

CONFRONT TOLEDO CANAL PLAN

Yearly Capacity Canal Would Army Engineer's Outline of Survey. A conference has been held...

U. S. WAR RISK BUREAU PAID "CARIB" AND "GREENBRIER" LOSS

Business at a Standstill and Premiums Earned Amount to \$1,650,000 With Losses of \$750,000—British Marine Losses Heavy. Washington, May 26.—The U. S. Government has...

As a result of the situation existing in the territorial waters of the belligerents of Europe...

Another cause of complaint is the loss of premium income owing to the completion of the Panama Canal...

London, May 15.—British marine losses have been heavy lately, owing to the piratical activity of the Huns...

New York, May 26.—Commenting on the reports of President Farrell's speech at the Pacific Union Club...

St. John, N.B., May 26.—Having in view prospective immigration from Holland to Canada, Y. Mairer and...

Quebec, May 26.—For the sixth time in four months fire caught last night in the attic of the Diamond Engine Company on Colomb street.

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PERSONALS

Mr. C. S. Martin, of Sydney, is at the Windsor. Mr. W. R. Beatty, of Chicago, is at the Windsor.

Mr. J. Ross Hargrave, of Toronto, is at the Windsor. Mr. Eustace Smith, of Toronto, is at the Place Vici.

Mr. Carlos Warfield, of Prescott, is at the Ritz-Carleton. Mr. H. Biermans, of Shawinigan Falls, is at the Place Viger.

Mr. W. A. Willis, of Victoria, B.C., is in Montreal on a visit. Hon. Robert Rogers is back in Ottawa, after a few weeks' visit to Winnipeg.

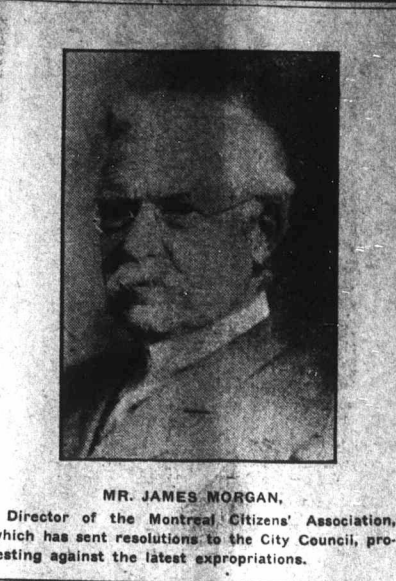
Major-General Hughes has returned to Ottawa from a visit to New Brunswick. Mr. Thomas Malcolm, of Campbellton, was in Montreal yesterday on his way to Ottawa.

The visiting governors of the Montreal Dispensary during the week ending May 29th are Messrs. W. Hutchinson and C. A. Jaques.

Mr. Reginald B. Abbott-Smith, son of Rev. Dr. Abbott-Smith, of Ingleholm, Bellevue Ave., Westmount, who crossed to England on the Lusitania on April 23rd, has obtained a commission in the East Kent Regiment.

Mr. Douglas R. Hemley has just been appointed Provincial Manager of the Continental Life, with offices in the City and District Savings Bank Building, 180 St. James Street.

Mr. Angus McDonald, of the Employment Department of the Dominion Steel & Coal Company, Sydney, has been in Montreal this week.



MR. JAMES MORGAN, Director of the Montreal Citizens' Association, which has sent resolutions to the City Council, protesting against the latest expropriations.

Entrance into Conflict Has Little Effect—Mediterranean Rates at 3/4 of 1 Per Cent.—Few Underwriters Expect New Submarine Operations. New York, May 26.—War risk insurance rates in the local market show no upward tendency...

The rate to Ireland has been cut from 2 per cent. ruling last week to a basis of 1 1/2 per cent. and the schedule on shipments to the east coast of England and Scotland has also been cut by approximately one-quarter of 1 per cent.

Rates to Mediterranean ports are now being quoted at three-eighths of 1 per cent. for both inward and outward voyages. It is not expected that any additional dangers will be met by British or French shipping...

It is the view of the underwriters that the entrance of Italy into the war, if anything, makes for better conditions from the standpoint of war risk insurance, inasmuch as it effectively removes all possibility of seizure or detention by the French or British authorities...

The temporary suspension of such conferences, owing to the misunderstanding which appears to have arisen on account of the phrasing of the recent communications from the British Foreign Office at London...

