

CLOSED WORK WENTWAY BAY SCHEME That the Norton Griffiths... TRAFFIC REVER IN THREE MONTHS After completing the first... TRUCK EARNINGS International Nickel's year...

PRUDENTIAL IS HONORED AT 'FRISCO EXPOSITION San Francisco, May 28. (By mail).—The Prudential... METROPOLITAN OFFERS TO INSURE SOLDIERS AT \$1,000. Toronto, June 2.—Mr. I. C. Woolner, of the Metropolitan Insurance Company... INSURANCE IN FORCE IN N. Y. STATE INCREASED \$4,000,000,000 Insurance Department's Report Shows Loss From Underwriting of \$549,193, and Gain From Investments of \$31,147,544.

PERSONALS Mr. F. G. McConkey, of Toronto, is at the Windsor. Mr. J. H. Kelly, of Carlton, is at the Queen's. Mr. W. J. Holden, of Ottawa, is at the Ritz-Carlton. Mr. E. W. Grange, of Ottawa, is at the Ritz-Carlton. Mr. Morley Donaldson is in Ottawa from Winnipeg. Mr. T. Leveseur, of Quebec, is at the Place Viger. Mr. E. L. Garneau, of Quebec, is at the Ritz-Carlton. Captain L. A. Demers of Ottawa, is at the Windsor. Mr. F. P. Gutellus, of the I. C. R., has returned to the Windsor. Mr. W. Molson Macpherson, of Quebec, is at the Ritz-Carlton. The Rev. R. W. Anglin, of Windsor, N.S. and Rev. T. J. Coffin, of Charlottetown, P.E.I., are at the Queen's. Mr. J. J. Smith, Mayor of Smith's Falls, Ont., was a visitor in Montreal yesterday. He was accompanied by Mr. W. G. Ferguson, managing editor of the Smith's Falls News. METROPOLITAN OFFERS TO INSURE SOLDIERS AT \$1,000. Toronto, June 2.—Mr. I. C. Woolner, of the Metropolitan Insurance Company, has announced at a meeting of the Silverthorn Liberal-Conservative Association in Miles' Hall, Silverthorn, that his company has promised to insure 300 of the township soldiers for the sum of \$23,000. The members of the York Township Council state that they will set aside a certain sum each year, but this will become a burden upon the ratepayers, while for the sum of \$23,000 this burden can be reduced. A resolution was brought forward that the company's offer be accepted, and a meeting will be held in the St. George Theatre, corner of Dufferin street and St. Clair avenue to discuss the resolution. Mayor Church will preside, and several of the members of the Toronto City Council will be present. COUNT VON BERNSTORFF'S INTERVIEW. Washington, June 2.—Count Von Bernstorff's interview with President Wilson is scheduled to start at noon. INSURANCE IN FORCE IN N. Y. STATE INCREASED \$4,000,000,000 Insurance Department's Report Shows Loss From Underwriting of \$549,193, and Gain From Investments of \$31,147,544. Albany, June 2.—Part of the annual report of the New York State Insurance Department covering the audited statements of the 264 fire, fire-marine and marine insurance companies for 1914 authorized to transact the above classes of business in this state has been issued by Superintendent of Insurance Hassbrouck. A summary of the operations and financial condition of these companies shows that they held on December 31 last admitted assets of \$738,836,069, an increase of \$34,484,264 over 1913. The liabilities, excluding capital, are stated to have been \$407,227,481, an increase of \$27,382,839 over the previous year. The total income was \$425,983,160, an increase of \$24,606,096. Of the income \$375,878,861 was for premiums of \$21,856,885. The total disbursements were \$403,392,837, exceeding those of 1912 by \$27,875,578. The loss payments to policyholders shows the large increase of \$23,548,914, the amount of unpaid loss claims also being very considerably in excess of those of the previous year. The total insurance in force at the end of the year was \$61,500,000,000, an increase of about \$4,000,000,000. The underwriting results based on earned premiums show a loss from underwriting of \$49,193. The gain from investments was \$31,147,544; the loss to surplus, due to dividends, balance of remittances to and from the home offices of foreign fire insurance companies and changes in special reserve items amounted to \$20,079,199, the total result being a net gain in surplus from all sources of \$519,152. The companies wrote in the State of New York 263,256,572 of fire risks in 1914, a decrease of 64,614,308 over the preceding year. The excess of fire premiums received were about \$100,000 less than in 1913, while the losses incurred increased about \$1,000,000. The report says: "The year 1914 seems to have been a most unprofitable one so far as the fire companies are concerned from an underwriting standpoint. However, all the companies authorized to transact business in New York State appear to have successfully weathered the unfavorable conditions shown by the above summation, and unless abnormal losses occur may look forward to better results for the current year owing to the marked indications of a general revival of business prosperity throughout the country. It has been many times stated that Americans as a nation are wasteful of their resources. Surely, when the average yearly fire loss total is considered we find nothing on which to base a refutation of that charge, the usual \$200,000,000 or more of annual loss, of which, conservatively speaking, probably at least a third is due to what may be termed preventable causes appearing as regularly as the year rolls around. "It is to be hoped that the many fire prevention associations and other bodies of like character throughout the country now actively engaged along educational and other lines of prevention work will eventually show substantial results. Every such body organized, no matter how small its membership or circumscribed the territory it covers, is a step forward and deserves every encouragement and support. Much food for thought and also for action is furnished in the statement that during the past five years nearly a billion and a quarter of dollars of property value has gone up in smoke in the United States and Canada, the loss for 1914 being stated as \$335,600,000, the largest of any year since 1908." SERGT. O'LEARY WAS NOT KILLED. London, June 2.—Sergt. O'Leary, V.C., the former north-west mounted policeman, who was thought to have been killed in France, is reported alive and well. He writes that he came through his last battle with only a few scratches.

