

AIR BRAKE
ER LONG TRAINS

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April 19th. The Ju-
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COAST LINES.
Morgan & Co. First
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Line general unified
recently purchased by
about 5.10 per cent.

ON TRAFFIC.
en May 1st and Sept.
special trains west-
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TORY CLOSED.
is officially stated
ers will not operate
coming season.

PACIFIC
ronto
10.50 P.M.
8.00 A.M.
Standard Sleepers
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.845 a.m., 10.00 p.m.
.540 p.m., 7.35 a.m.
.745 a.m., 9.05 p.m.
and Standard Sleep-
on-Parlor and Diner

URSIONS.
y. Days.
Int. Stations.

ES:
Phone Main 3152.
Windsor St. Stations

NK RAILWAY
SYSTEM
URSIONS.
n Canada, via "Chil-
Oct. 26, at very low
months.

ANGES.
on May 2nd. Time
and all information
gents.
Cor. St. Francois-
Phone Main 6995.
Uptown 1181
ion Main 8229

MORE ABOUT THE GERMAN WAR
LOAN AND THE NEW YORK LIFE

The details which have been afforded in regard to the recent German loan are interesting. Thus, according to the Frankfurter Zeitung, the subscriptions to the second war loan were distributed as follows among the various credit establishments:—
Million Marks
Reichbank and branches 55
Banks and bankers 5,502
Public savings banks 1,977
Life assurance companies 384
Co-operative credit companies 439
Post service 142
Total 9,900
The interesting point, says the Policy-Holder of Manchester, is that the life offices pledged \$84 million marks of the policyholders' money in this loan, which in this country, we believe, will soon be a good many points below par. The New York Life office took up 2,000,000 marks. Has this office taken up any part of the British war loan?
As the annual premiums collected in the British Isles amount to over £300,000,000 we are entitled to ask the question—if not, why not? The officials of the company say, of course, that this German loan in no way affects the British branch of the company, but we cannot agree to that. The company is supposed to be a mutual concern, and every branch is supposed to be a source of strength to the others. Anyhow, there are plenty of better offices than the New York Life.

FIREMEN OVERCOME IN BLAZE
IN CANADA SUGAR PREMISES.

Twenty firemen were overcome in a stubborn fire which was discovered at 9.15 last night in a warehouse of the Canada Sugar Refining Company, Limited, in St. Patrick street. Eight of the men were removed to hospitals, but their condition early this morning was reported as being favorable. The blaze was a stubborn one, lasting for over two hours, although the damage was relatively slight. Simultaneously with the return for the refinery fire, the first alarm was rung for a two-alarm fire in St. George street, near Vallee street, in vacant sheds. Although this last was a spectacular blaze the damage was small and no accidents occurred.
The sugar refinery blaze was discovered by a watchman who saw smoke coming from the second story, and Chief Carson and his men of the Point St. Charles division were first on the scene. The two upper floors were filled with the dense smoke of the burning jute bags and sugar, and although the rear windows and doors were thrown open it was not long before the fumes commenced to take effect upon the men. The fire was confined to the heaps of jute bags.
Directly after the sounding of the return for the first fire an alarm at 11.35 came in from box 55, at the corner of St. George and Vallee streets, followed ten minutes later by a second alarm, for a fire in a two-story wooden store shed, once used by the Roman Brothers Soda Company, in the rear of 183 St. George street. The shed was practically demolished, but the damage will not exceed \$1,000.

COMMISSION APPOINTED TO
PURCHASE WAR SUPPLIES.

Ottawa, April 27.—The Purchasing Commission, appointed to superintend the expenditure of the \$100,000,000 appropriated by Parliament for war supplies, will have the Hon. A. E. Kemp as chairman and with him will be associated Messrs. H. Laporte, formerly Mayor of Montreal, and George N. Galt, of Winnipeg.
In addition to its duties arising out of the action of the Canadian Parliament, the Commission will also purchase such supplies as the Imperial Government and the Allies require to be made in this country.

NEW YORK STATE BANKERS.

New York, April 27.—The transportation committee of the New York State Bankers Association has announced four tours of special trains for the benefit of its members by way of the New York Central lines to the annual convention of the American Bankers Association to be held at Seattle from September 6 to 10. The first two sections will leave New York on August 28, the third on August 29 and the fourth on September 2.

WANTS AUTHORITY TO SELL BONDS.

