C STILL ABNORMAL

d With Nominal Harvest Believe Low Point in . s Been Reached.

rating conditions of West. ed normal after the recent ters and washouts. Traffic ng the results expected, but erment with normal harvest comparisons are being made ovement of last year, which than the present, so that is total tonnage this year up year ago. Aside from last a good business with the

is moving 5 to 7 per cent ago. The heaviest losses estern and the lightest hy shows a loss of 3 to 4 pe e in June its business was st year. The present los

unning close to last year the past two weeks, which pression among traffic of dnt has been reached, an d as soon as the weather ent of grain, and this yes much, even though th With the balance of last year's, an enlarge will enable the roads to g of a year ago.

merchandise is showing gain on a few roads, and even to a fair loss. Luml most of the other freight ago, while ore shows a

from the Pacific Coas he normal, but roads makama Exposition travel are y for, and the gains large, ere, and help out with the erating expenses are high hs, but the roads will reap tures for betterments late e railroad situation in the

ncreased as it usually doe Cars were plentiful, and is minal markets, and an im nt to create an acute c Chicago last week were cent, more than the pre shels, or 52.3 per cent., un 00 bushels, or 30 per cent Wheat arrivals were n in over four years, by s for the week, and from last year's. Corn he average, but decreased previous week, and gained ed with last year's

cent, over the same week traffic were rather unfav ur owing to small stocks rovisions, as supplies are ght was moved both eas and was the chief source ig enlargement to c

om last year. ell off 310 tons, but gained

icago last week incres k, and lost 408,000 bushels eased 1,000 barrels for the

in, but rates on the latter to Buffalo

ADS.

V PACIFIC EXPOSITIONS.

\$114.50 \$97.00

\$95.30

rvice: a Canadian Rockies.

50 p.m., Via the Great

FFICES: Phone Main 8125

r & Windsor St. Stations

RUNK RAILWAY

E MAINE COAST. 20 p.m. daily. pamphlet describing many

N-NEW LONDON

30 p.m. daily. NK PACIFIC

THE PANAMA-PACIFIC ISKA AND THE DN. the Pacific Coast through ckies and Central British rince Rupert, B.C., with al. Steamships for Pacific toria and Seattle, through

Station Main 8223 es St., Cor. St. Francois-Xavier—Phone Main 6908 tel ... Uptown 1187

INSURANCE OF \$150,000 WAS CARRIED ON STEAMER EASTLAND

proved Relatives of Dead Might Obtain Verdicts Amounting to Millions

chicago. July 28 .- The insurance loss on the East and on the physical property will not be heavy. It astimated that \$25,000 will easily cover the physial damage. The vessel was insured for \$150,000. and it is understood that the owners got as large a portion of insurance to value as possible.

The protection and indemnity insurance on the astland through whose capsizing so many people ded is placed in the English "clubs" or associations of shipowners for mutual insurance. This is practically the same as liability insurance and, furthermore is unlimited. The clubs divide large risks with each other so the liability will be somewhat dided. In case negligence is proved the relatives of thousand or more dead might secure verdicts regating say four or five million dollars.

insurance on the Eastland was placed by H. Sexton, of John Prindeville and Sons, marin derwriters. Mr. Sexton very firmly, but courusly, declined to furnish any information as t mpanies in which the hull insurance was plac-It is known, however, that the bulk of the ince was placed abroad. Wiliam Conkling, liggins and Cox, of New York, managers of the states Lloyds, was here yesterday, to assist adjustment, and it is understood that the and States Lloyds had one of the largest lines insurance men express the opinion that th using of the Eastland would not be a very expensive The cost of the operation would be included in marine insurance loss, which would also cover replacing of the steel plates cut to permit the noval of those trapped between decks, and the mage done to the interior fittings of the vessel. In regarded as certain that \$25,000 would amply cove

The life insurance losses covered by the regular in companies, the Western Electric Benevolent fend, and the Employes Mutual Insurance will be numerous, but not large in the aggregate.

