

NEW TAXES
ON RAILWAY LINES

Act, 1915, more common-
becomes effective April

tion with its applica-
ship tickets are:

the tax must be paid by
and that anyone refusing
subject to a fine of not ex-

every parlor car seat,
y car berth.

ship tickets it is 5 cents
ber, according to the

is no charge on a ticket
on ocean steamship

he value.

No tax
\$1.00
\$3.00
\$5.00

at under no circum-
und, and further in-

tickets reading between
whether such tickets are

in country.

l. Railway and Steam-
collection agencies for the

seller is required to col-
assessing the ticket.

that war stamps will
railway and steamship

Companies will collect
same to the Govern-

in the Act, or as direct-

FOR PACIFIC
ON AN EXTENSION

ssouri Pacific directors
proposal to extend 224-

due June 1. The
extend their notes for

the collateral by which
of interest remains

on of 1/2 of 1 per cent.
of \$5 on a \$1,000 note

over the extension be-

ed notes. St. Louis Iron
will not be permitted

or other obligations.
providing for taxes and

at commitments and

CO. EARNINGS.
Steamship Co. for the

the, gross \$4,078.
\$1,267,994. Total in-

te, \$190,103. Depre-
fund \$250,000. Total

196,373. Previous sur-
\$26,750. Preferred di-

videndy shares \$4,002.
surplus \$141,555.

eebe is never so lean
from your window at

one well-known writ-
the sag-roofed houses

able bit of Norman
wooden bridges from

owns hugging the dark
fog. Beyond is the

rence and then as a
of the Cote de Beaupre

perspective, wear-

om Montreal to Que-
bec Viger Station. For

desiring early lunch,
or Car at 1245, while

Car helps to make

ble.

y announce that, weat-
first Upper Lake boat

McNeill for Port
and every Tuesday,
Saturday thereafter.

Northwest points is now
at Port McNicoll.

S.

PACIFIC

POSITION
SAN DIEGO,
ES.

ES.

ES.

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ES.

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ES.

ES.

TO SEPARATE COMPENSATION
FROM N. Y. INSURANCE FUND

Cost of Commission to be Levied on Casualty Com-
panies and State Fund to Pay Share.

Albany, N. Y., April 12. — Amendments to the workmen's compensation law said to have the approval of the leaders of the Legislature were introduced by Senator Argetsinger of Monroe. Most important of the amendments is a series which separates the state insurance fund from the compensation commission and sets up the fund as an insurance company, subject to the same limitations imposed on casualty companies.

The bill also provided that from Jan. 1, 1916, the compensation commission is to assess its maintenance cost upon the compensation insurance carriers of the state and the state fund is to bear its proportionate share of this expense. The state fund is to be managed by a state insurance manager named by the Governor instead of by the compensation commission.

Another section of the bill puts under the protection of the compensation law, practically all the employees in the state whose occupations are in any way hazardous, and includes all employees of the state and the cities of the state. Other occupations brought under the law by the new bill include paper hangers, elevator men, furniture movers, employees of garages, boarding, livery and sales stables, engravers, textile workers, furriers, bottlers, ice workers, blacksmiths, horseshoers, jewelry workers, janitors, window cleaners, electricians, foremen at heating plants, machinists, employees of stone crushers and grinders, cork cutters, wooden ware makers, bark mill employees, street cleaners, garbage or snow removers, water works employees, road and sidewalk construction and repair workers, marine wreckers, and repair gangs of railroads.

The state fund is made self-maintaining after the first of October, 1915, although the state must make appropriation of money to run the fund, and is to be reimbursed at the end of the fiscal year out of the state fund. Another provision of the bill is that the manager of the fund must set aside 10 per cent. of the surplus annually, until such a surplus has accumulated as seems to him sufficient to insure the stability of the fund.

A new section of the bill provides that employers in any of the classes brought under the law may form an association for accident prevention with the permission of the compensation commission and if the commission is of the opinion that the association represents enough of the employees in that class the rules of the association after approval by the state industrial board of the Labor Department are to be binding on all employees of that class. Legislators believe there will be a hearing on the bill before the end of this week.

CHANGE BROKERAGE MILES

At the meeting of the New York Fire Insurance Exchange to be held Wednesday, April 14, the brokerage committee will recommend that section 17 (d) of agreement be amended by striking out the following words:

"Nor shall any person be certified as broker who handles insurance for only one person or firm or individual members of such firm."

so that the paragraph as amended shall read:

"No brokerage shall be paid to any clerk of the assured, nor to any employee (other than a certified broker)."