New York, April 27.—Columbus Railway, Light & Power Company has applied to the Ohio Public Utilities Commission for authority to sell at 80 or to pledge at 66 2/3 per cent. of their par value, \$1,500,000 first and refunding extension sinking fund 5 per cent. bonds dated April 1, 1915.

THEIR HEROISM APPRECIATED.

Ottawa, April 27.—The Canadian division, after four days' continuous fighting, is now held in reserve in Flanders.
Col. Carrick, who is on General Alderson's staff, wires that the heroism of the Canadians is most highly appreciated at headquarters.

YARMOUTH SCHOONER SOLD.

Yarmouth, April 27.—The Yarmouth Tern schooner G. M. Cochrane has been sold to parties in New York. She is now under charter to the Albanian Relief Commission of that city, and will load a cargo of relief supplies for Albania.

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	145	140
Eastern Trust Company	160	155
Maritime Tel. and Tel., pfd.	98	93
Mar. Tel. and Tel., common	75	70
Nova Scotia Underwear, pfd.	95	90
Do., common	35	30
Porto Rico Tel., pfd.	105	102
Porto Rico Telephone Common	60	46
Stanfield's, Limited, pfd.	95	90
Do., common	45	39
Trinidad Electric	72	68
Bonds.		
Bradram-Henderson, 6 p.c.	97	93 1/2
Eastern Car. 6 p.c.	98	94
Maritime Tel. 6 p.c.	101	99
Mar. Tel. & Tel. 6 p.c.	100	97
Porto Rico Telephone, 6 p.c.	100	98
Stanfield's, Limited, 6 p.c.	98	95
Trinidad Electric, 5 p.c.	85	80

PERSONALS

The Hon. C. J. Doherty was in town yesterday.
Mr. J. A. Gravel, of Quebec, is at the Queen's.
Mr. R. Innis Taylor, of Toronto, is at the Windsor.
The Hon. Rodolphe Lemieux is in town from Ottawa.
Major-General Lessard, of Toronto, is at the Ritz-Carlton.
Mr. C. T. Hare, Tupper street, has returned from New York.
Mr. Justice L. A. Audette, of Ottawa, is at the Ritz-Carlton.
Mr. Charles Riordan arrived at the Ritz-Carlton yesterday from Toronto.
Sir Wilfrid Laurier was in town yesterday on his way from Ottawa to Quebec.
Major Thomas Guerin has been appointed to the Canadian Remount Department and left for St. John, Que., this morning.

HAD COAL OIL IN WARDROBE
WHEN HOUSE CAUGHT FIRE

Further inquiry yesterday concerning the fire which occurred early in the morning of April 2 at the residence of Ansel Goldsmith, a real estate operator, 41 Arcade street, developed some interesting testimony before Fire Commissioner Latulippe. At the original hearing Goldsmith asserted that he had been at the theatre with his wife and child on the evening preceding the fire, and that on his return he had discovered that robbers had broken into the house, whereupon, having summoned the police, he was so moved by the fear of sleeping on the premises expressed by his little daughter, that the whole family had spent the night with a relative. In the morning, when he returned to the house, he found that there had been a fire there during the early hours of midnight.
Yesterday he was confronted by the fact that since the first hearing representatives of the insurance companies had discovered in the drawer of a wardrobe in the dining room of the house pieces of burned paper, some charcoal and traces of coal oil.
When asked to explain the presence of these things, which were found while he was in the house, Goldsmith said that he had seen the traces of coal oil and could only explain the presence of oil by the fact that several months before he had purchased some coal oil with which to treat the hair of his little daughter. How it would have been possible for this to remain in a drawer containing clothing he sought to explain by saying that his wife was generally inefficient, and was just as likely to have put it there as anywhere else. He said that Mrs. Goldsmith often remained in bed until 11 o'clock or noon, and it remained for him to get up and dress the child, take her out to breakfast, and otherwise act as nurse.
The use of coal oil had become necessary when, owing to the condition into which the child's hair had been permitted to lapse, she had been returned from the school which she was attending. Mrs. Goldsmith and the little girl were also heard, but neither appeared able to remember events which had taken place on the night preceding the fire. The case was once more adjourned.

WILL CONSULT THEIR BANKER.

Regina Sask., April 27.—To confer with Sir Frederick Williams-Taylor, general manager of the Bank of Montreal, with regard to the financing of certain civic works, Mayor Balfour and City Commissioner Thornton left to-day for the East.