None of the high priced employes of the company nok the early boat, and the dead are chiefly among he younger and more poorly paid employes. Western Electric Company maintains an insurance fund based upon length of service. On the death of any employe who has served from five to ten years the family is given six months' salary, and if service is over ten years a year's salary, with a limit

Less than one-third of those killed were employes of the Western Electric Company. The majority of five years, and so were not eligible for the benefit of without buildings and fronting on Jeanne d'Arc St s insurance fund, but to provide for these cases the monany has set aside a special fund of \$100,000. In addition to this the employes themselves maintained an insurance organization of their own, independent the company's fund, operated on the assessment basis. As no provision was made for such a wholesale disaster, this fund is undoubtedly insolvent, as no surplus was accumulated, and any assessment to wer the deaths of all the members would be pro-

ment plan is very popular among the foreigners who made up the majority of those killed. This insurance is children, the case of adults, is usually only a few hundred in the case of adults, is usually only a few hundred in the case of adults, is usually only a few hundred old daughter were attending divine service in the St. surance on their children, the benefits being limited to from \$50 to \$100, according to age. Many of the Poles and Bohemians were members of few.

take quite a large quantity of oil to start such a ferce blaze. He found traces of coal oil in six different rooms.

The policies cover against direct lake quite a large quantity of oil to start such a ferce blaze. He found traces of coal oil in six different rooms.

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The rear enumerous features of a sprinkler installation.

There are numerous features of a sprinkler installation.

The carry on the business of agents or middlement for the metts to European ports and some are willing under special conditions to grant concessions, the general tendency of rates for the immediate on the development of the property of therest the plant of the company's property and the property of the start such a fierce blaze.

The found traces of coal oil in six different rooms.

The carry on the business of agents or middlement for the metts to European ports and some are willing under special conditions valves and heads are netwerned to special conditions valves and heads are netwerned to special conditions valves and heads are netwerned to special conditio ck by other objects, also against loss arising ting from claims upon the assured for damaccount of damage to property of others
under similar circumstances. The policies
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cording to the cordinate of the cordinate cordi provide a limit of \$5,000 liability for any or dent, this limit applying to each elevator. The rates vary according to the different types of elevators, and policies; but in the event of the liability insurance tity of coal oil in a vichy bottle in the house. being carried in the Aetna the rate for the property

BY THE SEASHORE.

tels and boarding house, etc., and may be had on ap- known enemies lication to M. O. Dafoe, 122 St. James Street, Mont-

LOSS BY FIRE

The explosion of a coal-oil lamp was responsible night for a fire which did considerable damage the home of Madame M. Aulard, at 1206 Messier The lamp exploded in a bedroom at 10.45, tunately while there was no one in the room. When the firemen arrived, under District Chief treams had to be used.

Tried to Burn Warehouse.

Seaforth. Ont., July 28.—German sympathizers are plamed for what is considered a deliberate attempt pany, containing 20,000 bushels of wheat, here at oon yesterday. Men who found ally waste secreted under the building. There was little damage.

PERSONAL

THE REV. M. O. SMITH, M.A., WILL ADVISE with fathers concerning the instruction and education of their sons. No. 544 Sherbrooke St. West. Or telephone Main 3071; and ask for Mr. Kay.

********************* REAL ESTATE

Sydney McCullough Ward sold to J. Oranam Dupras lot 40-37, Pointe Claire, containing on the Public River road, for \$3,050.

Etienne Gignac sold to Wilbrod Gignac lot 332-44, village of Cote St. Louis, containing 25 by 108 feet with buildings on Fabre street, for \$7,000.

Alfred Latour sold to J. Ovide Boisjoly lot 3617-488, parish of Montreal, with buildings fronting on Dumas street, Emard Ward, for \$5,400.

George Bertrand sold to J. J. Edward Guenette lots 29-1037, lots 175-1088, 1089, village of La Cote Visitation, with buildings on Joliette street, for \$5,000. Jos. Pierre Gingras sold to the Royal Guardians

lot 152-72, village of Cote Visitation, containing 25 by

88 feet, with the buildings thereon, civic Nos. 1113. 1115 and 1117 Mary Ann street east, for \$8,450. Louis Bernstein sold to Abraham Buck and others ot 414-2, village of St. Jean Baptiste, with buildings fronting on Clark street, for \$1, good and valid con-

northwest part of lot 8-155, village of Cote St. Louis. entaining 25 by 110 feet, with buildings civic No. 2455 Drolet street, St. Denis ward, for \$6,500

siderations and the sum of \$3,000

The Sheriff of Montreal sold to Emile Delorme, los 177, parish of Sault au Recollet, containing 60 by 100 Sinking of Leelanaw Accepted as feet, with buildings fronting on public road, for \$4,-

Charles B. Rittenhouse sold to Geo. W. Hill lot 37. , village of Cote des Neiges, containing 50 by 120 eet, with buildings on Cote St. Catherine road, Out remont, civic No. 768, for \$1 and other good and considerations.

Jacob Goldman and others sold to Max Goldman all their rights in undivided 1-3 in lots 137-169, 170 vii lage of Cote St. Louis, each lot containing 42 by 87 feet, with buildings civic Nos. 1346 to 1360 City Hall avenue, Laurier ward, for \$8,333.33.

