L. XXIX. No. 281

nsul-General Thomas Samhai, has just submitted the the scarcity of cold storage steamers:

mong importing, exporting mong importing, exporting tiere seems to be that little rienced in employing cold 0 tons monthly on steamers to the Pacific Coast, prineggs. Most of the mera serious problem to fill te outward trip from the , as Japan and China make nited States for perishable

rt company indorses the could use for fresh eggs, ace on each trip made by torage accommodation go-United States. Another old storage space for the esh eggs monthly for San vember, inclusive, but ext would not be advisable ge during December, Janbecause the eggs would of freezing during those

ort company of Shanghai, opinion that eggs can be the Pacific Coast during om the beginning of Sepbut that the other four Shanghai for fresh eggs any further states that it period, and that it would cases with full details to in a position to take uu egularly and on a large

f Shanghai supports the e on trans-Pacific steamfor commerce in perishhe United States and the of that a space of 150 to ily on every steamer, and the tonnage of the coldcrease to fully three times

that it could probably take of cold-storage space on ed States, chiefly for the other hand, a prominent hanghai does not believe absorb a sufficient quanmake the venture profit-

ship Company's agent at natter of increasing cold s is receiving close attenoffice; that already there ns (1 ton equals 40 cubic on the Siberia and the y occupied for the past

the Robert Dollar Comom inquiries received, is securing from Hongkong ns of cold storage cargo and feels that the busi-nis company believes that the space on the return nghai office of this com-business could be suffiold storage space vacated ed States."

RECEIPTS. melter for week ending ober 1st, 1914, to date, in

6,750 211,788 ERN EARNINGS. ilway gross earnings for b, were \$335,700, and for

t year \$371,000, an inearnings have been \$13.-4.700 in the similar per-

\$4,427,600. CREASED.

on registered mail in-es would indicate that was about 22 per cent. er cent. on the year be

e has been reduced in

# PACIFIC

DS.

Street. \$7.35 p.m. \*9.45 p.m cal sleeper. Viger. †5.45 p.m. §Sun. only ICES:

Phone Main 3152. d Windsor St. Stations

UNK RAILWAY

DTTAWA. 00 p.m., \*8.05 p.m. 3 p.m., \*a11.05 p.m. Sunday. \*aArrives

aches on All Trains. St., Cor. St. Francois-vier-Phone Main 6305 " Uptown 1187

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FIRE, MARINE AND HAIL. Losses paid since organization over \$38,000,000.00.
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HOMAS F. DOBBIN, . . . . . Resident Manager.
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Over \$12,500,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted. INSURED JEWELS, INCLUDING 57 BEAVER HALL HILL

Montreal Agents wanted in unrepresented towns in Canada J. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

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Ille Fund and Special Trust Fund. 69,826,740
Total Annual Income Exceeds. 42,500,000
Total Funds Exceed 124,500,000
Total Fire Losses Paid. 164,420,230
Deposits with Dominion Government. 1,077,033
Bad Office, Canadian Branch—Commercial Union
Building, 232–236 St. James Street, Montreal,
Applications for Agencies solicited in unrepresented
districts. Applications for Agencies solicited in unrepresented districts.

J. McGREGOR - - - Mgr. Canadian Branch W. S. JOPLING - - - - Asst. Manager

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FIRE INSURANCE SINCE A.C. 1741.

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AND INVESTMENT CO. LIMITED

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Managing Director. 605-606 TRANSPORTATION BUILDING.

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protection of your family and cannot be bought, pledged or sold. benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000.
TOTAL BENEFITS PAID 42 MILLION DOLLARS FRED. J. DARCH, S.S.

mple Bldg., Toronto, Can ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

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The Canada Life way of meeting this liability is well worth your earnest consideration. Its partnership policy takes the risk from the firm. We will gladly send you particulars. send you particulars.

HERBERT C. COX President and General Manager

## **PERSONALS**

Sir Adam Beck, of London, Ont., is at the Windsor, Hon. W. L. Mackenzie King is in Denver, Colorado

Sir Frederick Borden is in Washington for a

Sir William Van Horne went down to New York

Mr. C. W. Barron's book on "The Audacious War," which is in its second impression, will be published in England by Constable & Co., Ltd.

Hon. W. T. White has gone to Bermuda and will be ibsent from Canada for the next three weeks

Chief Justice Sir Charles Townsend, of Nova Scotia, has resigned from the Supreme Court Bench.