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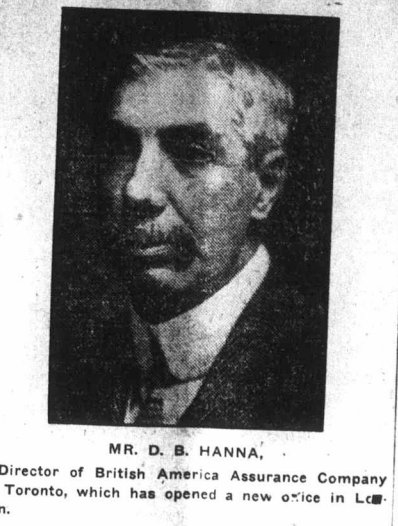
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Porto Rico Telephone Common	60	46
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Do., common	45	39
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MR. D. B. HANNA,
Director of British America Assurance Company of Toronto, which has opened a new office in London.

NEW YORK FIRE LOSS
LOWEST IN YEARS

Total was \$8,217,811 and City had per Capita Loss of \$1.44

2.53 FIRES PER 1,000 PEOPLE

Carelessness with Tobacco and Matches and Fires Were Principal Causes—Reform of Habits of People is Only Remedy.
New York, April 27.—Fire Commissioner Robert Adamson has submitted his annual report to Mayor Mitchell, showing the work of all the branches of the department for the year. Among the principal features of the report are the following:
The lowest per capita fire loss for any year in the history of the city, save one.
The lowest fire loss for any year since 1907, save two, with a population of 1,378,000 greater.
A budget for 1915, lower by \$65,000, than that for 1914, despite provision for 20 new fire companies, costing \$400,000 a year, the first decrease in a fire department budget since the creation of the greater city.
The return to the city of ten fire buildings, no longer needed as a result of economies, valued at \$550,000.
A reduction of \$152,928 in open market order purchases for the department.
An increase of 58 1/2 per cent. in the number of fire prevention orders compiled with, and 29 1/2 per cent. in the number issued.
Winning of a suit establishing Fire Commissioner's right to recover cost of extinguishing a fire due to "culpable and willful negligence."
Establishment of an emergency fire alarm system, introduction of the teaching of fire prevention in the schools, inspection of all lodging houses and public schools, and the introduction of many measures of improvement and economy.
"The fire loss was the lowest of any year since 1907, except two, 1909 and 1913, and the loss per capita the lowest of any year in the history of the city except one," says Mr. Adamson in his report. This, despite the fact that the losses for the United States and Canada were the largest in history, except alone 1904, 1906 and 1908, the years in which the Baltimore, San Francisco and Chelsea conflagrations occurred. This loss being significantly high in the period following the declaration of war in Europe, increasing in the United States and Canada \$6,000,000 in November, and over \$7,000,000 in December (about 50 per cent.). Thus notwithstanding this abnormal increase in losses, undoubtedly largely due to commercial causes, and an increase of 1,379,130 in population since 1907, our local fire loss was \$1,135,251 less than in that year and the per capita loss is 75 cents less.
The total fire loss was \$8,217,811, an average loss per fire of \$464.11, and a per capita loss of \$1.44. The total fire loss in 1913 was \$7,457,591, and the total number of fires was 12,598. The average fire loss in 1913 was \$576.32. There was, therefore, an increase of \$749,814 in the fire loss in 1914, and a reduction in the average loss from \$576.32 to \$464.11. There was an increase in the population of the city in 1914 of 216,000.
The first loss by years since 1907, together with the per capita loss, was:

Year	Loss	Per capita
1907	\$9,413,942	\$2.22
1908	9,261,978	2.13
1909	7,457,591	1.69
1910	8,591,831	1.89
1911	12,470,898	2.51
1912	9,069,589	1.79

Brief hearings were also given to the cases arising from fires at La Patrie Cafe, 81a St. Catherine street, on the morning of April 13, and at the premises of Solomon Fisher, 741 St. Lawrence Boulevard, shortly before midnight on April 11. No sensational evidence was submitted in either case.
Further inquiry will be made concerning the fire at the Standard Calendar and Novelty Company, which has been before the commission for some time. Yesterday the books of the concern were submitted, but there are other matters which require investigation.