This recommendation is offered in order to make this section of the agreement conform with section 9 (c) of agreement as amended by the Exchange March 18, 1915.

ASKS FOR RECEIVER.

Cirmingham, Ala., April 12. — Petition has been filed in the United States Court asking that a receiver be appointed to take charge of the affairs of the Southern States Fire Insurance Company and to wind up its affairs. The petition was filed by Attorney J. L. Drennon who last week filed petition on behalf of Urban Potts, of Northern Carolina, who asked that a receiver be appointed for the American Mortgage & Loan Company, the Southern States Fire Insurance Company and the Gorham agency. On a hearing held Saturday, Judge W. L. Grubb appointed Felix Drennon as receiver for the American Mortgage & Loan Company, but declined to appoint a receiver for the other companies. A new petition has now been filed asking that a receiver be appointed for the Southern States Company.

WOULD REPEAL STATE INSURANCE.

Chicago, April 12.—Governor Philip, of Wisconsin, in his inaugural address created to the Legislature the repeal of the law creating and maintaining a State fire insurance fund for the protection of State institutions and county property. He held that the experience had been unsatisfactory, and that the institutions do not furnish a sufficiently broad basis of average for assuming the insurance risk. A bill has been introduced in the Legislature repealing the sections creating the State insurance funds, prohibiting any further insurance and providing for the liquidation of all liability on the part of the State on January 1, 1916. Pro rata repayment is to be made to all municipal bodies on insurance cancelled.

PRUDENTIAL TO SELL ONLY 24 POINTS.

Agents of the Prudential Insurance Co. of America have begun to sell participating policies of life insurance, in accordance with the recent action of the directors under the provisions of new legislation. In future all Prudential policies will be participating. The legislation in question was an act introduced and passed in the state of New Jersey for the purpose of permitting stock insurance companies to change from non-participating companies and is in line with the mutualization plans of the Prudentials, outstanding Prudential policies have now automatically become participating and policyholders will benefit accordingly.

ANOTHER INSTALMENT DEMANDED.

New York, April 12.—The Federal Reserve Bank of New York has sent a call to member banks for the payment of the third instalment of their subscriptions to the capital stock of the reserve institution. This will be one-sixth of the subscription. It is to be paid in gold on or before May 3 and will complete the payment of 50 per cent. of the stock.

PYTOMAIN POISONING ACCIDENT.

The Michigan Supreme Court has recently decided that pytomaine poisoning is an accident within the meaning of an accident insurance policy.

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE
Bill Board of Trade Building
Telephone: — Main 7682; Up 1329
Your patronage solicited

REAL ESTATE

Alexandre Desmarteau sold to Ulrich Granger the northwest half of lot No. 374 St. Jean Baptiste Ward, with buildings Nos. 1361 and 1353 St. Lawrence Boulevard, for \$12,500.

George Lincoln sold to Joseph Trudel the northwest part of 8-288, Cote St. Louis, with buildings Nos. 1928, 1928 and 1930 St. Denis street, measuring 25 x 140 feet, for \$9,000.

Theodule W. Mahew sold to E. Dusseault the southeast part of lot 8-431 Cote St. Louis, Hochelaga Ward, having a superficial area of 3,350 square feet, with buildings fronting on St. Denis street, Nos. 2603, 2605 and 2607, for \$15,000.

The Plaza Land Company, Limited, sold to Dr. Henry Maybee, of Gananouque, Ont., a property fronting on Plaza Boulevard, forming seven vacant lots each measuring 25 x 80 feet, known as Nos. 77-84 to 80 parish of Sault au Reclot, for \$4,250.

John Henry Hand sold to James Thomas Cutler, a certain emplacement, being the southeast part of lot No. 176, 258, parish of Montreal, measuring 26 feet 8 inches by 95 feet, with two tenement buildings, Nos. 178 and 190 Harvard avenue, for \$9,340.

Joseph Bertrand sold to Trefle Charest a property situated in Cartierville, being part of lot No. 47-48-40, parish of St. Laurent, with buildings fronting on the public road, measuring 55 feet 6 inches x 48 feet 6 inches, for \$7,500.

Joseph Chevalier and others sold to Mrs. Elsie Provost two emplacements known as lots Nos. 161-204 and 205 Cote de la Visitation, each measuring 25 x 90 feet, with buildings fronting on St. Jerome street, at the west corner of Maple street, for \$19,000.