The Prince of Wales has arrived in London from the front bearing despatches from Field Marshal Sir

Head of the Dominion Geyernment's Insurance Department at Ottawa.

The Hon. W. B. Nantel, Ottawa, is a guest at the

April 19th.

Lieut.-Col. W. Hendrie, brother of Hon. J. S. Hendrie, Lieutenant-Governor of Ontario, is to command the Remount Depot unit for which recruiting began there yesterday.

HOPE DIAMOND, FOR \$3,000,000.

The famous McLean jewels, including the Hope The famous McLean jewels, including the Hope diamond, owned by Mrs. Edward Beale McLean, of Washington, mother of Vincent McLean, the "hundred million dollar baby," have been insured for a fabulous sum, said to be \$3,000,000. The insurance Commercial Union Assurance Co O'Brien, Russell and Co. The Hope diamond itself is valued at more than \$100,000.

# The Provident Accident and Guarantee Company | 16th, inclusive,

Issues the following policies: Burgiary, Plate Glass, Contract Bonds,

tract Bonds, Fidelity Bonds, tutomobile, Judicial Bonds, Employers' and Public Liability. HEAD OFFICE: — — MONTREAL. 160 St. James St. — — Tel. Main 1626.

# A Record

# Assurance Co.

ACCOUNTANTS

Audits:—Commercial, Municipal, Financial Investigations, Liquidations, etc.

ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS and AUDITORS

J. J. Robson, L.J.A.; M. S. Temple Hill, C. A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scot.):John H. Davy,C.A. McGILL BUILDING, MONTREAL

New Point of Law Decided Will Have Important
Bearing on Employers Liability Insurance if

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# THE PRUDENTIAL HAS GRANTED OVER \$19,000,000

to date in voluntary concessions to policyholders.

The policies involved made no provision for such benefits.

Nevertheless, when its experience showed that it could give, its policy has been to give.

# THE

## PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President. Home Office - - Newark, N.J. Incorporated under the laws of the State of New Jersey.

# His Royal Highness, the Duke of Connaught may attend the khaki convocation of McGill University on WERE \$21,000,000,000

flected in Compilation of U.S. Department

## GREATEST YEAR IN HISTORY

Convention, composed of 104 life assurance companies, has decided by a referendam vote to hold the annual meeting at Hotel Del Mente Monterey, Califormia, from September 30th to October 2nd. This is the week immediately preceding the sessions of the World's Insurance Congress which will be held to No. 344a-307, Montreal parish, with buildings. in San Francisco under the auspices of the Panama Pacific International Exposition from October 4th to

16h, inclusive,

Probably all of the delegates to the American Life Perty in Duvernay ward, known as lot No. 1.316-81, dean Eaptiste word, with buildings, 170, 170a and they will adjourn and come to San Francisco in a body at the conclusion of their resistance. Thus, another link is added to the long chain of insurance conventions which will be held to the exposition circ.

Aviia Laverdure sold to Mrs. Zoel Comtobs, a property in Duvernay ward, known as lot No. 1.316-81, dean Eaptiste word, with buildings, 170, 170a and 1100 feet.

ITOUS FAITS At 189 Canning street, on April 5, the wife of Conventions which will be held to the exposition circ.

Jules Labelle sold to J. A. A. Dubord two lots Nos.

this year.

The holding of this important life convention at a to 3033 Christopher Columbus Street, \$7,300. period when all delegates can attend the World's Insurance Congress, assures the presence of many of the most prominent men in life underwriting in the Chited States, and will doubtles routh in bringing a large number of agency conventions to San Fran-

a large number of agency conventions to San Francisco at that time, as many life companies have not as yet definitely fixed the dates of their meetings, which £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 will be subscribed, and £15,000 part of the £50,000 part of the £50,000 will be subscribed, and £15,000 part of £50,000 part of deliberations will have an important learing on fu-ture underwriting conditions through sit the world.