The following table gives the respective ranges of war risk insurance rates prevailing in the local markets yesterday on shipments in vessels of various nationalities to all ports. The low range will show the rates at which many of the underwriters are taking business...

Table with 3 columns: Region, American, and British. Lists rates for various regions like England and Scotland, Ireland, London, Europe, etc.

REAL ESTATE

Simon Erdreich sold to Benjamin Mark Felner lot No. 754-2, St. Lawrence Ward, fronting on St. Famille street, measuring 21 x 53 feet, for \$9,000.

Harris Shrage sold to Davis Shrage lot No. 137-231, Cote St. Louis, with buildings Nos. 1312 to 1319 City Hall avenue, measuring 42 x 74 feet, for \$6,000.

The Marcell Trust Company, Limited, sold to N. S. Carriere, part of lot No. 3-7-8-22 and 23, parish of Lachine, town of Dorval, having a superficial area of 25,049 square feet, for \$5,000.

Thomas Jones sold to Francis Patrick Phelan lot No. 637-309, parish of St. Laurent, with buildings fronting on Greenhields avenue, measuring 25 x 78 feet, for \$4,100.

Leon Blouin sold to Mrs. J. B. Paucot lot No. 226-497, parish of Saint as Recollet, with buildings fronting on St. Charles street, in Ahuntsic ward, measuring 2,500 square feet, for \$6,000.

The Marcell Trust Company, Limited, sold to J. V. Boudrais, Limited, lots Nos. 149-499, 500, 501, 502, 503, 504, 505, 506, 152-402, 403, 404, and 405, parish of Montreal, fronting on Mayfair avenue, Parkdale, Notre Dame de Grace Ward, for \$7,678.22.

Of 24 real estate transfers registered yesterday, the largest was the sale from Charles H. Schreyer and others to Keve Blackman, of part of lots Nos. 491-1 and 2, the southeast part of lot No. 491-2, and the northwest part of lot No. 491-3, St. Jean Baptiste ward, each measuring about 83 x 66 feet, with Nos. 1348 to 1364 St. Urban street, for \$22,833.

The Montreal East Land Company, Limited, sold to Theophile Lapierre lots Nos. 88-191 to 208, Parish of Pointe aux Trembles, fronting on Grande Allee; lots Nos. 90-269 to 274, fronting on Laguachetiere street, Pointe aux Trembles; lots Nos. 90-299, 300, 301, 302, 303, 304, 305 and 306, fronting on Dube street, Pointe aux Trembles; lots Nos. 92-277 and 278, fronting on Laguachetiere street, Pointe aux Trembles; lots Nos. 92-286, 287, 288, 289, 290, 291, 292 and 293, fronting on Dube street, Pointe aux Trembles; and lots Nos. 92-207 to 214, fronting on Marlan avenue, same place, for \$18,000.

Resolutions opposing some of the City Council's latest exploits in the expropriation of land were presented to that body yesterday afternoon by the Montreal Citizens' Association. They are as follows: "Whereas, it is proposed by the city of Montreal to buy a large block of land of about 46,092 feet, mostly enclosed, at the high figure of \$184,268, for the ostensible purpose: (1) Of carrying out the widening of St. Denis street on a frontage of about 30 feet only; (2) of opening Drole street; (3) of giving a depth of 100 feet to seven lots which the city owns on Boulevard St. Joseph, as well as to the lots on St. Denis street;

"Whereas, the fact of purchasing lots measuring only 30 feet fronting on St. Denis street will leave the adjoining lots (not included in this deal) projecting into the streets and therefore constituting no real improvement and no useful widening; "Whereas, the lots owned by the city on Boulevard St. Joseph have already a sufficient depth of more than 80 feet from the new lines of the street; "Whereas, the present financial situation of the city of Montreal is recognized as not warranting such a considerable expenditure; "It is resolved that the Montreal Citizens' Association is strongly opposed to this transaction, and it does inform the Board of Commissioners and the City Council of its objections."

The second resolution refers to the Collard property deal for enlarging the Craig street pumping station. It reads: "Whereas, it is proposed by the city of Montreal to purchase land to enlarge the pumping station on Craig street, it is resolved that before proceeding with such purchase the city authorities be asked to ascertain if such improvement is necessary and if it is not possible to buy other contiguous land as may be needed at a very much lower price than what it is proposed to pay;" A resolution of condolence with the family of the late Lieut. Guy M. Drummond was passed at the same meeting of the association which adopted the above.