REAL ESTATE Aime Lebeau sold to Francoise Burnet lot No. 32, Pointe Claire, with buildings fronting on the public road for \$4,021. Francis Allen sold to Samuel Edwin Wynant part of lot No. 18-25, in the town of Pointe Claire, with buildings, for \$4,000. A. Legault sold to J. A. Lamadelaide lots Nos. 34-3, 4, 5 and 6, Parish of St. Laurent, fronting on the public road, for \$5,145.65. Mrs. Alphonse Desjardins sold to J. P. Héroix lot No. 14-828b, Hochelaga ward, Maisonneuve, having a superficial area of 10,675 square feet, for \$10,675. Henry Metlin sold to Dr. Felix Theoret lots Nos. 165-54, 55, 56 and 57, Cote St. Louis, with buildings fronting on Carrières street, measuring 22 by 70 feet, for \$17,000. H. Plante sold to Joseph Cheroux, Jr., the north-west part of lot No. 35-168, Parish of Montreal, with buildings Nos. 781, 781a and 783 Champagne street, Outremont, measuring 25 by 90 feet, for \$8,186.12. Francis E. McKenna sold to the estate of the late Gerald E. Egan part of lots Nos. 4677-2 to 16, 7921 to 29, 31, 32, 34, 35, 37 to 63, 65, 66, 68 to 82, 4677, 4677-1, 30, 33, 35, 64 and 67, Parish of Montreal, fronting on the Lower Lachine Road with buildings, for \$1 and other considerations. Most important among yesterday's 27 realty transfers was a transaction involving the sum of \$60,000, this being registered when William Marling sold to the Dorchester Realty, Limited, lot No. 1632a and b, St. Antoine ward, with buildings Nos. 910 and 942, St. Catherine street west, measuring 7,276 sq. feet. STERLING REINSURANCE. Indianapolis, June 2.—Some of the changes growing out of the continuing reinsurance deal entered into recently between the Hartford Fire and the Sterling Fire of Indianapolis, have been made at the annual meeting of the latter company. The resignation of Mr. John C. Billheimer as president was accepted and Lynn S. Milliken, treasurer of the company since the organization, was elected in his place. Mr. A. G. Dugan, of Dugan and Carr, Western managers of the Hartford, was elected vice-president. Mr. James F. Joseph was re-elected vice-president and underwriting manager; Mr. Lewis A. Coleman, vice-president, and Oscar L. Ross, secretary-treasurer.