## INSURING JITNEYS.

The American Jitney Insurance Bareau began is suing policies on March 22 host. This is an interinsurance exchange, organized by Herry M. McCon-HEAD OFFICE . . . . . TORONTO, Can. Insurance exchange, organized by their end of thicago. Its purpose is to protect owners of jitney cars against their liability for damage to the

# ASSURED IS COURT RULING

Bearing on Employers Liability Insurance if

RED W. G. JOHNSON
INSURANCE AND REAL ESTATE
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Your patronage solicited

A case of unusual importance to habita insurance interests has just been decided in the Chemit Court of Grant County, Wisconsin. The case was instituted by the Wisconsin Zine Company against the Fidelity and Deposit Company of Maryland. The only the insurer assumes the control of the de-cuss of a claim of an injured employe the insurer anst act in absolute good faith as the agent of the issured employer, not only in the trial of the suit fense of a claim of an injured employe, the insurer nust act in absolute good faith as the agent of the insured employer, not only in the trial of the suit grought by the injured employe, but also in the determination of the question as to whether an offer of settlement made by the employe claimant should or should not be accepted.

The case grew out of an injury suffered by one Mayhew at the plant of the Wisconstn Zine Company, a subsidiary of the American Zine and Lead nelting Company. Mayhew lost his right arm and a large part of the muscles of his chest by being aught in an insufficiently guarded belt, litigation by Mayhew against the company the control of which on the part of the zinc company was ADVERTISER, WHO IS A THOROUGHLY PRAC assumed by the insurance company under the terms of the policy. Mayhew offered to settle for \$4,000. The ndemnity limit of the policy was \$5,000. The insurseempany, it is alleged, refused the offer of set.

EGERTON R. CASE, Registered Patent Solicitor,

Temple Bldg., Corner Bay and Richmond Sts., Toronto. Offices: Ottawa, Washington, Booklet on dement, though urged to take it by the zinc com-Upon the trial of the personal injury case Maybew had judgment for \$12,500. The zinc comcany was rendered liable for the excess over \$5,000 he amount of the policy,

In the suit brought by the zinc company against he insurance company, in which defendant's demurrer was overruled, as stated, the zinc company charged the insurance company with having as its again exercised bad faith in the conduct of the defence of the Mayhew claim in that it refused May-new's offer of settlement. In disregard of its obligation to act as the agent of the zinc company, as provided in the policy. The insurance company de-nied that it was under any obligation by the terms of the policy to act as the agent of the insured in determining the question of refusal or acceptance of the settlement offered. The law point decided is comparatively new, and has not as yet been determined in any court of last resort. If the Circuit Court of Grant County is upheld by the appellate courts the decision will have an important bearing n employer's liability insurance.

Charles Augustus Robinson sold for \$45,000 to the City of Montreal an emplacement in Laurier ward, composed of lots of land. Nos. 12-22-67 to 69, and holders \$507,800,000—Assets of Nearly \$5,000,000 part of lot No. 12-22-74 Cote St. Louis, fronting on Park Ayenue having a total area of 19,044 square

feet, with a building comprising store and tenement, \$18,652.

The Osborne Park Land Co., Ltd., sold to the Ross Realty Co., Ltd., emplacements in Emard ward, forming part of lots Nos. 4679-12 to 15, 197 to 301, 214 to 217, 234 to 238, Park St. Laurent, fronting on Dorothy Avenue and some on Osborne Avenue, on Chadwick Avenue and on Eva Avenue, each about 40 x 80 feet, and emplacements in Verdun, lots Nos. 351-45, 48 to 54, 122 to 126, 177, 253 to 257, 110 to 113 and 137, showing slight decreases from the preceding record Parish of St. Laurent, fronting on Beatty, Bannantyne breaking year. Insurance Departments of the various States in advance of any State Department report, have been made public to-day. The tables indicate that the year 1914 was the greatest in the history of the insurance and, but for the influence of the European war, it would have undoubtedly passed the record made by the banner year, 1913.

New business written during 1914, including renewals, aggregated nearly two and one half billions, ordinary, and \$845,000,000 industrial, both branches by the banner year, 1913.

placement composed of lot No. 2-113 and part of lot grand total of life insurance protection of \$21.591,-No. 2-114, Hochelaga ward, 50 x 100 feet, for each 053.699.

Enormous Growth of Business Re- Street, corner Farmont Avenue, and part of lot No. Premium payments during the year amounted to 11-8 Cote Visitation with buildings, 1026 to 1031 Par- 5742,543,000, and receipts from other sources brought

Ross Realty Co. Ltd., emplacements in \$1. Laurent policy-holders and beneficiaries over \$507.500,000, the parish, part of lots Nos. 350-398, 450, 451, 717 to 721, some fronting on Thurty-eighth Street and Peel Street, 30 x 84 feet each, and another emplacement protection \$278,000,000. in the same parish part of lots Nos. 351-45-48 to 54, 122 to 126, 177, 253 to 257, 110 to 113 and 137, fronting on Crescent. Thirty-seventh and Thirty-eighth York. Streets, 31 x 85 feet each, \$8,687.50.