The Travellers' Life Assurance Company, of Canada, reports the following figures for the close of 1914: Assets \$229,206.50; Liabilities \$135,050.58; Excess of Assets \$94,226.42; Subscribed uncalled capital \$492,860.00; Total surplus security for Policy-holders \$587,086.42.

Table with 4 columns: Region, American, Other neutrals, and British. Lists rates for Sweden, Malmö, Inward, Stockholm, Holland, South Africa, etc.

LUSITANIA INSURANCE LOSS WILL AGGREGATE \$10,000,000

Ship Carried \$7,500,000 Protection and Loss From Property, Life and Accident Insurance Was Enormous—British Companies Will Suffer Most. New York, May 26.—That the total insurance which will ultimately be paid as a result of the sinking of the Lusitania will approximate \$10,000,000 is the estimate of the Market, World and Chronicle in an article dealing with the amount involved.

It is, of course, as yet impossible to calculate even with approximate accuracy the amount of insurance of all kinds which the destruction of the Lusitania involves," it says. In fact, precise figures will never be obtained, because of the innumerable insurance payments, which will never be noted and listed, except by insurers and insured. It is probably not an over-estimate, however, to put the aggregate insurance which will ultimately be paid at quite \$10,000,000, though this will fall short of the total amount of the loss, even leaving out of account the value of uninsured or insufficiently insured lives.

The value of the Lusitania herself was certainly not much below \$8,000,000, although it is understood that she was insured for only about \$7,000,000, of which amount the British War Risk Bureau carried \$6,000,000, the remainder being insured with London and Lloyds underwriters, and with British marine insurance companies. The insurance on the cargo is estimated to have been approximately \$700,000, a considerable part of which was carried by American marine insurance companies. The loss on the cargo would have been materially larger had not important shipments, expected to go forward on the Lusitania, been deferred until the next sailing.

"The property loss occasioned by the destruction of the Lusitania was accordingly enormous, and must be added to the gigantic bill which is day by day piling up, to represent the diminution of the economic resources of mankind occasioned by this most destructive of wars. But the property loss is far from reaching to the great sum-total which insurance must provide as a result of the disaster. Life insurance and accident insurance must both be taken into account, in addition to marine insurance. "The amount of life insurance carried by the passengers and crew of the Lusitania is as yet very imperfectly ascertained. In general, it may be assumed that the male cabin passengers, owing to their standing in life, had their lives insured upon a scale much above the average. Such of them as were Americans undoubtedly carried their life insurance with American companies, though the much larger number of English and other nationalities undoubtedly had their insurance predominantly with companies in the countries of which they were citizens. The figures for these latter can by no possibility ever be known. As for insurances with American companies, thirteen of these companies have thus far made known (subject to later rectifications upon more complete information as to lives lost on the ship), that they have sustained losses aggregating nearly \$420,000.

"The list of reporting companies however, is as yet small—only 21—and more than one of the largest companies in the country have not yet made their losses known. The grand total, therefore, if it could be obtained, would certainly be far greater than the amount stated. N. Y. GRAND LODGE OF A. O. U. W. REINSURES AND LIQUIDATES. The New York Grand Lodge of the Ancient Order of United Workmen has made arrangements, with the approval of the New York department to reinsure all its business in the Connecticut Grand Lodge of the order and to go into liquidation. According to present estimates, the New York body will pay about thirty per cent. on outstanding claims. An examination recently made of its financial condition by the New York department shows an excess of liabilities over admitted assets of \$399,045. The amount of death claims unpaid was \$449,049, to meet which the emergency fund was inadequate, leaving a balance of \$292,943 unprovided for.

RATS MIGHT HAVE DONE IT. At the investigation held yesterday afternoon into the cause of the blaze in a shed at the rear of the home of Albert Hayes, locomotive fireman, 690 St. Dominique street, the Commissioners were unable to ascertain the cause of the fire. According to the evidence a small fire took place in the house on May 20, and the following morning the shed was destroyed. Mr. Hayes said he had no insurance on his furniture. He did not think any of the neighbors were enemies of his. "Rats," he declared, "might have been the cause of the second fire." The first blaze originated from a cigarette which had been thrown on a mattress. Canada has withdrawn the embargo against the exportation of wool to the United States.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Supplying Coal for the Dominion Buildings," will be received at this office until 4:00 P.M. on Thursday, June 17, 1915, for the supply of coal for the Public Buildings throughout the Dominion. Combined specification and form of tender can be obtained on application at this office and from the caretakers of the different Dominion Buildings. Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures. Each tender must be accompanied by an accepted cheque on a chartered bank, payable to the order of the Honourable the Minister of Public Works, equal to ten per cent. (10 p.c.) of the amount of the tender, which will be forfeited if the person tendering declines to enter into a contract when called upon to do so or fail to complete the contract. If the tender be not accepted the cheque will be returned. By order, R. C. DESROCHERS, Department of Public Works, Ottawa, May 20th, 1915. Newspapers will not be paid for this advertisement if they insert it without authority from the Department—7876.