Ferdinand M. Mondou and others sold to Narcisse Beaupre and others their rights in lots 38-486 to 508, The parish of Montreal, each lot containing 25 by 102 feet, vacant and fronting on McEachran street (formerly Duncan street). Outremont, those rights con- the quotation rules at 1% per cent. A slight reduc- pardon him. sisting of 8,208 square feet, for \$6,083.80

The largest amount involved in the 52 realty trans- changed from 1% to 1% per cent. fers registered yesterday was \$10,500, for which amount Ferdinand Gagnon sold to Mrs. Charles Levesque lots 17-76, 77, 17-364-1 and 2, village of Ho- Russian White Sea port, Archangel. The sinking of hese had been in the company's service less than chelaga, containing together 8,300 feet in superficies, the American steamer Leelanaw, en route from Arch-Maison

surance on their children, the benefits being limited to from \$50 to \$100, according to age. Many of the loss and Bohemians were members of fraternal bone of them may suffer losses so heavy as to missurance orders organized along lines of nationality originated on the second flat. There were no lamps or electric wires in the house, and all the clothes threaten-their solvency.

ELEVATOR DAMAGE INSURANCE.

ELEVATOR DAMAGE INSURANCE.

ELEVATOR DAMAGE insurance Company of the Aetna Accident and Liability Company, the spany, has commenced writing elevator property has commenced writing leaves or damage insurance. The policies cover against direct thanks of the assured in the contracts of the assured of the pany, has commenced to the pany of the elevators of the assured fierce biaze. He found traces of coal oil in six difference in the form of the delevators of the assured in the form of the delevators of the assured fierce biaze. He found traces of coal oil in six difference in the form of the delevators of the assured in the pany of the elevators of the assured fierce biaze. He found traces of coal oil in six difference in the first of the pany of the elevators of the assured of the pany of the

the policies are only issued to cover on elevators Mrs. Boisvert was not in the habit of keeping coal oil which are insured under the usual elevator liability in the house, but he had found a considerable quan-

Belle Boisvert, thirteen years old, said she had one with her mother to St. James wards to a moving picture show. When they reache home at 11 o'clock the police were in charge of th A holiday by the seashore is the form of vacation house. During the afternoon one of the roomers t appreciated by thousands of people from the in- known as Myers had sent her to the grocery store for and centres. Portland and its environs abound with two gallons of coal oil, stating that he was going away ns to suit all tastes, from the quiet retire- on a fishing excursion and wanted to take the oil with ment of Cape Elizabeth and Cushings Island to Old him. He left the house shortly afterwards and sho Orchard and Kennebunk, popular chiefly for their had not seen him since.

eaches and surf bathing. "Mountains or New England Mrs. Julien Boisvert, mother of the child, gave and the Sea," issued by the Grand Trunk Railway Myers a good character. She had no idea who the contains full information, complete list of ho- guilty parties could be, as she did not have any

> Mr. Elie Leduc, sixty-seven years old, father of Mrs Boisvert, who lives at Farnham, said he had bought the furniture for the rooming house, and carried in surance of \$3,000 on his furniture and effects. His daughter sent him a telephone message on Sunda norning last telling him about the fire. He paid th rent, which he said, was \$75 a month.

INDICTMENTS FOR MANSLAUGHTER

MAY FOLLOW EASTLAND DISASTER Chicago, Ill., July 29.— The coroner's jury investigating the deaths of a thousand or more excursion oper, the fire had gained a good start, and two ists, who lost their lives when the steamer Eastland capsized on Saturday, returned a verdict, placing th blame on six men: William H. Hull, general manage of the Chicago-St. Joseph Steamship Company, own er of the Eastland: Captain Harry Pedersen, of th Eastland; J. M. Erickson, engineer; Robert Reed burn a warehouse of the Ogilvie Milling Com- federal inspector of steamships, who gave the East land license to carry 2,500 passengers, July 22; J. C The fire was discovered by work- Eckliff, federal inspector of steamships; W. Greenebaum, general manager of the Indiana Trans portation Company, lessee of the Eastland.

The jury recommended that these men be held fo a grand jury for indictment on charges of man

BANK OF ENGLAND RATE.

Lendon, July 29 .- Bank of England minimum dis count rate unchanged at 5 per cent.