Of Saturday's 26 real estate transfers registered, the principal was one involving \$23,000, when the Sheriff of Montreal sold to H. Moses Levinoff the south part of lot No. 251, parish of Montreal, having a superficial area of 16,016 square feet, fronting on St. Catherine street, at the corner of Elgin avenue (now Melville avenue) in the city of Westmount.

Henri Blais sold to J. A. Villeneuve, an emplacement in the town of Outremont, composed of lot 33-139, the northeast part of lot No. 33-138 and lot No. 33-137, and the southwest part of lot No. 33-138, parish of Montreal, containing 40 x 100 feet, with buildings, an apartment of 16 tenements under the name of "Joffre" at No. 1105 Bernard avenue, at the corner of Quebec street, for \$15,000.

The Ross Realty Company, Limited, sold to the Island Investment Company, Limited, certain emplacements of land forming part of lots 481, 550, 553 to 558, 941, 942, 1041 and 1042 to 1048, parish of Sault au Reclot, fronting on Shaw street and on Papineau avenue, containing 25 x 89 feet each. Also lots 481, 1020 to 1028, 1242 to 1248 and 482-217 to 221, 207 to 400 and 419 to 222, about 25 x 87 feet each fronting on Papineau street, for \$9,010.

The Ross Realty Company, Limited, sold to Joseph L. Lussier, certain emplacements fronting on Cote St. Luke Road in Notre Dame de Grace Ward, forming part of lots Nos. 154-633 and 779 and of lots Nos. 168, 622, 623, 629 to 631, and of Nos. 169-574 to 583, Nos. 160-613 and 614, 168-598 and 599, parish of Montreal, fronting on Kingston avenue and Windsor avenue (now Marlborough avenue), containing a superficial area of 30,015 square feet, for \$49,700.

CANDLE LIGHTED GAS LEAK
SEARCH AGAIN A SUCCESS

The long established and popular system of searching for a gas leak with a lighted candle was again successful yesterday when Arthur Lavigne, the proprietor of a candy and fruit store at 636 Marquette street, started an explosion which aroused the neighborhood for blocks, set fire to the house and inflicted severe burns upon his own person. There can be no doubt however, of his success in locating the leak despite the contempt for the system evidenced by Chief Tremblay and the Fire Underwriters' Association.

A leak it appears, occurred in Lavigne's gas pipe early last week. He repaired it himself yesterday, the stone being inundated with gas, the proprietor, holding a lighted candle in the forefront of the expedition, commenced a search for the source of the trouble. He descended the cellar steps, having as his object the place where the gas pipe had previously been repaired.

Then an explosion happened. Lavigne was hurled back, the windows were blown out, the cellar door was twisted from its hinges, the house was shaken as by an earthquake and dense clouds of smoke rolled outwards, emblems of the hazards of the science of exploration. In the midst of these events someone rang a fire alarm and several neighbors, led by Mr. Lavigne, organized a relief expedition. They penetrated the murky, smoke-filled depths of the cellar and there found Lavigne, Sr. He was on the floor, almost unconscious, his clothing on fire and himself minus hair, eyebrows, beard and moustache, which adornments he formerly affected. The small fire was easily extinguished. Lavigne's injuries, attended to at the Hotel Dieu, are not considered critical. It is reported that he is showing symptoms of scepticism regarding the workings of his system of gas-leak discovery.

TORONTO FILM EXCHANGE

GUTTED WITH \$105,000 LOSS.

Toronto, April 12.—Fire, shortly before seven o'clock Saturday night, gutted the two upper stores of the annex to the Kent Building on the corner of Yonge and Richmond streets, occupied by the Canadian Universal Film Company and the Ramo Film Incorporated, the latter with headquarters in Chicago. The loss to the exchange is \$100,000 with insurance recently reduced to \$12,500, and the Ramo Company suffers to the extent of \$5,000. Child's Restaurant on the ground floor, suffered several thousands dollars damage by water.

The Universal Film Exchange shipped out all their consignments for the first of the week to Ontario picture theatres, on Friday, but all those destined for Toronto theatres and those which had been gathered yesterday for shipment later in the week were destroyed.

LEVIED ASSESSMENT.

An assessment has been levied against the policyholders of the Oregon Mutual Fire of Salem, Ore., which failed recently.

