

ROUTE AND PANAMA EXPOSITION
California Are the Same
Via Puget Sound.
A very handsome
Grand Trunk System,
the Panama-California
the Panama-Pacific Ex-
on heavy enamelled pa-
views of both Expo-
Trunk Railway System
railway, and vistas of in-
continental lines west of
elligent map is also in-
idea of the new route to
Pacific to Prince Rupert
to Vancouver to Van-
thence to California by
concise and well written
attractive routes that are
System, with 10,000 miles
service and choice
advantages to the California
the east and California
publication, are the same
Sound, while a small
in the lowest fare ex-
cludes charge for meals
between Prince Rupert and
may be had by dropping
122 St. James St., Cor-
HAS
AWAY FARM HANDS.
and employees who oppose
around a champion today
Mead, a switchman of
the Railroad Committee
and that to repeal the law
Mead asserted that the
roads now than before the
was inaugurated. He at-
tending poor equipment,
condition of some equip-
ment would turn gray. As a
that I would be commit-
ment to vote to repeal this
Judge John T. Mc-
jurisdiction in the full
Public Service Commis-
"In the hands of the
repeal of the law, he
increase in the crews
farm hands away from
the State Grange; E. C.
owners' Association, and
the same grounds.
INVESTMENT.
Railway Investment
the next sale sold 100
from yesterday's clos-
of the minimum price.
DS.
PACIFIC
SPRINGS.
Effect.
5 p.m., \$9.90 p.m.
N, HALIFAX.
pt Saturday.
n. \$8.00 only.
ICES:
Phone Main 815.
d Windsor St. Stations
UNK RAILWAY
SYSTEM
TTAWA.
9 p.m., \$8.00 p.m.
p.m., 11.05 p.m.
day. Arrives Ottawa
ches on all trains.
St. Cor. St. Francis-
Phone Main 695.
"Uptown 1181
ation "Main 829
IPS.
LINE
SERVICE
iverpool:—
March 22nd
April 12
April 19
LIMITED, General
Branch, 23 St.
cy, 530 St. Catherine
OF NAVIGATION
FROM
(S.S.) to Liverpool;
London; and
Glasgow.
ntly employed in
NDINAVIAN, Etc.
R TRAVEL
d Class & "Cabin"
Steamer
ing and all further in-
The Allan Line, Uptown
Montreal; or
General Agents
— 4 Yerville Square

COURT HOUSE DAMAGE FROM FIRE AND WATER IS \$300,000

Judges Chambers Guttered and Courts and Offices Below Damaged by Water—Heaviest Insurance Loss Falls on Phoenix Co.

The fire which yesterday afternoon gutted the upper floors of the west wing of the court house resulting in the loss of one life caused property damage to the extent of about \$300,000. It is fully covered by insurance, the heaviest loss, that of \$73,000, falling on the Phoenix of London.

While the actual fire was confined to the third floor, where the judges' chambers are located, heavy damage was done throughout the entire west wing by the tons of water pouring down through the floors and stairways. In addition to rooms 22, 27, 21 and 23 on the second floor, the main office of the Prothonotary's staff on the first floor is completely wrecked. Great damage was also done to the record department. The archives and Montreal West registry office on the ground floor were flooded, thousands of valuable documents being damaged.

Of the judges' chambers, those of Justices Greenfield, Lafontaine, Maclellan, Pouliot, Martineau and Bruneau were gutted. The first originated in a small room where stationery was stored for the use of the judges. It worked its way thence, through the roof, and gained access to the rooms of Mr. Justice Greenfield and Mr. Justice Maclellan. It was only on the previous day that the latter had insured his books to the full extent of their value.

The chambers of Chief Justice Archibald, Justices Beaudin, Lane, Robitoux, Pelletier, Archer, Demers, Guerin, Charbonneau, Teller and Fortin escaped with a severe flooding.

At one time grave fears were expressed for the safety of the law library which is located on the fourth floor. This library, which comprises upwards of 50,000 volumes worth in the neighborhood of \$250,000, is admittedly one of the best of its kind on the continent. The flames, however, were confined to the judges' chambers.