THE JOURNAL OF COMMERCE, THURSDAY, JULY 29, 1915

DEPUTY CHIEF MANN. Who declares that the house at 385 St. Denis St. was deliberately set on fire.

derations and the sum of \$3,000. George Bertrand sold to J. Edouard Guenette the

Fortune of War and Has No Effect

ADVANCE TO ARCHANGEL

to Russian White Sea Port-Slight Reduction in Schedule to Ireland.

New York, July 29. - War risk insurance rates lo-

ing to nations at war are unchanged from last week. The rate for insurance on shipments from this port to Liverpool in British, French or other belligerent tion has been made by the underwriters in the rate for shipments to Irish ports, the schedule being

angel to Belfast with a cargo of flax, was accepted its regular quarterly dividend of 21/2 per cent. as one of the fortunes of war, inasmuch as all the able September 15th to stock of record August 31st. vailable information indicated that the principles of international law, so far as visit and search of the vessel are concerned, were complied with. The losses on the cargo will fall on British insurance companies, although a portion of the marine losses in-volved will have to be borne by American under-

That the rooming house of Mrs. Julien Boisvert, 385 The fact that German submarines within the past

(1	3		Other	French
-	An	erican.	neutrals.	
d	Eng. and Scot. (west	.c.ram	neutrais.	Billigh.
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	Spain and Portugal 1	-10	1/2	1/4
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er	Control Am			
1-	ports 1-	10	1-10	1/2
đ.	Brazil 1-	10	1/8	1-6
u. t-	River Plate 1-	10	1/8	1-6
g.	West coast South Am.			
ζ.	(Magellan) 1-	10	1/8	1/4
3 -	(Panama Canal) 1-	10	1/6	1-5
	South Africa direct 1-	10	1/4	1/4
or	via United Kingdom 1		1 1/4	2
1-	Japan, China, Manila,			
	India, Australia and			
	New Zealand-			
	Via Suez or Cape Good			3
5-	Hope 1-	10	1/8	*
	Via Panama Canal 1-	10	1/4	14
	i e	2		46.30

PERSONALS

Mr. J. D. Reid, of Ottawa, is at the Windsor.

Hon, J. D. Hazen, of Quebec, is at the Place Viger Mr. H. McCreevy, of Quebec, is at the Ritz-Carl

Lieut.-Col. F. J. Lafferty, of Quebec, is at the Ritz-

Major-General Mahon, of London, is at the Ritz-

The following cabinet ministers are in Ottawa to day: Hon. Messrs. Foster, Casgrain, Reid, Burrell, Blondin, Doherty, Coderre, Crothers, Hazen and

Mr. D. A. Thomas, who is visiting Canada and Am- of patients. erica, representing David Lloyd George, Minister of Munitions in the British Government, is expected to arrive in the city shortly, and will stay at the Ritz-Cariton Hotel. Mr. V. Lloyd Evans, Mr. Thomas' sec retary, arrived from Ottawa yesterday, and is a guest at the Ritz-Cariton.

REFUSED NEW TRIAL, BECKER

TO BE ELECTROCUTED FRIDAY.

New York, July 29 .- Justice John Ford, of the supreme Court, last night denied a new trial to Charles Becker, the former police lieutenant, under sentence of leath for instigating the murder of Herman Rosenthal, the gambler.

The decision means that Becker moust be electro ducted on Friday. Justice Ford's decision covered five full pages of gal foolscap paper and contained about 1500 words.

It goes into the details for the affidavits filed by the attorneys for Becker and declares that th eevidence Underwriters Anticipate Higher Rates on Shipments proffered "is for the most part cumulative and hence nsufficient."

In conclusion, the court says: "As I studied the authorities and examined the affidavits, the convic-tion has grown upon me that it is new trial) could not be granted without disregarding the law and atcally on shipments to foreign ports in vessels belong- tempting to usurp the functions of another depart ment of Government. The motion is therefore denied." Comme, ting on the situation which has now arisen Governor Whitman says: "Justice Ford did the only tonnage remains at I per cent. to London or Havre I had any doubt as to the guilt of Becker I should

was thick as he said: "I had been hoping agains" hope that I would win, and I am disappointed. I am beneficially to the company and its agents. While

MONTREAL LOAN COMPANY

The Montreal Loan & Mortgage Co., has declared

SPRINKLER INSTALLATIONS

St. Denis street, was deliberately set on fire, was the month have been devoting much time to waging war turing concerns in this country are in a way held declaration made by Deputy-Chief Arthur Mann at the investigating before Fire Commissioner Ritchie been lost to the notice of local underwriters. It is in installed in many plants. The orders have many plants are the investigating before Fire Commissioner Ritchie in the orders have many plants.

lapanese.