OILED CLOTH ROPES IN BURNED BUILDING Chief Mann and Other Witnesses Convinced of Incendiarism in Waterproof Clothing Fire SPRINKLER TANK EMPTY Should Have Lasted Three or Four Hours—"Never Saw Anything More Convincing of Incendiarism," said Witness—Damage of \$430,000. Strong evidence of incendiarism in the case of the fire at the premises of the Montreal Waterproof Clothing Co., 170 McGill street, on Saturday, was introduced at the inquiry conducted by the Fire Commission yesterday afternoon. Several witnesses told of finding oil soaked cloth ropes, which were apparently used to spread the flames, while piles of this material still giving off an odor of oil were exhibited in court. Deputy Chief Arthur Mann, who was the first witness, said that when he arrived at the scene of the fire he discovered that the blaze was on the second floor. Lieut. Monroe informed him that it had been started in three different places. Later, when the smoke had somewhat dispersed, he found whole lengths of cloth, twisted into ropes, radiating in six or seven different directions from a wheel in the centre of the warehouse. These ropes smelled strongly of oil, and there was a strong odor of coal oil throughout the building. Having identified portions of the exhibit in court as the ropes he had seen on that occasion, the witness proceeded to explain that these radiating ropes of cloth led to tables and racks on which goods were piled. It was reported to him that the tank supplying the sprinkler system was empty. He could not understand how it would have been emptied under ordinary circumstances in three or four hours, and at that time the fire had only been going about seven or eight minutes. He was certain that the fire could not have spread as it did except for the connecting ropes of oil-soaked cloth. In answer to a question by the commissioner, he concluded by asserting emphatically that he was convinced that the fire was of incendiary origin. Sub-Chief Joseph Lussier testified that he had found a number of rags soaked with oil on the floor and the tables in the place. He estimated the damage at \$430,000. Saw Men Running Away. The next witness, John Wallace, a night watchman, who patrols certain streets in the section where the fire occurred, said he had gone on duty at seven o'clock, and had reached the corner of St. Henry and St. Maurice streets, near the scene of the fire, discovered ten or twelve minutes later, when he saw two men come from a side door of the building, to which the firemen were called within a few minutes. The men walked quickly away, and turning down Longueuil lane, broke into a run. He looked after them, somewhat puzzled, but not at the moment suspicious. They were men of medium height, one somewhat older and stouter than the other, and both wore dark clothes, spring and fall overcoats, and hard hats. He did not think he could identify the men, as at first he had not had reason to regard them closely. A minute or two later, however, looking up at the building, he noticed flames on the second floor. He looked at his watch to be able later to give the exact time, and found it was 7:15 o'clock. He then ran to an alarm box not fifty feet away, and turned in the alarm.

Mr. Pierre Ledieu, of Weinfeld and Ledieu, who represented the proprietor of the establishment at the hearing, asked the witness how long it had taken to extinguish the fire, and was informed that it had been put out in fifteen minutes, more or less. Mr. A. M. Nairn, the fire adjuter, then asked if there had been anything to be seen which would serve as a foundation for the theory that the fire had been accidental. "Absolutely nothing," replied the witness. Patrick French, a detective, told of having been ordered to report to Deputy Chief Mann at the building, and having seen there the streamers of cloth leading in various directions, and having noticed the strong smell of coal oil. Captain John Taylor, of No. 25 station, Lieut. Albert Gauthier, of No. 4, Fireman Lucien Bourdon, and Fred Gilmore, of No. 20, gave similar evidence concerning the finding of the twisted lengths of cloth and the prevalent smell of coal oil, and a number of witnesses were heard regarding details of the operation of the sprinkler system. The hearing will be continued to-day.