The greater portion of the loss is shared by eleven companies. Insurance on the Court House building and contents is placed with the following companies: Phoenix of London, \$73,000; Mount Royal, \$60,000; Norwich Union, \$40,000; Northern, \$29,500; Commercial Union, \$22,000; Liverpool and London and Globe, \$20,000; Continental, \$10,000; Union of Paris, \$10,000; Royal, \$7,500; Atlas, \$5,000 and Law, Union and Rock, \$4,300. Smaller amounts in several other companies bring the total to \$300,000.

Insurance of \$19,887 is carried on the library, which was not damaged, with the following: Phoenix of London, \$30,000; Royal, \$10,000, and Commercial Union, \$9,887.

NEW YORK'S DEATH RATE DROPPED TO 13.91 PER 1,000.

New York, March 11.—Mortality in Greater New York for the past week was noteworthy by reason of the extremely low point reached by the death-rate, namely 13.91 per 1,000 of the population, according to the bulletin of the Health Department yesterday. This is an unprecedented low figure for this season of the year in this climate. Every age group showed a tremendously decreased mortality from the week of 1914. Under five years of age the decrease was 118 deaths, between five and sixty-five years of age the decrease was 174 deaths, at sixty-five years of age and over the decrease was 117 deaths.

These comparisons are made without allowing for any increase in population. If such allowance be made the total decrease in the mortality of the past week with that of 1914 would be 456 deaths. The death rate for the first ten weeks was 13.90 per 1,000 of the population, as against 15.44 for the corresponding period in 1914, a decrease of 1.51 of a point.

HORSES, FARM BUILDINGS AND LUMBER DAMAGED.

A serious fire, which cast a glare over the city for a considerable time last night, threatened the destruction of a row of residences from Nos. 993 to 1001 St. Hubert St. It originated in a shed in the rear of the residence of Mr. Jules Mathieu, K.C., at 993 St. Hubert street, and the flames communicated to the roof of the house.

The kitchen and rooms in the rear portion of Mr. Mathieu's residence were damaged by fire and water, as were also the adjoining houses, occupied by Miss M. L. Dumontel, Mrs. David E. Boucher, Denis Poltras, and Edmond Perron. The damage is about \$4,000.

The farm house on the old Cross farm, halfway between Coteau Rouge and Longueuil, was destroyed last night. The farm and buildings thereon, the property of the Ross Realty Company, of Montreal, and the house, was occupied by E. Villeneuve.

The firemen from Stations 3 and 4 were called out yesterday afternoon to extinguish a fire in a lumber yard off Basin street. The blaze had originated in a lumber pile belonging to Mr. J. Wilson, of 99 Inspector street, from some source unascertained. The lumber in the pile was partially destroyed before the firemen gained control of the blaze.

BUSINESS MAN DECEASED.

St. John, N.B., March 12.—S. J. McGowan, who conducted a loose leaf system business and formerly was business manager of the Daily Telegraph, died to-day, aged 43.

A. C. Kelton, manager of the Bank of British North America here, has cable announcing death of his father, the Rev. Thomas Skelton, Canon of Lincoln. Eng., aged 81.

MARITIME PROVINCE SECURITIES

(Quotations furnished by J. C. Mackintosh & Co., Members Montreal Stock Exchange, 166 Hollis Street, Halifax, N.S.)

	Asked.	Bid.
Eastern Canada Savings & Loan	140	135
Eastern Trust Company	160	155
Maritime Tel. and Tel. pfd.	98	95
Mar. Tel. & Tel. common	70	65
Nova Scotia Underwear, pfd.	95	90
Do, common	35	30
Porto Rico Tel. Pfd.	105	102
Porto Rico Telephone Common	50	45
Stanfield's, Limited, pfd.	95	90
Do, Common	45	39
Trinidad Electric	72	68
Bonds.		
Brandram-Henderson, 6 p.c.	95	90
Eastern Car, 6 p.c.	98	94
Maritime Natl. 6 p.c.	106	97
Mar. Tel. & Tel. 6 p.c.	100	99
Porto Rico Telephone, 6 p.c.	100	98
Stanfield's, Limited, 6 p.c.	98	95
Trinidad Electric, 6 p.c.	85	83