Belgian, fore the loading, but as 10 to 20 per cent, of the total

French.

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(Quotations furnished by J. C. Mack members Montreal Stock Exchan Street, Halifax, N.S.)	intosh ge, 166	& Co.,
xEastern Canada Savings & Loan xEastern Trust Company	145 160	140 155
xMar. Tel. & Tel. Pfd.	100	95
Underwear, pfd	95 35	75 90
Do Common	105	30 102
Do., common	50 95	45 90
Do. Common	45 72	40 65
Bends:-	98	95
Eastern Car, 6 p.c	98 102	95 100
Maritime Nail, 6 p.c	100	97
Stanfields, Ltd., 6 p.c	98	95

Trinidad Electric, 5 p.c. 85 Via Pacific Coast 1-10 Via United Kingdom 1 124 - 31Via Rotterdam :. Free of British capture, seizurg or detention—Norway not South Stavanger, 1½: Denmark, Norway and Sweden not beyond Malmo, 1½: Stockholm, 3; Hol-

land, 114; Greece, % to %.

95 80

POLICY FOR PHYSICIAN'S DEFENSE IS LATEST LITHLITY

Malpractice Suits Against Physicians and Surgeons

During the past few years, says the Aetna, there has been an alarming increase in the number of malpractice suits against physicians and surgeons, more particularly in certain sections of the country, which is undoubtedly due, to a great extent, to the passage of workmen's compensation laws in some of the States. These compensation laws have deprived claim promoters of a livelihood from the prosecution of damage suits under the old laws, with the result that they are now turning their attention to promoting claims against doctors for the alleged mistreatment

Physicians and surgeons, more than the members of any other profession, are at the mercy of these claim promoters, and in many cases, when a physician endeavors to collect his bill for services rendered, disgruntled client will make a counterclaim for al-

leged malpractice in order to avoid such payment.

A physician's reputation for skill and efficiency in his profession constitutes his capital stock, often representing years of hard work, and if suit is brought against him for alleged malpractice his reputation may be seriously impaired, if, indeed, he is not ren dered professionally insolvent.

The ordinary laws of health may be violated by a patient, and the doctor's instructions completely igored, yet if the anticipated recovery is not realized, the result is taken as evidence of negligence and lack of skill of the doctor, and is made the basis for a malpractice suit. A doctor is expected to be unerring his judgment, save human life, and prevent deform ies, but honest mistakes will happen.

In the event of a suit brought against the doctor or alleged error or mistake, if he is protected by a physicians' defense policy he will be relieved of the vorry and expense of defending such claim.

Two forms of contract are issued: (1) A "defense nly" contract, which indemnifies the agained for loss on account of the expense arising or resulting from defending the claims or suits brought against him. and (2) a contract which provides for the payment of any judgment rendered against the assured, This latter policy provides limits of \$10,000 to \$25,000. against limits of \$5,000 to \$15,000 provided in most of the other companies' policies.

When the news was broken to Becker, his voice defense insurance, and it is probable that a systematic These contracts are the latest thing in physicians campaign of this class of insurance should result this is a comparatively new line of insurance, the volume of premiums thus far secured has been fairly satisfactory, but it can be very materially increased

BORDEN AT WINDSOR CASTLE.

on, July 29. Premier Borden was in attendance at the Privy Council held at Buckingham Pal-

Sir Robert left London later for Windsor to dine with the King and Queen and sleep at the Castle,

L'Habitation Economique, Inc.

fore the loading, but as 10 to 20 per cent, of the total cost is on the devices, it makes the loading less notices able when spread over the entire job. This loading keeps the cost of sprinkler devices up, but there are possible and interesting business plans which could modify or even eliginate this.

BRITISH WAR LOAN.
Lordon July 29.— The new 4½ per cent, war loan fully paid is now selling within rights at 98% to 99.

MARITIME PROVINCE SECURITIES

Quotations furnished by ... C. Mackintosh & Commenders Montreal Stock Exchange, 166 Hollis Street, Halifax, N.S.)

Exestern Canada Savings & Loan ... 145

. J. SIMARD Deputy Provincial Secretary.

Impregnable

Assets of the Sun Life of Canada have more than doubled in the past five years, have more than trebled in the past nine years, and have more than quadrupled in the past eleven years.

At Dec. 31st last they stood at \$64.187,656; now they exceed \$72,000,000—easily the largest amount held by any Canadian Life Company.

Sun Life of Canada policies are safe profitable policies to buy. SUN LIFE Assurance

OMPANY OF CANADA HEAD OFFICE MONTREAL