Real Estate

MOVINC PICTURE SITE

Site Chosen on St. Denis Street just Above Demontigny on the West Side of the Street—Price Paid $11 Per Square Foot.

The site has been purchased for the new picture theatre de luxe to be erected in the east end of the city by Messrs. A. Paul Keith, of Boston, and E. F. Albee, of New York, the owners of the Imperial theatre on Bleury street. The new house will be located on the west side of St. Denis street, just above Demontigny street, on property at present occupied by residences. The lot is about 200 feet deep by 120 wide, and was purchased at an average price of $11 per square foot. As the area is considerably larger than that covered by the Imperial, the seating capacity of the new house will be correspondingly increased, so that instead of accommodating 2,500 to 2,800 spectators, as does the Imperial, it will provide for over 4,000 patrons at a sitting.

In construction and finish the new theatre will follow the advanced lines of theatre building embodied in the Imperial. It will be fire-proof throughout, with numerous exits, modern ventilating system, and the latest safety methods of operating the machines. The single gallery wil be built on the cantilever principle, which dispenses with supporting pillars, thus offering an unobstructed view of the stage from all parts of the house. The same decoration and appointments which marks the interior of the Imperial will be adopted in the new theatre, for which a name has yet to be selected.

REAL ESTATE TRANSFERS

Farm Land in St. Laurent Goes Up In Value—One Sale Made at $74,000.

Marcel Martin, farmer of St. Laurent, sold to Joseph Perrier a farm situated in the parish of St. Laurent, fronting on Bois Franc Road, known as lot No. 116, which is situated between the said Bois Franc Road and the St. Genevieve Road. To deduct, however, therefrom a portion sold to the C.N.O. Railway Co., and also all the buildings on said property, having an area of 92 arpents, 56 perches and 72 feet, for $74,048.57.

Alfred Martin, dit Ladouceur, sold to Joseph Perrier a farm, being all that part of lot No. 112 of said parish of St. Laurent, contained between the Bois Franc Road and St. Genevieve Road. Deduction to be made and sold to the C.N.O. Railway Co. Total area, 59 arpents, 75 perches and 343 feet, for $47,802.76.

Mrs. Remi Lecavalier et al. sold to Joseph Perrier another farm under lot No. 113 in the parish of St. Laurent, to deduct a certain emplacement containing the whole of said farm, a total area of 40 arpents, 71 perches and 38 feet, for $32,571.04.

Edouard Lef. de Bellefeuille, K.C., sold to Arthur Joseph Godin a part of lot No. 743, St. Louis Ward, with buildings, situated at the corner of St. Denis and Ontario streets, having an area of 5,112 feet, for $40,000.

Benjamin Benoit, K.C., sold to Elie Goldfine six lots situated at Rosedale, Outremont, known as lots 25-404, 405, 406, 407, 408 and 409, each emplacement measuring 30 x 90 feet, for $20,025.

Thomas Fraser Badenach sold to George E. Dies a property known as lot 167-28, in the village of Cote des Neiges, with the dwelling house at 62 Trafalgar avenue, measuring 50 x 130 feet, for $15,500.

Mrs. Edmond Duchesneau sold to Mrs. Alphonse Ouimet lot 35-434 and parts of lot No. 35-435, with buildings thereon, fronting on Outremont avenue, measuring 43 x 100 feet, for $12,000.

Howard E. Mann sold to Mrs. Robert Adam a vacant emplacement known as lots No. 221-105, 106 and 107, fronting on Lansdowne avenue, for $14,922.

Ubaide Garand sold to Mrs. L. J. Du Castel lot No. 849-8, St. James Ward, with buildings on St. Hubert street, measuring 23.8 x 85 feet, for $11,000.

Charles Ogilvie sold to J. A. Biloodeau lots Nos. 488, 356, and 357, in the parish of Sault au Recollet, with buildings Nos. 2216 to 2226 Christopher Columbus street, for $9,400.

The Montreal Realty Co. sold to Howard E. Mann vacant lots Nos. 221-105, 106 and 107, parish of Montreal, fronting on Lansdowne avenue, Westmount, for $8,271.

INCENDIARIST AT WORK

Fire in Longueuil College Believed to Have Been Caused by Incendiarists, Authorities Have Necessary Proofs.