PERSONALS

Mr. C. Ross, of Ottawa, is at the Windsor.
Mr. T. P. Whelan, of Toronto, is at the Windsor.
Mr. F. H. Dimock, of Toronto, is at the Windsor.
Mr. J. E. Vincent, of Quebec, is at the Ritz-Carlton.
Mr. J. L. Harrison has returned to town from Florida.
Mr. E. D. Normandin, of Quebec, is at the Place Viger.
Mr. C. H. Cahan, Jr., is spending a few days in New York.
Mr. J. W. Flint, of Bellows Falls, is at the Ritz-Carlton.
The Hon. C. W. Robinson, K.C., of Moncton, is at the Windsor.
Messrs. W. M. Silver and G. M. Howard, of Halifax, are at the Windsor.
Mr. F. W. Sumner, agent for New Brunswick in London, is staying at the Windsor.
The Hon. N. Perreault and Lt.-Col. L. H. Arachambault are staying at the Chateau Frontenac, Quebec.

INSURED AGAINST RAIN.

Insurance for \$5,000 against rain on three days in June next has been placed with Lloyds by Alleghany College, in Meadville, Pennsylvania. The 100th anniversary of the founding of the institution is to be celebrated by a pageant when more than 400 students will appear in the spectacle, which will illustrate periods in American history since 1815. If rain falls on the days of the pageant the college will receive \$5,000 compensation.

PER CAPITA FIRE LOSS.

The per capita loss from fire in the United States is five times as great as that of any country in Europe.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:—

	Bid	Asked
Aberdeen Estates	125	125
Bellevue Land Co.	197	197
Bligny Inv. Co.	70	70
Caledonian Realty (com.)	104	104
Canadian Consolidated Land, Limited	3	5
Cartier Realty	107	107
Central Park, Lachine	109	107
City Central Real Estate (com.)	107	107
City Estates, Limited	120	120
Corporation Estates	55	55
Fort St. Law & R. Inv.	90	90
C. C. Cottrell, 7% (pfd.)	50	52
Credit National	110	110
Crystal Spring Land Co.	58	58
Dominion Realty Co., Limited	45	50
Denis Land Co., Limited	75	75
Dorval Land Co.	15	20
Drummond Realities, Limited	100	100
Eastmount Land Co.	90	97
Fort Realty Co., Limited	174	180
Greater Montreal Land Inv. (com.)	100	118
Greater Montreal Land Inv. (pfd.)	25	38
Highland Factory Sites, Limited	50	60
Improved Realities Limited (pfd.)	50	60
Improved Realities Limited (com.)	78	100
K. & R. Realty Co.	70	70
Kenmore Realty Co.	55	67
La Compagnie D'Immeubles Union, Ltd.	40	73
La Compagnie Immobiliere du Can., Ltd.	91	91
La Compagnie Immobiliere Ouest de N. D. de Grace	91	91
La Compagnie Industrielle D'Immeubles, Ltd.	90	92
La Compagnie Montreal	80	88
La Compagnie Nationale de L'Est	125	125
Lachine Land Co.	107	107
Landholders Co., Limited	107	107
Land of Montreal	100	100
La Sallé Realty	107	107
La Societe Blvd. Pie IX	107	107
Lauzon Dry Dock Land, Limited	107	107
Longueuil Realty Co.	100	100
L'Union de l'Est	100	100
Model City Annex	100	100
Montmartre Realty Co.	100	100
Montreal Deb. Corporation (pfd.)	44	44
Montreal Deb. Corporation (com.)	89	89
Montreal Western Land	100	100
Montreal Extension Land Co., Limited	100	100
Montreal Factory Lands	55	60
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	100	100
Montreal South Land Co., Ltd. (pfd.)	40	48
Montreal South Land Co., Ltd. (com.)	10	18
Montreal Welland Land, Ltd. (pfd.)	10	15
Montreal Welland Land, Ltd. (com.)	10	15
Montreal Welland Land Co.	10	15
Montreal Western Land, Limited	100	100
Mountain Sights, Limited	100	100
Meadal Bond & Realities Corporation	75	84
Nesbitt Height	125	125
North Montreal Centre, Limited	150	150
North Montreal Land, Limited	150	150
Notre Dame de Grace Realty	100	100
Orchard Land, Limited	100	100
Ottawa South Property Co., Limited	100	100
Pointe Claire Land	100	100
Quebec Land Co.	175	178
Rivera Estates	100	100
Rivermere Land Co.	100	100
Riverview Land Co.	100	100
Rockfield Land Co.	27	20
Rosehill Park Realities Co., Limited	75	75
St. Andrew's Land Co.	100	100
St. Catherine Land Co.	100	100
Security Land Reg.	75	79
St. Denis Realty Co.	100	100
St. Lawrence Blvd. Land of Canada	115	115
St. Lawrence Heights, Limited	115	115
St. Lawrence Inv. & Trust Co.	115	115
St. Regis Park	95	102
South Shore Realty Co.	45	47
Summit Land Co.	650	680
Summit Realities Co.	50	60
Transportation Bldg. (pfd.)	80	80
Union I. Co.	140	140
Viewbank Realities, Limited	140	140
Westworth Realty	140	140
Westmore Realty Co.	140	140
West End Land Co., Limited	140	140
Windsor Arcade Ltd. 7% with 100% bonus	140	140
Bonds and Debentures.		
Alex. Bldg. 7% sec. mtg. bonds, with 50% bonus com. Bonds	75	75
Arna Gardens, Toronto, 6% Bonds	75	75
Caledonian Realities Co., Ltd., 6%	75	75
Cith Central Real Estate Bond	75	75
City R. & Inv. Co. Bond	95	101
National Trust Gold Bond	101	101
Montreal Deb. Corp. 6% Deb.	70	70
Transportation Bldg. Trust Companies	110	112
Crown	110	112
Eastern	100	100
Marcel Trust Co.	250	290
Montreal	181	200
National	223	223
Prudential (com.)	400	505
Prudential 7% pfd., 50% paid up (pfd.)	95	110
Eastern Securities	110	110