The Young Men's Christian Association has a membership of 1,100,000, and branches in more than 40 countries.
1915 7,467,997 1.38
1914 8,217,811 1.44
The number of fires per 1,000 of population was 2.53.
The total value of property protected by the New York Fire Department is \$10,264,020,715.
As to the principal causes of fires the report contains the following tabulation:

Causes	Fires
Carelessness with cigars, cigarettes and smoking pipes	1,342
Careless use of candles and tapers	523
Children playing with matches or fire	755
Careless use of matches	1,248
Overheated stoves, boilers, ranges, etc.	958
Defective insulation	472
Hot ashes igniting woodwork	99
Bonfires, brush fires and rubbish fires	1,491

"It is obvious that the only method of fire prevention which can reduce these classes of fires is one which will reform the habits of the people," says the report. "It was with this idea in mind that I conceived the plan of having fire prevention taught in the public schools. A compact illustrated book was prepared, suitable for use in all classes and setting forth the way fires start, what causes them and the serious and far-reaching consequences which often follow."



GERMAN FLAGS CAPTURED BY THE FRENCH.

REAL ESTATE

Aaron Rechbach and others sold to Mrs. Peter MacTavish an emplacement known as lot No. 65-49-1, Cote St. Louis, with buildings fronting on Drolet and Des Carriees streets, for \$22,500.
Mrs. Francois Froidevaux sold to George Etienne Mignault, a property known as lot 845a St. James ward, with buildings fronting on St. Hubert street, measuring 25 x 145 square feet, for \$10,565.
J. B. Wilson sold to Arthur Beauvais a piece of land situated in Delorimier ward under lot No. 161-439-3, Cote de la Visitation, with buildings fronting on Masson street, measuring 25 by 63 feet, for \$9,500.
Mrs. Ulric J. Wilson sold to Arthur Beauvais, an emplacement composed of lots Nos. 161-512-3 and 161-513-2, Cote de la Visitation, with buildings fronting on Chabot street, Nos. 1578, 1580 and 1582, each emplacement measuring 27 by 23 feet, for \$9,600.

The Beaudoin Corporation, Limited, sold to Paul Corbett four lots of land situated in the Parish of Saulx au Recollet, known as Nos. 366-5, 6, 23 and 24, with buildings on the two lots first named, fronting on the public road, and the last two fronting on 54th street, each lot measuring 32 by 80 feet, for \$6,000.
Of yesterday's thirteen realty transfers the most important was a transaction involving the sum of \$37,000, when for that amount Mr. Fred Ballantyne Whitel sold to the Westmount Investment Company, Limited, a certain property in the city of Westmount, being part of lot No. 215-25, Parish of Montreal, minus the part expropriated for the opening of Sherbrooke street, having an area of 8,028 square feet, with buildings consisting of two dwellings fronting on Sherbrooke street, Nos. 4857 and 4859.

Brother Deed at Vancouver.
Vancouver, B.C., April 27.—Walter Taylor, a former member of the Toronto Stock Exchange, is dead here.

Bought Wrong Lots So Sale is Annulled by the Courts
Decision in Subdivision Case Will Have Far Reaching Effects—Montreal Investment Co. Sold 84 Lots.
A decision of interest to all who buy subdivision lots was handed down in the Court of Appeals on Saturday, when the judgment of Mr. Justice Denon, in the case of Sarault vs. the Montreal Investment Company, was unanimously confirmed. The judgment of the lower court annulled a deed of sale whereby Sarault et al. purchased some 84 lots. The grounds of the action were that there had been error, inasmuch as the lots were not situated in the place where the buyers had been given to understand they were located. The decision rendered by the court will have a wide effect on several similar cases which are now pending, both in the Court of Review and in the Superior Court.
Briefly, the circumstances were that Sarault et al. decided to buy a block of lots in a subdivision known under the name of Parc Richelieu, situated in the neighborhood of Pointe aux Trembles and St. Leonard on Port Maurice. The subdivision in question is a rather extensive one stretching from Pointe aux Trembles to St. Leonard de Port Maurice. The buyers were given to understand that the lots they were buying were located in the vicinity of a cement factory, and on the south side of a small wood which was located on the property.
They were shown lots on the south side of the road and in the vicinity of the cement works. After the sale was put through, however, they were surprised to learn that the lots actually transferred in the deed were located on the north side of the road and a considerable distance from the cement works, which fronts on the river. They accordingly sued to have the sale annulled because of error.
The defendant pleaded amongst other things, that the sale had been ratified in the fact that the plaintiffs had paid a certain amount of the purchase price even after they discovered the alleged error in the location of the lots. Both courts held that this payment did not constitute a ratification of the sale, and that, even after such payment, the plaintiffs still reserved their right to sue for the annulment of the sale. For, in the deed it was specifically stated that in the event of the purchasers failing to make any one payment when it fell due, the property was to revert to the sellers. It was thus to avoid losing the land altogether that the buyers had made payments, though they still reserved their right to protest against the validity of the sale.
The proof showed that the lots transferred were situated some three or four arpents further out than the lots which had been shown the buyers prior to the sale. It was also shown that, in the section where the buyers intended to buy, the improvements, such as sidewalks, etc., had been a factor in the deal. In the section where the lots were really located, there were no such improvements.

