

CAUSES DIMINUTION IN EMPLOYERS' PREMIUMS

Companies May Expect Falling Off in Premium Income—Effects of Transfer of 2,000,000 Men From Civilian Life. London.—Whatever effect the war may have on insurance business generally, it is evident that its immediate result will be a diminution in the premiums...

Table with columns: Premiums, Claims, Commission and expenses, Surplus, Additional amount required for unexpired risks, Profit.

REAL ESTATE AND TRUST COMPANIES

Table listing various real estate and trust companies with their names and addresses.

PERSONALS

Col. Grant, is at the Ritz-Carlton. Senator Sheyn is at the Place Viger Hotel. The Hon. Francis MacNaughton, of Calgary is in Ottawa.

EXTRAORDINARY INCREASE IN ORGANIC DISEASES IN STATES.

New York, February 3.—E. E. Rittenhouse, president of the Life Extension Institute, addressing the Academy of Medicine last night, declared that one of the most urgent needs of the day was a comprehensive and scientific inquiry into the causes of the extraordinary increase in American mortality from diseases of the heart, kidneys, blood vessels and other organs.

INTERNATIONAL MERCANTILE MARINE.

New York, February 3.—The Bancard Committee, representing the 4% cent. International Mercantile Marine Mortgage and the Collateral Trust Gold bonds, announces that deposits of \$17,500,000 have already been made with the depositary.

REAL ESTATE AND TRUST COMPANIES

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COL. JAS. MASON, Director of the Manufacturers' Life Insurance Company, whose annual meeting takes place to-morrow.

BRITISH LIFE OFFICES CAN BEAR STRAIN OF WAR LOSSES

London.—Great as probably will be the demands made upon British life assurance offices by reason of increasingly heavy claims on losses by war, the financial resources at command of those offices are so immense that the strain, however onerous, will be borne successfully.

HARTFORD FIRE INSURANCE.

Boston, February 3.—The annual statement of the Hartford Fire Insurance Company as of December 31st, 1914, shows total assets of \$28,954,000.

SHOE FACTORY DESTROYED DOWNTOWN FUR STORE GUTTED

Two Men Lost Lives in Back River Blaze—Aberdeen School at Moncton Burned—Valued at \$70,000.

Fire of an origin as yet unknown destroyed the factory of the Maple Leaf Shoe Company at 7 Hogan street, Hochelaga, early this morning. When the blaze started, it was quickly contained by the fire department.

ABERDEEN SCHOOL BURNED.

Moncton, N.B., February 3.—The Aberdeen School building, the principal school in the city, was totally destroyed by fire, which broke out at midnight.

WESTERN ASSURANCE COMPANY

FIRE and MARINE Incorporated 1851 Assets Over \$3,500,000.00. Losses paid since organization over \$7,000,000.00.

REAL ESTATE

C. T. Groux and others sold to the Lachine, Jacques Cartier and Maisonneuve Railway Co. part of lot 349, Parish of St. Laurent, for \$18,000.

A. M. Joncas sold to A. Leblanc lots 23-47, 472, Hochelaga ward, containing 5,850 feet, with buildings, Nos. 179 to 189 Stadacona street, and No. 235 Chamby street, for \$17,500.

DISPOSED OF LEGISLATION.

Bills creating the office of State Fire Marshal and authorizing fire insurance companies to organize in the State have been killed in the Missouri legislature.

ATLANTIC MUTUAL INSURANCE.

Boston, February 3.—The annual statement of the Atlantic Mutual Insurance Company (Marine and Inland Transportation Insurance), as of December 31st, 1914, shows assets of \$1,101,674.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CHAIG, Central property, No. 762148, at bargain price. Will take vacant lots or second mortgages for equity; a snap. C. Withycomb.

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, salesmen or other.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 123 Bleury street.

OFFICES TO LET.

BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone. G. J. Goddard, 52 Cartier Building, 212 McGill St.

PART OF BEAUTIFUL CORNER OFFICE TO LET.

Desk, chairs, telephone, light and two stenographers included in rental, \$12 per month, 31 C. P. R. Telegraph Bldg., Tel. Main 52.

PART OF OFFICE IN EASTERN TOWNSHIPS.

Bank Building to rent, with desk, typewriter, telephone, etc. Post Office Box 2812.

APARTMENTS TO LET.

MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern d'ecore, different colors; tiled bathrooms, elaborate papering and novel electric fixtures.

MACHINERY.

THE FOSS & HILL, MACHINERY CO., 344 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep sharper longer.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 78 McGill College Ave., everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmont.

SITUATIONS WANTED—FEMALE.

COMPETENT LADY SEWINGMACHINE (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M., 1299 Cartier street, City.

PLATE GLASS INSURANCE EXCHANGE FORMED IN NEW YORK

To Establish Uniform and Adequate Rates, Encourage Good Practices, Promote Co-operation, and Maintain Equitable Relations With Public.

New York, February 3.—Companies engaged in writing plate glass insurance met yesterday afternoon and adopted a constitution and effected an organization which, it is hoped, will result in bringing order out of chaotic conditions which have existed since the disruption of the Plate Glass Conference last fall.

The name of the new organization is "The Plate Glass Insurance Exchange of New York." Its objects are to establish uniform and adequate rates, based upon the respective values of the different hazards involved in the operations of its members. It will encourage good practices in the business of plate glass insurance, and promote co-operation in the collection of statistical data relating to that business.

MERCANTILE TRUST CO.

St. Louis, February 3.—The Mercantile Trust Co., executor of the estate of the late James Campbell, has sold the entire holdings of the estate in the Wagner Electric Company—945 shares at \$125 a share.

It may appear rather strange that a large estate like the Campbell estate should have to sell securities to provide for settlement of claims, but James Campbell, unlike the majority of financiers, carried no life insurance so that all money to pay claims against the estate must come from its assets.

NEW PRUDENTIAL MANAGER.

The new manager of the Prudential's Canadian division is Mr. George W. Williams, who succeeds Mr. E. I. MacIver. Mr. Williams entered the service as an inspector nineteen years ago, and has since worked in most of the company's eastern territory.

"JOY RIDERS" AND INSURANCE.

The Appellate Court of Indiana recently held that damages caused by "joy riders" to an insured car cannot be collected by the insured unless the joy riders be first convicted of the theft of the car.

CLASSIFIED ADVERTISEMENTS

FOR SALE OR EXCHANGE. SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision. WANTED TO PURCHASE A SECOND HAND car, inside size about 10 x 15 x 13. State make and price. M. S., Journal of Commerce, 35 St. Alexander Street.