DR. ATKINS, Former president of the Federal Life, whose absorption by the Sun Life is now before Parliament for its sanction.

NEW TAXES WILL INCREASE INSURANCE COSTS TO PUBLIC

Provincial Levies Increased in Addition to New Dominion Tax—Life Officers Association Protests Ontario Government's Action.

Following the Dominion Government's war tax on insurance companies, which tax discriminates against those companies operating under Canadian licenses to the advantage of those which have not such licenses, comes news of increased provincial levies, the inevitable result which must come from these events being an increase in rates.

Ontario is endeavoring to collect a large amount in taxes from several large companies, in Manitoba the tax has been 1 per cent. on gross premiums. It is proposed to grade the tax on premiums—starting with 1 per cent., where gross premiums are under \$50,000, and increasing by jumps of one-quarter of one per cent. for every additional \$50,000. So that a company with Manitoba premium income of \$200,000 or more will have to pay 2 per cent. And the tax of one-quarter of one per cent. on income from investments in the province still stands, also the special fire-protection tax of one-quarter of one per cent. on premium income of fire companies.

The Canadian Life Insurance Officers' Association has addressed a strong letter to the Premier of Ontario pointing out that a tax on premium income has always been held by the companies to be unjust, and that the companies strongly opposed the tax long before the outbreak of war, and had taken steps to contest its constitutionality on the grounds of its being indirect taxation. The tax, says the letter, is borne, and intended to be borne, by the policyholders, and increases the cost of insurance to policyholders. The implication of the provincial treasurer that the companies, by their present action, seek to evade the payment of a war tax, is absolutely unfounded and unjust.

Practically all the Canadian companies openly agreed not to charge any extra amount in respect of existing policyholders entering active service abroad, and this notwithstanding the fact that in many cases the policies specifically provided that an extra might be charged. In addition to this they have contributed largely to the Patriotic Fund.

Steps have not yet been taken for providing for the new Dominion tax, but there appears to be no doubt that the burden of it will fall on the public. This will combine with the extra provincial taxes to increase the cost of insurance.

HEART DISEASE MOST COMMON CAUSE OF DEATH.