Bloomfield and de L'Epec Avenues, \$8,000

Avila Laverdure sold to Mrs. Zoel Comtols, a pre-

another link is added to the long chain of insurance conventions which will be held in the exposition city

Jules Labelle sold to J. A. A. Dubord two loss conventions which will be held in the exposition city

488-489 Saut an Recoilet parish, with buildings, 2027

## NEW INSURANCE OFFICE.

# LIFE CONVENTION DECIDES ON MEETING ON WEST COAST

holders \$507,500,000-Assets of Nearly \$5,000,000 -Report of the Year.

New York, April 10 .- The aggregate of life in-Alexandre Beaucage sold to the City of Montreal a 1914 and the financial condition of the companies as strip of land forming the southwest part of fot No. 85 of January 1, 1915, compiled from the sworn reports.

Cote des Neiges ward, having an area of 2,152 square of the regular life insurance companies made to the feet, with a building comprising store and tenement, Insurance Departments of the various States in ad-

Parish of St. Laurent, fronting on Beatty, Hannantyne breaking year. Insurance in force increased by and Osborne Avenues, each 23 x 79 feet, \$16,660. Arthur Vinet sold to L. J. Aime Robillard, an em-

No. 2-114, Hochelaga ward, 50 x 100 feet, for each lot with buildings, 200 to 214 Lafontaine street, Viauville, \$18,000.

As a protection to this stupendous amount of insurance in force the companies held assets on Jan. 1, 1915, aggregating \$4,934,966,538, an increase for the year of more than \$276,000,000, while the surplus, including capital stock and all amounts specifically 25 x 76 feet, with buildings, 1978 to 1986, Bordeaux set aside for future distribution, exceeds \$661,900,000. Street, corner Enginent Avenue, and part of lot No. Premium payments during the year amounted to

the total income of the companies' protection \$278,-The Greater Montreal Realty Co. Ltd., sold to the During the year the companies paid out to the

Lieut.-Col. Tribey has returned from a trip to New

Notices of Births, Marriages and Deaths, 250 each

BIRTHS. NELTHORPE: On the 7th inst. at the Montreal Materialy Hospital, to Mr. and Mrs. W. H. Nelthorpe, of 214 Oxford Ave., Notre Dame de Grace, a daugh-

### MARRIAGES.

MARRIAGES.

JAPP-SUTHERLAND- At Westmount, on April 6, by the Rev. W. J. Clark, D.D., of St. Andrew's Presbyterian Church, Kate Marion (Kathie), daughter of Robert W. Sutherland, to Mr. Henry Japp, ct Westmount. Westmount.

PARKER FILETCHER - On April 5 by Rev. Dr. Clark, Richard H. Farker, of St. John, N.B., to Gertrude May, daughter of Mr. and Mrs. Gordon C. Fletcher.

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2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion . AGEN WANTED.

WANTED—A FEW GOOD AGENTS—TO SELL, Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 506-7-8 C. P. R. Building, Toronto, Oat,

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# APARTMENTS TO LET.

"THE RIGI," 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone Up. 521, or R. P. Adams, Main 7650.

590 SHERBROOKE WEST. Ritz-Cariton Block Single and double rooms, suites. First-class board.

evening dinner. ASSIGNEES & ACCOUNTANTS. EDWAPDS, MORGAN & CO., Chartered Accountants Toronto, Montreal, Winnipeg, Calgary and Vancou ver.

E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators; established 1864. Clarkson, Gordon & Dilworth, chartered accountants. Toronto. BUSINESS CHANCES WANTED

tical man, would like to meet party or parties with some money to invest in a small woollen mill. Ad-dress Box 441, Journal of Commerce.

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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.

SHORTS AND FEED SACKS-In good order; also

AGENTS—\$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new, sample and terms, 25c; money refunded if unsatisfactory, Collette Mfg. Company, Collingwood, Ont.

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HE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 544 Sherbrooke St. West. Formerly at No. 78 McGill College Ave-nue. Tel. Uptown 3306.

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

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SITUATION WANTED AS MILLER -- Any wheat, and system, any capacity. Box 127 Journal of Com-SITUATION WANTED AS CHIEF by railroad de-tective; age 50; expert claims adjuster; 10 years' experience; give me a trial; my railroad experi-ence 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 Com-

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