TO REMOVE FOREIGN
OFFICES' ADVANTAGE

Government Preparing System Which
Will Require Policyholders
to Pay Tax

CHARGE AGAINST COMPANIES

Enormous Amount of Re-insurance is Placed in Un-
licensed Companies by Canadian Companies
Who Protest Too Much.

(Special Staff Correspondence.)
Ottawa, April 12.—In accordance with the recent statement of the Minister of Finance the Government is now having prepared a system whereby the operations of licensed and unlicensed insurance companies as affected by taxation will be equalized. It will be introduced at the next session of Parliament as an amendment to the Insurance Act.

Unlicensed insurance companies have an advantage over the companies licensed in Canada in that, not being subject to taxation, they can afford to insure at lower rates than the Canadian companies. The insurance being effected by mail or through a broker, who claimed to be the agent of the policyholder and not of the company, it has so far been impracticable to impose any burden on the unlicensed offices.

With the addition of the new war taxation the situation became somewhat more serious for the companies having Canadian licenses. Their expenses were appreciably increased, the existing taxation being heavy, and the unlicensed companies had no extra expense nor taxation of any sort. The advantage of the latter was greatly increased.

To Collect From Policyholders.
The plan to remove this advantage, which is now under consideration, provides for collecting a tax from all individuals in Canada who insure their goods in an unlicensed company. At present those taking out such policies are required to report the matter to the Insurance Department. It is believed that the best way to remedy the existing evil would be by collecting a tax direct from these policyholders.

The apparent difficulty in this system is of course the probable neglect to report this insurance, particularly if a penalty in the form of a tax were to be imposed. Practically all the unlicensed insurance is to cover fire risks and it is pointed out in reply to this objection that at present it is well known to what extent policyholders carry insurance outside offices. The penalty for failure to report could be imposed in all cases discovered. It would not be difficult to obtain information because in most instances fire insurance is carried and if not in Canadian companies the inference is obvious. Accordingly, it is felt that the collection of the tax could be enforced. Then too if the tax is to be on the company taking out a policy and not on the company issuing the policy collection could be made from brokers, who now escape by claiming to be the agents not of the companies but of the insured.

Patriotism That is One-sided.
One of the pleas of the insurance companies having Canadian licenses is that the public is patriotic in insuring in companies which do not contribute to the support of Canada. They have used this argument very freely, both in their advertising and in their petitions to the Government.

In doing so, however, they have ignored the fact that they themselves place a large amount of re-insurance business with foreign companies every year. They, of course, pay taxes on the original insurance but give outside offices the benefit of the re-insurance when many Canadian companies would be willing to accept the risk.

Frequently when a large fire risk is taken by a company only 25 per cent. is retained. The remaining 75 per cent. is re-insured. In a number of cases this re-insurance is placed with foreign re-insurance companies, having no Canadian license and in no way contributing to the support of Canada. Possibly the rates obtained are lower than those offered in the Dominion. In the words of a Government authority "the amount of such re-insurance every year is tremendous." So is the amount of fire insurance placed in unlicensed companies by the public.

The companies and the public are doing exactly the same thing. Their patriotism does not extend to a readiness to pay more for an article because it is Canadian than they would for a foreign article of equal value. Few people have patriotism of the brand that does.

Legislation is the remedy for the loss of revenue which results; and legislation to cover one side of the case is being prepared. It is possible that the other phase may be dealt with also.

COMMERCIAL UNION LIST.

The Commercial Union Assurance Company has issued its list of 1915 automobiles showing model, type of body and list price, with horse power and collision insurance ratings, together with the same particulars applying to the earlier models of the cars of the manufacturers included in the list.

TO ISSUE 75,000 LICENSES

More than 75,000 licenses of brokers and agents will be issued by the Pennsylvania Insurance Department by the middle of the month. The law requires that licenses must be taken out as of April.



HON. W. T. WHITE,
Minister of Finance. His department is preparing legislation to remove the advantage which unlicensed insurance companies at present enjoy in their operations in Canada.

PERSONALS

Mr. C. Tilt, of Winnipeg, is at the Windsor.

Mr. P. A. O'Farrell left yesterday for New York.

Colonel H. H. McLean, M.P., is at the Ritz-Carlton.

Dr. Charles Harris, of Ottawa, is at the Place Viger.

Mr. J. H. Plummer was at the Windsor on Saturday.

Sir Rodolphe Forget, M.P., has returned from Ste. Irene.

Mr. P. A. Cardin, M.P. for Richelieu, is at the Queen's.

Mr. E. A. D. Ledue, of Chicoutimi, has sailed for England.