The deaths among the policyholders for the New York Life during the entire year 1914 numbered 8348. Heart disease heads the list, while consumption is a fairly close second. Bright's disease comes third, having caused but thirteen fewer deaths than tuberculosis.

The complete list of deaths for the year with the diseases which caused them is as follows:—

Heart disease	1,072
Consumption	967
Bright's disease	894
Cancers and tumors	708
Pneumonia	704
Anaplexy	624
Accidents	518
Diseases of arteries	319
Paralysis	285
Diseases of digestive organs	243
Liver disease	223
Diabetes	194
Bronchitis, pleurisy, etc.	177
Blood poisoning, anemia, etc.	150
Typhoid fever	139
Appendicitis	122
Spinal disease	83
Old age	68
Rheumatism	34
Nervous prostration, congestion of brain, etc.	27
All other causes	1,357
Total	8,848

The following are the ages at which the above deaths occurred. Thirty years and under, 321; between thirty and forty, 1453; between forty and fifty, 2334; between fifty and sixty, 2129; and over sixty, 2101.

BANKERS MAKING PROGRESS IN 'FRISCO REORGANIZATION.

New York, March 12.—A conference of leading interests in the St. Louis & San Francisco Railroad system, including representatives of the receivers, were held yesterday at the offices of J. & W. Seligman & Co., for the purpose of going over plans and suggestions for reorganization.

Members of the conference after the meeting, which lasted nearly two hours, said that no plan of reorganization had been decided upon. The purpose of the conference, it was said, was to go over the situation, reviewing the ground that was covered up to the postponement of further planning about three weeks ago.

It is believed that much progress was made reaching an understanding, it was said by an influential member of one of the committee that though no definite plan has been reached, negotiations were in such shape that a plan might be agreed on at any time.

MANY INSPECTIONS.

More than 100,000 fire prevention inspections are made monthly in the city of New York.

REAL ESTATE

The City of Montreal sold to J. B. Leger lots 263-2 to 8, Cote St. Louis, for \$10,902.

Wm. Levy sold to Jack Samenkov the half of lot 103 Cote St. Louis, with buildings 1647 to 1661 St. Lawrence boulevard, for \$32,000.

J. Henri Lemieux sold to Alex. Chagnon ten emplacements, Nos. 16-213 to 222, parish of Sault au Recollet, with buildings, for \$10,000.

F. X. Cabana sold to J. B. Legault, and others, the southwest part of lot 152-299, Cote de la Visitation, on Bordeaux street, for \$12,350.

Michael McDonald sold to Adelard Devogau lots 10-975 and 976, Cote St. Louis, with buildings 1770 Henri Julien street, containing 12 tenements, for \$18,000.

J. H. Demers sold to M. L. Brien the north part of lot 332-132, and the south part of lot 332-133, Cote St. Louis, with buildings 645 to 653 Marquette st., for \$10,350.

Leonard Charbonneau sold to Ovide Cardinal lots 329-266 and 267, parish of Montreal, with buildings on Eadie street, St. Paul ward, each containing 24 x 80 feet, for \$10,000.

Isaac Rivenovitch sold to Louis Solomon lot 1200-21, and parts 1200-22 and 1200-12, St. James ward, with buildings 2 to 12 Adina street, for \$1 and other considerations.

The Melbourne Land Company, Ltd. sold to Wm. J. Emerson, twenty lots, 93-152, 2149 to 22, 23, 4, 5, 53, 54, 66, 65, 37, 75 and 76, parish of Montreal, having a total area of 103,244 feet, for \$36,179.

Fifty-three real estate transfers were registered yesterday, the latest being the sale from Oscar R. Lusselle to F. G. Lusselle and Son, Ltd. of lot 184-465A, Notre Dame de Grace, lot 19-1249, parish of Montreal, lot 153-533 and 534, New Westmount, lot 10, part of lot 151, St. Lawrence ward on Bleury street, lot 225-27, 28, 29 and 30, Westmount, two lots at Walkerville, Alberta; one lot 29 and 30, Pointe aux Trembles, lot 427-373 St. Leonard, lots in Labelle, Saint au Recollet, lot 46-525 to 528, for \$74,500.