That the fire which destroyed the long shed in the rear of Longueuil College was of incendiary origin, is the opinion of Brother Tertullien, principal of the college.

At the same time as the fire started in the shed, a fire broke out at one of the back entrances of the college. This combined with the fact that oil-soaked rags were found in the burning shed is considered a sufficient proof that the fires were not due to natural causes.

The college has no enemies, however, and Brother Tertuillien has no idea who did the wicked deed.

The fire started at 11.30 p.m., but there was no confusion among the pupils who rendered good service in extinguishing the fire in the shed by means of a hose.

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LONDON INSURANCE MEN TO FIGHT TUBERCULOISES

London County Council Publishes Scheme for the Treatment of Disease

MANY DISPENSARIES

A Network of Dispensaries Involved in Scheme Which Will Assist in Securing Uniformity in the Treatment of Patients.

(Special Staff Correspondence.)

London, June 10.—London is setting to work seriously to fight the scourge of tuberculosis. The London County Council has just published the scheme of its Public Health Committee for the treatment of this disease under the National Health Insurance Act.

The insured workers are fully provided for by the Insurance Committee, and the Act gives power to the various municipalities to make similar provision for uninsured persons.

The London scheme contemplates a network of dispensaries linked up with the various hospitals, an advisory board, representing hospitals, dispensaries and sanitoriums, will asist in securing a uniformity of standard in the selection and treatment of patients. The provision suggested will consist of one hundred and sixty beds in hospitals, two hundred and forty in sanitoriums for adults, and one hundred and fifty for children. As far as insured workers are concerned, the London Insurance Committee have over seven hundred persons in institutions, so it is probable that the provision made by the Council will not be sufficient. Beds are to be provided in the hospitals and sanatoriums at a weekly cost of $7.50 for adults and $5.00 for children.

The cost of the scheme for the present financial year is estimated at $144,605, toward which the Treasury will contribute $71,250; and at $204,400 for 1915-16, toward which the Treasury will contribute $100,000.

REPORTS ON INSURANCE

MAJOR J. W. GUNN,
is a member of the Insurance Committee of the Canadian Manufacturers' Association, whose report has just been submitted for consideration at the annual meeting of the Association.

RATES NOT YET READY

Workmen's Compensation Rates Not Yet Determined, But Will Be Equal to Minimum Rates Prescribed by New York Insurance Department.

New York, June 10.—The Workmen's Compensation Insurance rates to be charged by the State Fund have not yet been formally determined, but it is understood that the State funds manual of rates will be equal to the minimum rates prescribed by the New York Insurance Department for stock and mutual companies, less ten per cent. In other words the State fund rates will be 90 per cent of the companies' rates.

CANADIAN MANUFACTURERS RECEIVE INSURANCE REPORT

Committee's Report is Very Full One Covering History of the Fire Insurance Movement Since 1904 up to the Present Time.

ADVERSE CIRCUMSTANCES

The Idea of an Insurance Information Bureau Developed Into Insurance Brokerage Business and Later Into Mutual Insurance Company—Company First Prospered But Support Dropped Away.

The report of the Insurance Committee of the Canadian Manufacturers' Association submitted for consideration at the annual meeting is almost a complete history of the department showing its evolution from an information bureau to an insurance brokerage business, and later to a mutual insurance company, and its trials and tribulations as such, until the responsibility was finally taken off the shoulders of the Manufacturers' Association, by Willis, Faber & Company, who recently took over the business of the Central Canada company.

This report of the committee fully expresses the gratitude it feels to Willis, Faber & Company for the happy issue out of difficulties, which at one time looked as if they might become very serious.

The report of this committee, although perhaps not admitting the insurance venture as a failure, certainly admits that it was conducted under most adverse circumstances. On the whole, the efforts of the Association to carry on fire insurance business has given rather a black eye to the mutual idea, which was looked on so favorably, when the plan was first considered by the Association of forming a company and carrying their own risks.

The establishment of the department in the first place was a logical outcome of the marked increase in fire insurance rates that followed all over Canada as a result of the Toronto conflagration of 1904. The prompt and apparently arbitrary action taken at that time by the Canadian Fire Underwriters' Association served to focus public attention upon a question of economics that had too long been allowed to pass unnoticed.

Movement Began in 1904.

