sold to James M. Robfor \$1 and other considerations. Georges Rochefort sold to Victor Bernier and

Georges Rochefort sold to Victor Bernier and others lots No. 22-319, Hochelaga ward, having a superficial area of \$2,500 square feet, with buildings fronting on Nicolet street for \$5,200. onting on Nicolet street, for \$5,200.

ach lot measuring 20 x 77 feet.

Mackenzie & Kingman sold to the Merchants Bank Mackenzie & Kingman som to the acceptance of Canada part of lot No. 49, containing sub-divisions their agents. Nos. 49-1 to 41. Parish of Lachine, near Lake St. Louis, also two other parts of lot 49, with all build-

REGULATION OF INSURANCE.

A bill passed last month by the Pennsylvania senate provides for the regulation of insurance by individuals, partnerships, or associations known as Lloyd's, defines the power of such organizations and places them under the supervision of the insurance commissioner.

It authorizes such associations to insure against in Canada was carried on by \$2 companies, says the report of fire insurance in Canada during 1914, just or tornadoes, or earthquakes, or against breakages or issued by the Superintendent of Insurance for the
Dominion. Of these 24 were Canadian, 24 British, 31
United States and 3 French. Of the British comloss occasioned by the use of vehicles or automobiles
London, July 5. The Daily Mail this morning warns
the public that the war situation is not even as satloss occasioned by the use of vehicles or automobiles

This list of companies differs from that of the previous year by the disappearance of five Canadian companies, the Central Canada Manufacturers, the Nova Scotia, the Ontario, the Rimouski and the Soverign, and the addition of two United States companies that the nature of the insurance transacted, and invested the situation is one of grave anxiety, and it is not unfair to speak of this country as being in grave peril. They were gently hinting at facts not known to one person in a thousand in this land, and not known to the majority of the members of the Money of Livin Manufacturers. the nature of the insurance transacted, and invested in accord with law. Requiring each underwriter, not panies, the Globe and Rutgers and the National-Ben Franklin and one French company. La Nationale Comparing a company of the United States to deposit with the insurance commissioner \$5,000 in each or securities, began an anonyme d'assurances.

During the year 1914 the Equity Fire Insurance Company is the insurance of the insurance commissioner and the insuran pagnic annoyme d'assurances.

During the year 1914 the Equity Fire Insurance Co.
reinsured its policies with the National-Ben Frankposit with the United States trustees an amount not
posit with the Vinted States trustees an amount of in-

per cent. same for of London, agents for Lloyd's, have made arranges fers of machine-guns were made last antumn and ments with the Levy-Berhendt Company of Los An- were refused. The people who muddled the equipments with the Levy-Bernenat company of loss on were recused. The people who muddled the equip-geles to insure that company against loss in the event ment of men who are maching about without wea-of the usually delightful climate taking a turn which, point may be muddling in the invasion question. The would necessitate a loss of time during the time that invasam is dependent upon one mistake and one misthe company has contracted with Geraldine Farrar for take only of our fleet. That is exactly what it dethe company has contracted with the policy is pends upon.

The policy is pends upon.

Written for \$140,000 and guarantees that the pro- "The scame brains that muddled the Dardanelles" Totals ..\$15,347,284 \$27,499,158 55.81 54.39 ducers will receive \$2,0000 for every day that Miss operations may interfere with operations of the feet.

Taking the totals for the forty-six years, 1869-1914. Fairar is unable to appear before the camera on ac. Lord Fisher left the Admiralty as a protest against count of had weather for rain or clouds.

cords of the weather bureau ever since its establish

cided upon is very low.

its trip from England to New York. AFRICAN TROOPS TO EUROPE.

-A Reuter despatch from Johan- ted in the German press. resourg. South African Republic, says:

"General Jan Christian Smuts, minister of interior, ed that the military element was in the ascendancy." mines and defense, of the Union of South Africa, has Obtaining an approximation to the losses incurred announced that the South African Government has

THE ALBANIAN SITUATION. is 2.06 per cent. less than the average for the last Rome, July 4, via Paris—A despatch from the Island of Corfu to the Corrière D'Italia says that the Italian minister at Durazzo is reported to have left for

RUSSIAN DUMA TO MEET

London, July 5.-It is expected that the Russian amount charged the previous year. The rate of premiums (1.166) is lower than that of 1913 (1.208). The rate of Duma will meet on July 13, according to the Petro-Duma will meet on July 13, according to the Petrograd correspondent of the Morning Post. He states that leaders of the parties represented in the Duma have been meeting quasi-privately for some time, and that their decisions on various matters have been prepast forty-six years.

of risks. charged charged per same The details of the increase and decrease for the

other1,042,361,697 11,401,019.52 1.09 1.11 \$14,272,549; North West, \$2,243,557; Quebec, \$953,975; total, \$71,258,139.

cause of the outbreak could not be ascertained by the firemen, but it is supposed to have started from the gasoline engine used to operate the still. The attic gasoline engine used to operate the still gasoline engine used to operate the still gasoline engine used to operate the still gasoline engine gasoline engine used to operate the still gasoline engine used to operate the still. The attic trease of \$12,609. Among British companies there is an inwas badly gutted, and the roof almost burned through other companies there is an increase of \$148,738,224.