NORWICH AND SCOTTISH INSURANCE COS. WON SUITS Burned Premises Were Unoccupied and Plaintiff Failed to Give Notice in Time, So Mr. Justice Maclellan Dismissed Actions. Because the premises were unoccupied and because he had failed to give due notice within the legal delays specified in his policy, Mr. D. Anderson lost two suits against the Norwich and Scottish Union Insurance Companies. The policies stated that notice of loss was to be given within 60 days, and the plaintiff did not give such notice till after a period of some nine months. Consequently Mr. Justice Maclellan dismissed the suit, which in both instances was for \$2,000. The plaintiff took out a policy for \$2,000 with the Norwich about 22 years ago. Some years later he took out another in the Scottish Union for a similar amount. He represented that in taking out the policies his intention was made perfectly clear that the insurance was to cover a summer residence, and it was generally stated in the first policy that the residence was to be generally vacated from October till May each year. The defendants opposed the action on several grounds. In the first place, by the terms of the policies, they said, plaintiff was bound to give due notice of loss, within 60 days; he did not give such notice, said defendants, until nine months had expired. Though the first policy stated that generally the house was to be unoccupied from October till May plaintiff could not read such a condition into the second policy; anyway, the fire had taken place in July, an dtne premises were then, and had been for a long time previous to that time, unoccupied. The supposition, even in virtue of the clause cited by plaintiff, was that the premises would be occupied between May and October. The policies specifically stated, according to defendants, that they would be void if the premises were unoccupied for a period of ten days, or if hazard were increased; and defendants contended that the mere fact of inoccupancy did increase the hazard.

In an almost similar case arising over the same fire, a jury in the Superior Court threw out the claim of Mrs. Anderson, who sued on account of the loss of the household furniture, the Court of Appeals upheld the jury's finding. INTERNATIONAL STEAM PUMP. New York, June 2.—In May International Steam Pump Company did \$900,000 business, the best the company has experienced in a considerable period. Betterment in earnings is not the result of war orders but of domestic demand. Plan of re-organization may be made public this week.

they had no definite suspicion as to who had started the fire. Mr. Pierre Ledieu, of Weinfeld and Ledieu, who represented the proprietor of the establishment at the hearing, asked the witness how long it had taken to extinguish the fire, and was informed that it had been put out in fifteen minutes, more or less. Mr. A. M. Nairn, the fire adjuter, then asked if there had been anything to be seen which would serve as a foundation for the theory that the fire had been accidental. "Absolutely nothing," replied the witness. Patrick French, a detective, told of having been ordered to report to Deputy Chief Mann at the building, and having seen there the streamers of cloth leading in various directions, and having noticed the strong smell of coal oil. Captain John Taylor, of No. 25 station, Lieut. Albert Gauthier, of No. 4, Fireman Lucien Bourdon, and Fred Gilmore, of No. 20, gave similar evidence concerning the finding of the twisted lengths of cloth and the prevalent smell of coal oil, and a number of witnesses were heard regarding details of the operation of the sprinkler system. The hearing will be continued to-day.

WESTERN ASSURANCE COMPANY INCORPORATED 1851 FIRE AND MARINE Assets Over \$3,500,000.00 Losses Paid Since Organization Over \$61,000,000.00 HEAD OFFICE, - - TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager QUEBEC PROVINCE BRANCH 41 St. Peter Street, MONTREAL. ROBERT BICKERDIKE, Manager

BAKERY BURNED WITH LOSS OF LIFE AND MUCH PROPERTY

Damage estimated at \$100,000 was caused by the burning of the bakery of Messrs. James Strachan, Ltd., Nos. 246 to 258 City Hall avenue, last night, when one man, a baker named Hypolite Benard, lost his life. The building was insured for practically its full value. The fire, which broke out shortly after eight o'clock, was first discovered by the bakers, who were surprised at their work by a rush of smoke and flame from the boiler rooms. So swiftly did the flames spread that the employees had barely time to escape before they were cut off. An alarm was turned in from the box at St. Catherine street and City Hall avenue, and District Chief Marin sent in a second alarm immediately upon his arrival. When the firemen arrived, the building in which the ovens are located, was ablaze from basement to roof, and the flames were rapidly spreading through the row of one-storey bakerhouses to the south, toward Dorchester street. Houses on Cadieux street, the rear of which are adjacent to the bakery, were also in danger. The section of the building in which the fire started was situated in the rear and in a most difficult position for the firemen to get at. The stablesmen, assisted by some of the bakers, did heroic work in rescuing the horses, which were quartered in the stables occupying three stories of a new wing of the establishment. The horses were taken out not a moment too soon for the fire soon spread to the new five-storey building where the stables were located. The twenty odd streams soon commenced to tell upon the fire, and at ten o'clock it was well under control, although the interior of the buildings was still a mass of flames. Had the building, situated where it was, not been constructed with thick fire-proof walls a block of Cadieux street dwellings would undoubtedly have been wiped out. Deputy Chief Mann made an attempt to search the ruins for some trace of Benard but the heat was so intense that nothing could be done for hours. The body was recovered at 4:30 this morning. Benard lived at 450 Wolfe street. DRAFT AGREEMENT PROVIDES FOR MERGING ALL TRAMWAY FRANCHISES. A draft agreement of a new Tramways franchise was submitted to the Board of Control yesterday afternoon by Controller Cote. It provides for the merging of all the company's franchises into a franchise for 30 years. Among other important changes proposed are the payment to the city of a per cent. of the gross earnings, uniform fares all over the city, the privilege of transporting freight in the city at certain hours, many new lines before November, 1916, construction of subways by the city which would lease them to the company and the widening of certain streets by the city. Controller McDonald proposed as a notice of motion that the city guarantee the Tramways Co. the amount needed for the construction of new lines.

