

FIGURES FIRST OF THE YEAR

Assets, Circulation and the Liabilities as Shown by Return.

Regulate loans (government) and private deposits, and of reserve to liability of Bank of England return.

Table with columns: Deposits, Circulation, % Res. Includes rows for 202,919, 202,403, 185,128, etc.

REVENUE OF OCEAN ACCIDENT FOR YEAR TOTALLED \$2,293,688

Increase of \$49,207 in Net Premium Income and Low Loss Ratio of 49.9 Per Cent. Are Features of Report.

London, March 31.—Though the Ocean Accident is far and away the biggest casualty insurance company in the world, transacting a vast business at home and abroad in many departments—inter alia, personal accident, sickness, employers' liability, fire, burglary, fidelity guarantee, boiler insurance, motor cycle insurance, lifts and hoists, third party insurances, transit risks, forged transfers, trusteeship insurances—its annual report is one of the shortest that is issued.

FEBRUARY

Section for February (in thousands): Increase Decrease. Includes rows for 14, 18, 181,540, etc.

ARTER AMENDED

The Bassano and Bow asking the Legislature bonding power of the bank to extend the time of completion of the years respectively from 10 to 15.

NEW COMPANY TO INSURE MUNICIPAL PROPERTIES

Halifax, April 13.—Bill No. 59 now before the Nova Scotia Legislature is entitled an Act to incorporate the Municipal Mutual Fire Insurance Union, Limited.

PROMOTING NEW COMPANY

The Western Union Fire Insurance Company of Waseca, Minn., to have a capital of \$100,000, is being promoted.

N. Y. LIFE'S LEADING STATES

The four leading States in volume of new paid policies by the New York Life during 1914: New York, 18,477 policies, to the amount of \$38,393,400.

COMPANY NOTES

P. Bonbright & Co. are the unpaid balance of Co. six p.c. notes which

LAKE MINING CO.

Lake Mining Co. has dividend of 25 cents record June 1.

PACIFIC

Excursions. y. 9.45 p.m. Int. Stations. Payment of berth.

JNK RAILWAY SYSTEM

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PROPOSALS FOR MERGER PREPARED BY COMPANIES

Plan for Consolidation of New England Casualty and Equitable Surety Has Been Submitted to Stockholders.

Boston, Mass., April 13.—Announcement has been made concerning further details of the plans under consideration by which the New England Casualty Company of Boston and the Equitable Surety Company of St. Louis shall be consolidated and a proposition to that end has been submitted to the stockholders of each company whereby they shall receive 58 per cent, and 42 per cent, respectively, of the stock in the proposed consolidated company.

Mr. Corwin McDowell, president of the New England Casualty, will be president of the consolidated company, and B. J. Tausig, president of the Equitable Surety, becomes chairman of the board of directors.

The combined company by this plan will have a capital of one million dollars, with surplus on insurance department standard of December 31 last of \$825,000, and on companies standard \$1,125,000.

The proposed consolidation will bring the company into the front rank of casualty and surety companies operating in this country. The arrangements are in the hands of President McDowell and Tausig, together with Mr. Guy A. Ham, general counsel of the New England.

MAY ABOLISH TRANSFERS

Calgary, Alta., April 13.—A number of aldermen are starting an agitation in favor of abolishing transfers and instituting straight three cent fares on the Calgary Municipal Street Railway.

INDUSTRIAL OFFICES PAID \$1,194,359 IN WAR CLAIMS

London, March 31.—The total amounts paid by the industrial offices to date under claims arising through the war are as follows:

Table with columns: Location, Description, Amount. Includes rows for Britannic, British Legal & United, etc.

CHARITABLE AND PENAL PROPERTIES SERIOUS RISKS

That serious fire hazards exist in the Wisconsin charitable and penal properties is declared in a report by fire prevention engineers to Insurance Commissioner Ekern for the Wisconsin State Insurance fund under his management.

PERSONALS

Mr. E. M. Levinson, of Quebec is at the Windsor. The Hon. C. E. Dubord is at the Place Viger. Mr. W. Burrough, of Quebec is at the Place Viger.

MINERAL SPRINGS AT SUSSEX

Sussex, N.B., April 13.—Sussex, one of the most energetic and progressive communities in the province, is coming to the front by reason of the presence of mineral springs.