His mind a blank, Dr. Edward E. Rowell, of Stamford, Conn., missing since May 24, was found working in a gravel pit at North Judson, Ind.

The attic trease of \$148,738,224.

Other companies there is an increase of \$148,738,224.

FIDELITY UNDERWRITERS ARE TO BE INCORPORATED

Have Capital of \$1,000,000, and Net Surplus of garding New Move.

New York, July 5.- Arrangements have been made a fire insurance company under the laws of the State of New York and to continue its business by giving its representation in place of Fidelity Underwriters agencies to the present Fidelity Underwriters' agents. 000,000, and a paid in cash surplus of \$1,000.000.

The position of the new company will further be strengthened by ample reinsurance facilities effected ertson lot No. 172-462, Cote de la Visitation, with with the Continental Insurance Company and the buildings Nos. 356 to 360 Fourth avenue, Rosemount, Fidelity-Phoenix Fire Insurance Company of New York; and thus the new company will be prepared. from the outset, to offer agents the same or increased accommodations for their business as the Fidelity

"The Fidelity Underwriters originated as a recog-The largest among Saturday's eighteen transfers nized and legitimate arrangement for the protection of the existing business and the benefit of the established. which Alfred Hetu and others sold to Elias Illioff lots lished agencies of the Fidelity Fire Insurance Com-Nos. 325-347, 348 and 349, Cote St. Louis, with build-Nos. 325-347, 348 and 349, Cote St. Louis, with buildings Nos. 231 to 247 Resther street, St. Denis ward. writers' agencies have been organized and a large number of them have been used to create an artificial and undesirable condition in the business rather than to continue established rights of companies and

"We are not willing to have our business confused with such underwriters' agencies as are conducted louis, also two other parts of the public road, for \$1 and other for purposes of unfair competition, and, therefore, we have determined to provide the capital, surplus and corporate responsibility which will place upon the firm foundation of the older tradibusiness tions of fire insurance in this country."

MISTRUSTS GOVERNMENT

Lloyd George said: "I think the situation is still grave insurance only in connection with its automobile busi- It requires such underwriters to file with the in- much too grave, very much too grave, and Lord Cur-

of cash and invested assets. A penalty of \$500 is sion" which are being carried out, the Mail asks if

these preparations are sufficient. It says: "We wonder because now that war is in its twelfth month we find that according to statements made in the House of Commons all sorts of things are very insufficient the supply of rifles and machine-guns \$150,000 WITH LLOYD'S AGENTS in the supply of rifles and machine-guns for example. The Daily Mail frankly distrusts authorities with have a property and the property of the supply of rifles and machine-guns for example. The Daily Mail frankly distrusts authorities with have a property of the supply of rifles and machine-guns for example. orities who have not yet provided soldiers with rifles. Rifles could have been obtained over and over again Hilles could have been obtained over and over again London, June 22 (by mail) - Messrs, Hadley & Co., from the United States had they been ordered. Of-

the phase of the Dardanelles campaig GERMAN PEACE MOVEMENT.

Losses paid ment have to be studied, particularly those for the London, July 5.—Speaking at a Fourth of July cele-Premiums Losses, per cent, months of June, July and August. The theatrical bration at the Browning Settlement in Walworth received. Paid, of premiums people say that considering the amount the rate de Boad to-day. Dr. Battin, a professor at Swathmore College, who has spent several months in Europe The policy will be insured against loss while on since the war started, said, that in Germany, among the theological and diplomatic classes and right down to the Social Democrats, he found that the peace movement had much more support than was admit-

The Chancellor, he said, desired peace, but it appear-

AN EXPERT ON HORSEFLESH.

(Ottawa Citizen) Mr. De Witt Foster, ex-M.P., in a signed statement, ing the amounts estimated for those of the year still. He is momentarily expecting a reply from the Imper: declares that he will be in the race in King's County, N.B., once more and that there will be "something of before he loses. And as an expert on horseflesh Mr. Foster should be able to sniff a close

A MATTER OF SHELLS.

(Chicago Tribune.) If anything seems plain and clear in this war it is the fact that the decision will rest with the forces Durazzo is an Albanian seaport on the Adriatic, 53 able to supply themselves with the most ammunition. Whichever force can get the most shells will win It is not a question of men. It is a question of explo

(Quotations furmished by J. C. Mackintosh & Co., members Montreal Stock Exchange, 166 Hollis Street, Hallfax, N.S.)

xEastern Canada Savings & Loan ... 145