A special committee was appointed to study the situation. At the annual meeting in 1904 this committee presented a report in which it began to sharp on the mutual idea, which later bore fruit in the formation of a mutual company. It discussed how in all insurance the premiums of the many were used to pay the losses of the few. In addition to paying actual losses, however, the payers of premiums had to support a very expensive business-getting organization, and provide as well for dividends to stockholders. The report also deplored the lack of effective competition amongst fire insurance companies in Canada at that time.

Department Was Formed.

As a result of this report, in 1915 a department was formed with Mr. E. P. Heaton as manager. The services the department was intended to afford were those of an information bureau, to point out with what companies risks could best be placed, and to give advice as to the standing of insurance companies.

Form Brokerage Business.

Evolution of this department quickly took place into an insurance brokerage business, as different members were in the habit of leaving insurance for the department to place, by means of charging a small commission, the department was made self-sustaining. There were some, however, who objected to this move.

From the insurance brokerage business, the jump to the formation of a Mutual Insurance Company was not a big one. The antagonism by the Canadian Fire Underwriters' Association hastened this move.

From the large and widely-scattered membership of the Association it was urged that a sufficient volume of business should be available to yield a fairly stable average for losses, and that from that basis, by the gradual accumulation of a reserve, a company could be built up that for stability and cheapness would eventually compare favorably with the New England Mutuals. If carefully handled, however, it did not seem unreasonable to suppose that a Canadian Mutual could be used to prove the adequacy of rates much lower than those quoted by the C. F. U. A., and if it did this the promoters believed it would justify its existence.

Mutual Company Formed.

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

Success at First.

In the initial stages business was secured with a readiness that augured well for the success of the enterprise. Contrary to expectations, however, what might be called the point of saturation was soon reached. By the end of the first year the company had virtually as much business on its books as it had at the end of the sixth. New lines were acquired with increasing difficulty, and more frequently than not were offset by lines that were withdrawn, leaving the company no further ahead.

Mr. Heaton Resigns.

By using the earnings of the brokerage business, and by negotiating a bank loan the company was enabled to keep its head above water for some time, but on December 10th, following a vote to continue operations, Mr. Heaton resigned as manager.

Immediately upon his retirement many propositions from firms and individuals were received. As the association's connection was deemed a valuable one.

Audit Company's Books.

An audit of the company's books was deemed advisable. For this purpose Mr. Robert Miller, a Montreal chartered accountant, and Messrs. Willis Faber and Co., Limited, insurance brokers, were called into consultation.

The report of Willis, Faber & Co. showed that were operations to be continued it would be immediately necessary either to call up a heavy assessment or else convert the company into a stock company and secure in the neighborhood of $40,000 paid up capital. The limited business enjoyed by the company in the past did not warrant the belief that either experiment would be justified, particularly in view of the disfavor into which insurance stocks had fallen and the general tightness of money then prevailing.

Service Uninterrupted.

It was regarded, however, as the utmost importance that the winding up of the company should not in any way be allowed to interrupt the continuity of the Association's insurance service. For this purpose negotiations were entered into with Willis, Faber & Co., and arrangements were concluded, whereby in return for being appointed manager of the Insurance Department and having the brokerage business transferred to them, they agreed to liquidate the company without charge, and to furnish free to all members of the Association, desiring it, a service equal in all respects to that afforded by the department in the past.

Thus the Association got out of the difficulty of a forceful assignment, which would have been expensive to Mutual policyholders, and hurtful to the solidarity and prestige of the whole organization. A voluntary liquidation has defeated to some extent, the prophecies of hostile critics and given ground for the hope that the stigma of dishonor or of failure will never attach itself to any enterprise backed by the Canadian Manufacturers' Association.

REGINA IS IMPARTIAL TO INSURANCE CO.'S

Risks on Civic Buildings Divided Amongst Different Companies

EVERYONE SATISFIED

Civic Buildings Insured to the Amount of $526,100, this is $109,000 less Than Was Originally Intended.