RETAIL MERCHANTS CONVENTION

St. John, N.B., April 13.—The Retail Merchants' Association of New Brunswick has prepared an attractive programme for its first annual convention, which is being held here to-day and to-morrow.

STRIKE IS CALLED OFF

Auburn, N.Y., April 13.—Teh strike that tied up all city lines and the inter-urban service on the Auburn and Syracuse Electric Railway since last Wednesday, was called off to-day.

EXTENDS ITS WATER SYSTEM

Chatham, N.B., April 13.—The town of Chatham is asking the Legislature to authorize a bond issue of \$25,000 for an extension of its water system.



MR. J. GARDNER THOMPSON, Canadian Manager of the Liverpool & London & Globe Insurance Company, who are moving into fine new building this week.

MARCH FIRE LOSSES SHOW GOOD DECREASE

Aggregate is \$18,786,400 Compared With \$25,512,750 in Corresponding 1914 Period

WASTE LESS FOR QUARTER

Losses in First Three Months of Year Amounted to \$51,928,250, While in 1914 They Totalled \$70,461,650.

The losses by fire in the United States and Canada during the month of March, as compiled by the New York Journal of Commerce and Commercial Bulletin, aggregate \$18,786,400, as compared with \$25,512,750 in March last year, and \$17,511,000 in March, 1913.

Following is a list showing those which caused damage of more than \$100,000, but including Canadian fires, where the loss was more than \$10,000:

Table with columns: Location, Description, Amount. Includes rows for Williamson, W. Va., wagon factory and others, Weed, Cal., lumber plant and others, etc.

MYSTERIOUS FIRE WILL BE FURTHER INQUIRED INTO

Proprietor of Burned Cadieux Street House "Didn't Know" Anything of Outbreak.—Expected to Find Out Something.

Commissioner Latulippe announced yesterday that there would be further investigation of a fire which occurred at 1021 Cadieux street on April 3, and which the commissioner had termed mysterious and unsatisfactory, when the tenant of the house, Abraham Reubin, kept answering: "I don't know," to the questions put to him about the fire.

According to the evidence, Mr. Reubin had gone out in the afternoon before the fire occurred. This was about 7 o'clock, and Mrs. Reubin said he had not come back to supper because he had been invited out, it being a Jewish holiday.

"What would you say if the firemen swore the kitchen stove was cold when they arrived?" the witness was asked. "I don't know," he answered. "How do you think the fire started?" "I don't know."

"I don't know," he answered. "Do you think it started in the kitchen?" "I don't know."

"Do you ever think at all?" was the final question on this score. "I don't know," the witness answered again.

Mr. Reubin told how the house was occupied by himself and family on the lower flat, and by another family upstairs. Before going out on the afternoon before the fire the witness had left the key about the door of his flat.

A caesium that lasted for nearly an hour drew forth only three or four definite answers, which were to the effect that Mr. Reubin thought his loss in furniture and clothes burned was \$800, while he carried insurance for \$500.

At the conclusion, the commissioner said to Mr. Reubin: "I am not satisfied with this evidence. The enquiry will be resumed, and in the meantime you are expected to find out something more about the matter yourself."

A fire which damaged the household property of Mrs. John Jardine, 155 Mount Royal avenue west, in the early hours of last Friday morning, was also investigated. Mr. Jardine and her son being examined. No theory as to how the fire started was offered.

TAKES ADVANTAGE OF EXPOSITION

Calgary, Alta., April 13.—The city of Calgary is preparing to take advantage of the San Francisco Exposition by presenting data showing the cheap power available in the city.

Calgary has now a surplus of twenty thousand horse power to dispose of partly produced by steam and partly by hydro-electric. If a market for ten thousand horse power, were found all rates can be reduced approximately twenty per cent, although power rates in the city already are amongst the cheapest in western Canada.

CLASSIFIED ADVERTISEMENTS

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

AGENTS WANTED AGENTS—\$50 WEEKLY SELLING AUTOMATIC... WANTED—A FEW GOOD AGENTS TO SELL... WANTED—AN ENERGETIC AGENT WHO CAN...

APARTMENTS TO LET "THE RIG" 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house...

ROOMS TO LET OVERDALE AVENUE, No. 5. To let, bright large room with hot and cold water, gas, and all home comforts...

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

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...

BUSINESS OPPORTUNITIES FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filing room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected...