ST. PAUL WOULD WITHDRAW.
The St. Paul Fire and Marine Insurance Company notified the Western Automobile Conference that, unless the Niagara Fire Insurance Company joined the conference in ten days the St. Paul will withdraw from it. The Niagara, however, has taken the position that it writes only a straight fire policy on automobiles and that it is not necessary for it to join the conference.
To-day is the last day upon which the rights of subscription to the New York Central new 6 per cent. convertible bonds may be exercised.

Opera House Burned.
New Haven, April 27.—The Grand Opera House, in Crown street, the oldest playhouse in New Haven, has been destroyed by fire, and the entire fire-fighting force of the city was given a hard fight in preventing the blaze from spreading to nearby buildings. Various office buildings were endangered for a time. The loss is \$107,000. The fire started in a cafe on the first floor from an unknown cause. The theatre, originally known as the Music Hall, was erected in 1860 and was rich in historic interest. Stage notables and singers of world fame appeared there.

REAL ESTATE AND TRUST COMPANIES
Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:

Company	Bid	Asked
Aberdeen Estates	—	125
Beaudin Ltee	—	197
Bellevue Land Co.	—	754
Bleury Inv.	70	104
Caledonian Realty	—	15
Can. Cons. Lands Ltd.	3	75
Cartier Realty	—	100
Central Park Lachine	100	107
City Central Real Estate (Com.)	—	8
City Estate Ltd.	—	120
Corporation Estates	—	55
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (Pfd.)	—	17
Crystal National	—	119
Crystal Spring Land Co.	—	58
Daoust Realty Co. Ltd.	45	58
Denis Land Co. Ltd.	75	90
Drummond Realty Ltd.	15	20 1/2
Eastmount Land Co.	—	100
Fort Realty Co. Ltd.	90	97 1/2
Greater Montreal Land Inv. (Com.)	174	189
Greater Montreal Land Inv. (Pfd.)	100	118
Highland Factory Sites Ltd.	25	38 1/2
Improved Realities Ltd. (Pfd.)	—	60
Improved Realities Ltd. (Com.)	—	15
K & R. Realty Co.	78 1/2	100
Kenmore Realty Co.	—	67
La Co. D'Immob. Union Ltee	55	70
La Co. Immobiliere du Canada	40	73
La Co. Im. Ouest de N-D de Grace	91	94
La Co. Industrielle d'Immeuble	—	90
La Co. Montreal Est. Ltee	90	92
La Co. Nationale de l'Est	90	98
Lachine Land Co.	—	125
Landholders Co. Ltd.	—	97
Land of Montreal	—	100
La Salle Realty	—	97
La Societe Blvd. IX	—	64 1/2
Lauzon Dry Dock Land Limited	—	80 1/2
Longueuil Realty Co.	—	100
L'Union de l'Est	—	100
Model City Annex	—	40
Montmartre Realty Co.	—	10
Montreal Deb. Corp. (Pfd.)	—	44
Montreal Deb. Corp. (Com.)	—	34
Montreal Edmonton Western Land	—	80 1/2
Montreal Extension Land Co. Ltd.	—	92
Montreal Factory Lands	55	66
Montreal Lachine Land Syn. Co.	95	101
Montreal Land & Imp. Co., Ltd.	—	94
Montreal South Land Co. (Pfd.)	40	58 1/2
Montreal South Land Co. (Com.)	10	18 1/2
Montreal Welland Land Co. (Pfd.)	10	15
Montreal Welland Land Co. (Com.)	10	15
Montreal Western Land Corp.	—	75
Montreal Western Land Co.	—	85
Mountain Sights Limited	—	84
Mutual Bond & Realities Corp.	—	95
Nesbitt Heights	70	96
North Montreal Centre Limited . . .		