Regina, June 10.—Regina's City Council has adopted a very novel way of dealing with the division of insurance risks on civic buildings, so that all companies having representatives in the cty get a share of the civic business. Civic buildings will be insured to the amount of $526,100. The original intention was to insure the buildings for $636,000, but the financial committee reduced the amount by $109,900. On the basis of the original report the amounts of insurance which each company would have carried would be—

	No. of Companies.	Insurance.
J. A. Westman Agency	7	$50,400
Kerr Land Co.	6	43,200
Nay and James	6	43,200
Dom. Trust Com.	5	36,000
Sask. Under.	4	28,000
Compton and McNeill	2	14,400
Gen. Administration	1	9,600
G. H. Marsh	3	21,600
H. F. Malone	1	7,200
C. Fraser	1	7,200
Anderson, Lunney and Co.	11	79,200
McAra Bros. and Wallace	9	64,800
Flood Land Company	3	21,600
Rounding Land Co.	6	43,200
Peverett and Barrett	7	50,400
Geddie, McKay & Smith	3	21,600
Bell and Mitchell	3	21,600
McCallum, Hill and Co.	6	43,200
Sask. Mortg.	2	14,400
Cathcart 9gency	2	14,400
	88	$636,000
Reduction made by committee		$109,900
		$526,100

JOINS WORLD CONGRESS

Willard Done, Insurance Commissioner, of State of Utah, Joins Executive Staff of World's Insurance Congress.

Willard Done, Insurance Commissioner of the State of Utah, has tendered his resignation to take effect July 1, to remove to San Francisco to become a member of the executive staff of the World's Insurance Congress and to take up other important activities in connection with the insurance business there. Mr. Done will succeed W. C. Dean on the executive committee of the congress, who resigned on account of his retirement from the insurance business.

All those interested in the success of the World's Insurance Congress and the various insurance events that will precede it will realize the value of Mr. Done's activity in its behalf, as he is a man who has established a national reputation in his work as insurance commissioner of Utah, and is one of the most influential members of the National Convention of Insurance Commissioners, being first vice-president of that organization, and up to the time of his resignation was looked upon as its next president. He has served on practically all of the important committees, and was chairman of the one on publicity. He is preparing a text book on insurance, which he expects to introduce in the public schools.

Prior to his appointment as insurance commissioner of the State of Utah he had many years of practical experience as an insurance agent, and those who know him best to-day realize that his sympathies and understanding of the business is with the companies and the field forces in all of those things which make for their good in the biggest and broadest sense.

His removal to San Francisco is largely brought about by his faith in the good that will come out of this congress and his confidence in the future of San Francisco.

Mr. Done's entering the activities of the executive end of this work will be one of the new active elements in its promotion that will relieve the Commissioner in charge of it of many responsibilities; and will be creative of many new activities which the limited number of actively employed men has necessarily curtailed.

CONVENTION IS PLANNED

Insurance Presidents All Over United States Will Meet to Discuss Plans to Have Business of Insurance Established as Commerce.

(By Leased Wire to The Journal of Commerce.)

New York, June 10.—It was learned that President W. B. Joyce, contemplates calling a convention this summer of insurance companies all over the United States for the purpose of formulating plans to get legislation to have the bsuiness of insurance established as commerce, in the meaning of the federal legislation. This action is to be taken in view of the recent Nebraska and Kansas decision, which will it is feared, lead to chaos in the insurance business. Every president of an insurance company is expected to attend the conference. The proposition is in line with the line of action recently suggested by President Kingsley, of the New York Life Insurance Company, and as these two decisions have been rendered since he made the suggestion there is more reason than ever for the insurance companies securing concentrated action.

The Department of Commerce at Washington announced that during May 127 vessels of all types, agregating 20,052 tons were launched against 180 vessels, aggregating 39,913 tons a year ago.

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

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

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

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

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

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

MANUFACTURER WANTS PARTY to organize and manage sales force to sell one of the fastest selling articles on the market. Every merchant a customer. Position pays from $3,000 to $5,000 annually. Investment of $500 to $1,000 required as deposit on goods, which is fully secured. Don't answer unless you can bring good references. See A. H. Shields, Gen. Sales-manager, after 3 p.m., each day at Windsor Hotel.

SANITARIUM, DOING A GOOD business, which can be largely increased. Liberal terms offered. An ideal refined business. Only those possessing business ability and who can furnish unquestionable references considered. This proposition will bear the most searching investigation, in first instance. Apply to Box C. 45, Journal of Commerce.

TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER Typewriters. Expert repairs on all makes. American Machinists Ltd., 324 Craig W. Main 1615.

TUNGSTEN LAMPS.

EVERYTHING ELECTRICAL FOR lighting, heating and wiring. Phone for quick service. Star Electric Co., 803 St. Catherine W., Up 1375.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA.

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

FOR SALE.

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

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

(Suggestions for You to Adopt)

INVESTMENT WANTED. — HAVE several thousand dollars which I would like to invest in a manufacturing business. Investment must be protected by ample security and pay 7 per cent or more. Address:

INVESTORS—WE HAVE FOR SALE securities in the form of municipal bonds, first mortgages, and splendid industrial stocks which will net you from 4½ per cent to 8 per cent. Will be glad to recommend the best investment for your needs. Call or address:

MIRROR FRAMING.

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

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

LIGHT ENGLISH-RIGGED SKIFF wanted on lake shore between Lachine and Beaconsfield to hold about four people. Price moderate, full particulars to Box C 81, Journal of Commerce, 47 St. Alexander St., City.

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

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

TO LET.

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

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WIRELESS DECPTIONS

False Messages Received in London by Lloyds has Caused Loss of Huge Sums of Money—Remedy Needed.

London, June 10.—The frequency of the receipt of false wireless messages at Lloyds has led authorities in London to take steps to remedy the evil. One or two proposals are shortly to be submitted for approval. One is that all ships equipped with radio-telegraphic apparatus should be made to report "all well" once or twice every twenty-four hours. Another sugestion is that each vessel should have a secret pass-word known only to the captain and to the chiefs of the wireless stations. The result of scares means not only a good deal of unnecessary anxiety but a heavy loss to the underwriters, who are, in fact, beginning to doubt the accuracy of serious messages. For instance, in the belief that the news of the foundering of the Empress of Ireland was a recurrence of recent canards, the overdue market at Lloyds was found willing to write for a risk of total loss at two guineas per cent., a nominal figure at which fairly large business was done with the result that heavy liability was incurred. Not many weeks ago it will be remembered that a German steamer was reported abandoned in the Bay of Biscay and reinsurances were effected at eighty guineas per cent., but it subsequently transpired that she had gone to the assistance of another vessel in distress. Another case was that of the Pacific Mail Company's liner Siberia, which was said to have stranded between Yokohama and Hong Kong, but which was all the time safe in port. That misleading message lost the underwriters about £20,000.

Personals

Dr. R. Fulford Ruttan has returned from Toronto.

Mr. H. B. Ames, M.P., has returned from the Capital.

Mr. J. H. Rainville, M.P., returned from Ottawa yesterday.

Mr. Percy Gault will occupy his cottage at Murray Bay this year.

Mr. E. W. Gilman has left the city for his summer home in Sherbrooke.

Mr. A. A. McKenzie is the guest of Lady Clouston at St. Anne de Bellevue.

Mr. A. A. McLean, M.P., for Charlottetown, is to spend a few days in Montreal with his mother, Mrs. McLean.

Mr. Beckie Willson, the well known English author, arrived in Quebec on Saturday by the Empress of Britain. Mr. Wilson is engaged in writing a biography of the late Lord Strathcona.

POLICYHOLDERS BENEFIT

Cleveland Life Offers Free Medical Examination to its Policyholders—Believes to Reduce Disease in This Way.

A department of life and health extension, for the benefit of policyholders, is being established by the Cleveland Life. When perfected, each policyholder whose contract has been in force at least two years may be examined by one of the company's medical examiners once a year, free of charge. The policyholder will be advised of his physical condition, so that he may consult a physician if necessary. President W. H. Hunt, in commenting upon the innovation, stated that the new plan is entirely outside of contract obligations, being purely voluntary on the part of the company. In addition to this plan the Cleveland Life will circulate among the policyholders, from time to time, bulletins of an educational character which pertain to health and hygiene. Mr. Hunt added that experience has demonstrated that much can be accomplished by educational methods in decreasing the death rate from tuberculosis, typhoid fever and many other diseases. He likewise said that the waste of time and life from avoidable disease and death is very great.

The death has occurred at Ballyshannon of Professor Robert Crawford, the eminent engineer, who carried out several important schemes in Canada and one time filled the chair of Engineering at McGill University.