Mr. James Morris, M.P. for Chateaugay, is at the Queen's.

Mr. Alexander Reid, of Winnipeg, is at the Ritz-Carlton.

Mr. Alphonse Lemieux has returned to town from Atlantic City.

Mr. G. Maxwell Sinn returned to town to-day from Ottawa and Arnprior.

Mr. E. W. Tobin, M.P. for Richmond and Wolfe, was at the Queen's yesterday.

Mr. Armand Laverne, M.L.A. for Montmagny, arrived at the Ritz-Carlton yesterday.

Messrs. Andrew Allan and Thomas Robb, of the Shipping Federation of Canada, were in Ottawa on Saturday.

The visiting governors for the present week to the Protestant House of Industry and Refuge and to the Homes at Longue Pointe are Messrs. William Yule and James Lay.

BALTIMORE PREMIUMS.

The fire insurance premiums on risks in Baltimore city and within the five-mile limit written during the last six months of 1914, as reported to the Association of Fire Underwriters of Baltimore, aggregated \$12,123,663.

FIRE DESTROYS PLANING MILLS.

Collingwood, Ont., April 12. — Fire yesterday morning completely destroyed the planing mills and offices of the Bryan Manufacturing Company.

TO PLACE WAR CONTRACT
BOND FOR MANY MILLIONS

Surety Underwriters in New York have been interested during the past few days in negotiations for the placing of a bond for several million dollars covering advances to be made to the Canadian War and Foundry Company by the Russian Government. The bond will be to the Russian Government and the contract on which the advances are to be made is for shells and will probably aggregate between \$50,000,000 and \$90,000,000.

CLASSIFIED ADVERTISEMENTS

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

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 506-508 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.

THE RIGHT 211 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone Up 821, or R. P. Adams, Main 7450.

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.
590 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 woollen 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 filing 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 a share in profits; 27 opportunities; particulars 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.

CITY PAYS PREMIUMS BUT
BONDS NOT WRITTEN TO IT

Commissioner of Accounts for New York Discovers
Surprising System of Bonding City Employees.—
Some Unexplained Discrepancies.

New York, April 12. — At the request of Mayor Mitchell of New York, Commissioner of Accounts Leonard Wallsten has made an investigation of the amount the city pays in premiums for bonding its employees and has found there were many instances where the bonds were larger than seemed necessary and other cases where the reason for the bond was not apparent. Another irregularity pointed out in the report was that the bonds in several instances was not made payable to the city although the city paid the premiums.

On this subject the report which has been sent to the Mayor, says:
During the examination it was observed that many bonds afforded no compensation terms for direct recovery of damage by the city, such bonds being written to run to the State or to individuals. As to the over-bonding, the report called attention to the fact among others that prison keepers in Brooklyn and The Bronx are bonded at \$5,000 while in Manhattan the bond is only \$2,500 for such employees. The chief clerk in the same counties is bonded at \$10,000 against \$5,000 for the same office in New York. For some undiscoverable reason the cashier of Bronx County is under a \$25,000 bond while the New York County officer is bonded at only \$10,000.

However, the Finance Department says it has no record on its books of any money recovered during the period of the investigation nor has it any knowledge of any existing proceedings to recover on bonds, so under general conclusions the report suggests that the city bond its own employees.

The United States Supreme Court sits at noon.

Notices of Births, Marriages and Deaths, 25c each insertion.

DEATHS.
BURDON.—On April 11th, 1915, at his late residence, 209 Mance Street, Thomas Weir, son of the late James Burdon, of Old Monkland, Scotland, and his seventy-fifth year. Funeral (private) on Tuesday, Vancouver, B.C., papers please copy.

PORTER.—At her residence, 106 Souvenir Avenue, on April 11th, Harriet Watts Campbell, in her 76th year, youngest daughter of the late Jonathan Wurtelle, Seigneur of River David, P.Q. Funeral (private) at St. Rose on Saturday.

HONAN.—In this city, on April 11th, Martin Honan, advocate, age 20 years. Funeral will take place on Wednesday, the 14th April, from 4826 Western Avenue (corner Grosvenor), at 8:15 a.m., to St. Leon Church, Westmount.

KLINGENBERG.—On the 10th inst., at her late residence, 183 Richardson Street, Laura Monteith, beloved wife of William Klingenberg. Funeral private.

McMILLIN.—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 des Victoires, Cleveland, Ohio, and Madison, Wis., papers please copy.

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

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