WANT NEW BUILDING LAWS.
At a meeting of the executive committee of the Montreal Chapter of the National Fire Protection Association, held on the 10th inst., a resolution was passed, protesting at the continued delay in the completion of the new building code. The Association feels that all clauses pertaining to fire protection should be submitted for their approval before the code is finally adopted.

PREMIUMS DECREASED.
The total of \$7,675,256 of fire insurance premiums in Iowa for 1914 is a falling off of \$1,729,422. During 1914 the number of companies operating in the State was reduced by 25 and many of the Iowa companies retired. The loss ratio was 63 per cent.

INTEREST EARNINGS 6.23 P.C.
The interest earnings on the invested funds of the Pacific Mutual in 1914 reached highwater mark, averaging 6.23 per cent.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion 1c. Per Word for Each Subsequent Insertion

AGENTS WANTED.

AGENTS. \$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new; sample and terms 25c; money refunded if unsatisfactory. Collette Mfg. Company, Collingwood, Ont.

WANTED—A FEW GOOD AGENTS—TO SELL Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 506-7-8 C. P. R. Building, Toronto, Ont.

WANTED AN ENERGETIC AGENT WHO CAN sell an up-to-date Accident and Health Policy, for old established company. Reply with full particulars to P. O. Box 1267.

APARTMENTS TO LET.
"THE RIGBY" 211 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone U. 521, or R. P. Adams, Main 7559.

ROOMS TO LET.
OVERDALE AVENUE, No. 6.—To let, bright large room, with hot and cold water, gas, and all home comforts, use of phone and piano, very reasonable, central to both stations, suitable for two gentlemen or married couple.

550 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board; evening dinner.

ASSIGNEES & ACCOUNTANTS.
EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancouver.

E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators; established 1864. Clarkson, Gordon & Dilworth, chartered accountants, Toronto.

BUSINESS CHANCES WANTED.
ADVERTISER, WHO IS A THOROUGHLY PRACTICAL man, would like to meet party or parties with some money to invest in a small woolen mill. Address Box 441, Journal of Commerce.

EGERTON R. CASE, Registered Patent Solicitor, Temple Bldg., Corner Bay and Richmond Sts., Toronto. Offices: Ottawa, Washington, Booklet on request.

BUSINESS OPPORTUNITIES.
FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filling room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Toronto, Ont.

FOR SALE.
USE YOUR SPARE TIME TO BUILD UP A MAIL order business of your own; we help you start for us in profits; 27 opportunities; particulars free. Mutual Opportunities Exchange, Buffalo, N.Y.

SEED CORN—CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding, Ont.

SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all made in Canada goods retail. The Alligator, St. Catherine St. West.

CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for catalogue and prices. W. E. Dillon Co., Limited, 183 George street, Toronto.

CHARGE OF ARSON AGAINST PROPRIETOR OF STORE

At the conclusion of the investigation that was conducted yesterday afternoon in the Fire Enquiry Court into the origin of the fire that occurred at 321 St. Paul street on the night of February 2nd, a warrant was issued by Commissioner Rodolphe Latulippe, charging Israel Livinson, of 187 Craig street east, the proprietor, with arson.

Livinson, who was the last to give his testimony, had answered all the questions of the commissioner as well as those of the lawyer for the insurance companies, Mr. J. Meagher, and was about to leave when the warrant was served. On being formally charged with arson, he entered the plea of "not guilty," and was immediately released on personal bail of \$2,000. He will come up for preliminary enquiry before Fire Commissioner Latulippe next Wednesday afternoon.

Mr. Livinson, in answer to Commissioner Latulippe, said that he could assign no other cause for the origin of the fire than that the stove, which was defective, by throwing out some cinders might have ignited some of the goods near the stove. He said that he had carried four thousand dollars insurance on his stock. He had sought for more insurance, but he said that it was on some machinery that he had at the store.

He said he had never offered anyone money in order that his place might be set on fire. He had left his place of business the night of the fire in company with the office boy. On going from the building and recollecting that the stove had not been properly arranged for the night, Livinson said that he had returned and had put it in order. He stated that though business was not good it was not very bad.

NEARLY MILLION APARTMENTS.