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

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

WESTMOUNT FIREMEN KEPT BUSY WITH TWO OUTBREAKS

Two fires breaking out almost simultaneously gave the men of the Westmount Fire Department a busy half hour last night, although neither outbreak was of a serious nature.

The first fire broke out in the basement of the Bank of Nova Scotia, in Victoria avenue. The fire started in shelves of papers from some source as yet not ascertained, and although confined to the basement, did considerable damage before Chief Moffatt and his men gained control.

Lacknow, Ont., April 13.—Wilfred Blitstein's dry-goods store was gutted by fire yesterday. The cause is unknown, though incendiarism is suspected. There was no insurance.

Cohalt, Ont., April 13.—The news has reached here of a fire at the Miracle Mine, in Langmuir Township, causing much damage and seriously hampering operations. The power house and its contents were totally destroyed.

Ayers Cliff, Que., April 13.—Fire destroyed the general store of A. G. Clough, with its entire contents yesterday. The Canadian Bank of Commerce building, which stands close to the Clough block, was badly scorched. The loss is estimated at about \$15,000, and is said to be covered by insurance.

AMERICAN EDITOR DEAD

Kansas City, Mo., April 13.—Col. Wm. R. Nelson, owner and editor of the Kansas City Star, died early today. He was 74 years of age.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

DEATHS

BURDON—On April 11th, 1915, at his late residence, 208 Manice Street, Thomas Weir, son of the late James Burdon, of Old Monkland, Scotland, and his beloved wife, Mary A. Smardon, in his seventy-fifth year. Funeral (private) on Tuesday, Vancouver, B.C., papers please copy.

PORTER—At her residence, 106 Souvenir Avenue, on April 9th, Harriet Watts Campbell, in her 74th year, youngest daughter of the late Jonathan (private) at St. Paul on Saturday.

HONAN—In this city, on April 11th, Martin Honan, advocate, age 70 years. Funeral will take place on Wednesday, the 14th April, from 425 Western Avenue (corner Grosvenor), at 8:15 a.m., to St. Leon Church, Westmount.

KLINGENBERG—On the 10th inst., at her late residence, 132 Richardson Street, Laura Montell, beloved wife of William Klingenberg. Funeral, private.

McMULLIN—On April 10th, 1915, at the residence of her son-in-law, Mr. Michael P. McGoldrick, 292 Regent Avenue, Mary McCarthy, beloved wife of the late Dennis McMullin. Funeral (private) on Tuesday, from above address, to Notre Dame Cemetery, Cleveland, Ohio, and Madison, Wis., papers please copy.

NISHE—At 223 Victoria Avenue, Westmount, on April 10th, 1915, Milton Nishe, aged 29 years, youngest son of William Nishe. Funeral private.

PICHE—At his late residence, 39 Eglum Street, Montreal, A. Oscar Piche, beloved son of Mr. and Mrs. Basil O. Piche. Funeral from the above address, Monday, April 12th, at 2:30 p.m. Ottawa papers please copy.

PERSONAL THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 544 Sherbrooke St. West. Formerly at No. 73 McGill College Avenue. Tel. Uptown 3205.

IF MISS MARY ALICE DAVY, now or formerly of St. Hubert Street, Montreal, will call on Ross & Arger, Solicitors, 120 St. James Street, she will hear of something to her advantage.

SITUATIONS WANTED. SITUATION WANTED AS MILLER—Any wheat and system, any capacity. Box 127 Journal of Commerce.

SITUATION WANTED AS CHIEF by railroad detective; age 50; expert claims adjuster; 10 years' experience; give me a trial; my railroad experience is a very valuable asset. Box 53 Journal of Commerce.

WANTED—POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce.

YOUNG MAN REQUIRES SITUATION—Bookkeeper stenographer, references. Box 44, Journal of Commerce.

TYPEWRITER REPAIRS. AGENTS FOR AMERICAN OLIVER TYPEWRITERS. Expert repairs on all makes, American Machines, Limited, 324 Craig Street, Main 1615.

TUNGSTEN LAMPS. EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 803 St. Catherine West. Up. 1376.

REST, RECREATION AND SOLID COMFORT—These are the attractions of Gray Rocks Inn. These strenuous times business men and their families can live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ideal; great big fire place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day. American plan. Phone or write for particulars. G. M. Wheeler, Proprietor, Sta. Jovite Station, Quebec.