INSURANCE BILL WITHDRAWN IN ITS EXISTING FORM. Regina, Sask., June 2. The insurance bill in its present form will be withdrawn from the Provincial Legislature and a new bill, comprising the principal features of the original act, with consolidated amendments and new additions, will be introduced in a few days. The clause requiring all provincial and extra provincial companies to double their deposit fees will be retained in the new bill.

CANADA'S HIGH COMMISSIONER. Ottawa, June 2.—Sir George Perley, who has been acting High Commissioner for Canada in London for the past year, may return to the Dominion shortly. He is expected here in July. Sir George is understood to have private interests which make it inconvenient for him to remain longer in the office he has been administering but he may be induced to do so as a patriotic duty. The work of reorganizing the High Commissioners Office is understood to have been accomplished.

ROYAL ARCANUM CAN CHANGE INSURANCE ASSESSMENTS. Washington, June 2.—The power of the Supreme Court of the Royal Arcanum to amend its by-laws to change its insurance assessments was upheld yesterday by the Supreme Court. The decision is the culmination of a long and bitter fight. The Supreme Court took a recess until June 14, No decisions in the International Harvester and other important cases were announced.

BETHLEHEM STEEL'S LARGE ORDERS. Bethlehem Steel, whose stock recently had a sensational advance, now has orders on its books amounting to \$150,000,000. Last year the company did a gross business of \$50,000,000; this year it will show \$75,000,000 gross. The company is now employing in the neighborhood of 20,000 men.

CREDIT MEN'S ASSOCIATION. St. John, N.B., June 2.—At the annual meeting of the Maritime Division of the Canadian Credit Men's Trust Association, last week, a profit of \$578,52 was shown on the year's operations. During the year 29,469 reports had been issued and 7,394 enquiries received. It was decided to open up an office in H. H. fax in connection with the Association.

U. S. TREASURY'S DEFICIT. Washington, June 2.—The treasury's deficit for the fiscal year to May 31st amounted to \$105,904,057, and, for the month of May, exclusive of the Panama Canal, \$3,686,507. The Treasury's general balance on June 1st was \$14,996,057.

CANADIANS WERE MAGNIFICENT. Ottawa, June 2.—A British officer, writing to Major-General Hughes, says that if the Germans had displayed the dash evidenced by the Canadians in recent engagements they would have pushed their way through to Calais. "The Canadians were magnificent," he says.

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UNION PACIFIC ROW IN EFFECT. APPLICATION. NORTH Toronto. TORONTO. DETROIT. CHICAGO. Cars on day train. And Standard Sleepers TRACK. 1.55 p.m. Last Race. O.N.T. Sunday, for Ste. Anne's. Williamsontown, Cornwall. PHONES: Phone Main 3125. St. Andrew St. Station.

THE LOSS BY FIRE Ottawa, June 2.—Fire which broke out yesterday caused damage to the extent of \$1,500 to a row of two storied frame houses and their contents, at 494, 496 and 498 Preston street, owned by Mr. Fred Hunt, and occupied by Mrs. M. Boston, Mr. McCormack and Mr. Charles Desorjo. The blaze was due to an over-heated stove pipe and started in the house occupied by Mr. McCormack. The loss of the buildings is covered by insurance, but the contents which suffered considerably from smoke and water, are not insured. St. Clothilde de Horton, June 2.—The house of Mr. A. Sweeney was burned on Friday, with a loss of between \$1,400 and \$1,500. Insurance of \$950 was carried.