WESTERN ASSURANCE COMPANY. FIRE AND MARINE. Incorporated 1851. Assets Over \$3,500,000.00. Losses paid since organization over \$61,000,000.00. HEAD OFFICE, TORONTO, ONT. W. R. BROCK, President. W. B. MEIKLE, Vice-President and General Manager. QUEBEC PROVINCE BRANCH. 61 St. Peter Street, MONTREAL. ROBERT BICKERDIKE, Manager.

SHOWS PHASES OF INSURANCE HISTORY IN 2075 YEARS

San Francisco, Cal., May 25.—Thursday next, May 27, will be observed at the exhibition as "Prudential Day." A delegation of more than 200 agents have been sent out. The exhibit of the company which is now open in the Social Economy Palace of the Mines and Metallurgy building, will be of special interest on this occasion. While it is primarily scientific, the display was popularized as much as possible, and includes models of the home office buildings, a replica of the Rock of Gibraltar from stone from that fortress and a stained-glass window of the rock.

The general exhibit is subdivided into ten sections each one as comprehensive as it could be made. Section one consists of forty charts, illustrating the business methods of the company, such as organization and administration, the evolution of the different kinds of policies, the distribution of industrial claim payments in Newark, the rejection rate, the Prudential plan for retirement and disability allowance and the essentials of the Prudential campaign for public health and personal hygiene.

Section two consists of fifty-six charts showing the company's mortality findings on ordinary and industrial insurance, morbidity statistics based on research work through qualified agencies, with charts showing the dangerous trades and unhealthy trades. The third section comprises a series of sixty-four charts illustrating the mortality in the Western Hemisphere, beginning with Greenland and Alaska and ending with the Southern provinces of Argentina and the Falkland Islands. The co-operation of the different governments has been given in the preparation of this section, and in some sections of South America the data was specially prepared for the company. The great sanitary arrangements at Panama, the local frequency of tropical diseases at different seasons, the rainfall and the healthfulness of different localities are all clearly shown. All of the mortality and climatic data utilized in this section are the result of original tabulation and analysis.

American health problems are dealt with in the fourth section, which is made up of thirty-two charts illustrating the elements of American mortality, including several historical charts indicating the mortality in the last century in some of the greater cities of the United States. One of the most important and interesting exhibits is that dealing with insurance history, the series of forty charts visualizing important phases of insurance history from the time of the Rhodian Sea Law, B.C. 1000, to the commencement of industrial insurance in this country in 1875. It concludes photographic copies of the ancient insurance documents, among them the rules and regulations of the Lannuvium Burial Society, A.D. 23; the Roman life table of A.D. 226, and thence down through the ages of evolution to the industrial insurance period. Another section illustrates the work of life insurance companies throughout the world, representing the co-operation of practically all the leading companies. Charts of the methods in Bulgaria, China, Dutch East Indies, Finland, Greece, India, Jamaica, Japan, Russia and South Africa are included, and is believed to be a valuable contribution to the aims and purposes of the World's Insurance Congress.

The architectural plans of the big companies all over the world are represented in another section by photographs of the home offices of the companies of every race and clime. Then there is the exhibit of the original international awards to the company at previous exhibitions, and then the exhibit of the model of the Rock of Gibraltar, and the stained glass window of the same subject.

PROLONGING PARLIAMENT'S LIFE. London, May 26.—Special legislation, now that the new Imperial Coalition Government is in office, is likely to be enacted in the near future prolonging the life of the present Parliament indefinitely. GERMAN SOLDIERS PLEADED. Paris, May 26.—German soldiers at the front, when they heard that Italy had entered the war, are reported to have exclaimed: "So much the better. It will be over all the quicker."

PACIFIC

TIME MAY 30TH. application. DAILY For 10.50 p.m. 8.45 A.M. 10.00 P.M. RAILWAY SYSTEM THROUGH ALL THE WAY THROUGH CHICAGO... OFFICES: Phone Main 3125. WANTED: BUILDING CONTRACTOR...