

STEADILY GROSS DECLINES

Railroads of the country... into a position where the losses in net earnings...

Table with 3 columns: East, South, West. Rows: 1914, 1913, 1912, 1911, 1910.

At a conference... and other Western... was discussed...

COMPENSATION OF \$600 FOR WORKMAN'S STIFF KNEE

Compensation of \$600 for a stiff knee was awarded to a workman by Mr. Justice Fortin yesterday...

INSURANCE ON VESSELS.

New York, March 5.—It is reported from Galveston that the insurance companies are compelling owners...

NEW SHERBROOKE HIGH SCHOOL.

Sherbrooke, Que., March 5.—Considering that this is the time to proceed with public work...

BONDHOLDERS.

At a conference... and other Western... was discussed...

HANDICAPS JUTE.

was firm at the last small inquiry for the small Calcutta are-of the...

THE C. P. R. HAS TAKEN OVER 4,000 MILES OF NEW LINES.

General Agents... 4 Yerville Square

GENERAL AGENTS

Phone Main 8125... and Windsor St. Station

PACIFIC

8:00 p.m. *8:05 p.m. *11:05 p.m.

RAILWAY SYSTEM

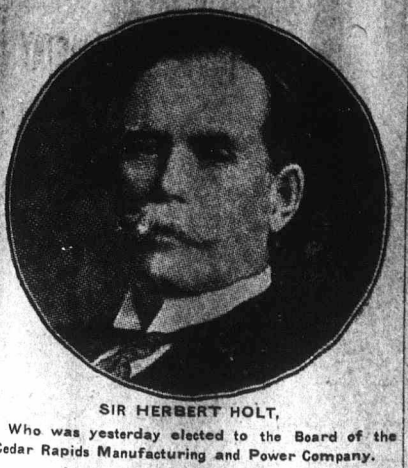
OTTAWA. 8:00 p.m. *8:05 p.m. *11:05 p.m.

WILLIS AND COMPANY, LTD.

Willis and Company, Limited, at its annual meeting...

REAL ESTATE

Mrs. Leon Mathieu sold to J. A. Wilfrid Dufault lot 1011, St. Mary Ward, on Plessis street, for \$7,000.



SIR HERBERT HOLT, Who was yesterday elected to the Board of the Cedar Rapids Manufacturing and Power Company.

EFFICIENT FIRE PROTECTION FOR \$50,000,000 EXHIBITION

Most Perfectly Guarded Area in World, Say Experts.—Equipment Valued at \$500,000, While Motors Worth \$100,000.

The Panama-Pacific Exhibition, in connection with which will be held the world's largest insurance congress...

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PERSONALS

Mr. G. H. Boyd is in town from Ottawa. Mr. J. H. Harris, of Moncton, is at the Windsor.

THREE NEW DIRECTORS JOIN BOARD OF CEDAR RAPIDS.

Three new directors have been elected to the Board of Directors of the Cedar Rapids Manufacturing and Power Company.

BOOK MAN LEAVES \$1,000,000.

New York, March 5.—The will of Simon Brentano, late head of "Brentanos," book dealers of New York, Washington, and Paris...

PLATE GLASS EXCHANGE FOR CHICAGO.

Chicago, March 5.—The plate glass insurance companies are arranging to establish an exchange at Chicago.

FIRE STARTED INSURANCE.

In England fire insurance originated immediately after the Great Fire of London in 1666.

BOSTON HAD \$150,000 FIRE.

Boston, March 5.—Boston firemen had their hardest fight in many months when the greater part of the city's apparatus was called out to fight a fire...

NEW YORK, MARCH 5.—MR. A. U. WYMAN, TREASURER OF THE UNITED STATES FROM 1877 TO 1896 DIED ON THURSDAY IN WASHINGTON.

WASHINGTON, D.C., MARCH 5.—ALBERT U. WYMAN, SECRETARY OF THE TREASURY UNDER PRESIDENTS GYAN and ARTHUR, DIED AT HIS HOME HERE AT THE AGE OF 82 YEARS.

HART, SCHAFFNER AND MARX.

New York, March 5.—Hart, Schaffner and Marx have declared their regular quarterly dividend of 1 1/2 per cent. on the preferred stock, payable April 1st, to stock record March 20th.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

BIRTHS.

JACKSON—On Thursday, February 25th, 1915, 732 Belmont Avenue, Westmount, to Mr. and Mrs. A. E. Jackson, a daughter.

DEATHS.

BURD—On March 4th, 1915, at the age of 57 years, William, the only son of the late W. W. Burd, and dearly beloved husband of Gladys Robertson. Funeral from his late residence, 1914 Esplanade Avenue, on Saturday, March 6th, at 2:30 p.m. Ottawa and Winnipeg papers please copy.

FARRELL—On March 3rd, 1915, at the Montreal General Hospital, Ruby Brossard, aged 32 years, wife of V. J. Farrell, 69 Fairmount East. Funeral Saturday, March 6th, 1915, at 8 a.m. from 69 Fairmount East.

GOMERY—At 80 Roberval Avenue, Sarah Smith, wife of the Rev. H. Gomery, after a brief illness. Funeral on Friday from Christ Church Cathedral, at 2 o'clock. Please omit flowers.

McPHEE—In this city, on Wednesday, March 4th, at the age of seven years and six months, Ruth Henrietta, younger daughter of Mr. and Mrs. H. A. McPhee, of 1938 St. Urbain street. Funeral private. Sherbrooke papers please copy.

PRING—In this city, on the 4th inst., at 12 Champagne street, Gilbert T. Pring, late engineer C. P. Ry, at the age of 50 years. Funeral from above address, at 2 o'clock on Saturday afternoon, the 6th inst., to St. Thomas Church, and thence to Mount Royal Cemetery. Friends and relatives and also members of the Brotherhood of Locomotive Engineers are hereby respectfully invited to attend. Toronto papers please copy.

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 ready. The Alligator, St. Catherine St. West.

PRESIDENT OF N. A. LIFE MAKES SPIRITED REPLY TO CHARGES

"Statements Unworthy of Minister of the Crown" — Life Companies Not Unpatriotic but are Carrying Millions on War Risks.

Toronto, March 5.—The recent attack on a number of insurance companies made by the Provincial Treasurer in his budget speech has evoked a spirited reply from Mr. Edward Gurney, president of the North American Life Assurance Co. "I regard the statements made as entirely unworthy of a Minister of the Crown," he declares. "The statement is almost wholly misleading and inaccurate."

"In the first place, the implication is made that the life insurance companies are largely responsible for the provincial deficit. In view of the fact that the deficit reported is practically five times as great as the amount of taxes of which payment is disputed, the unfairness of the observation must be obvious."

"Nor is the charge of disloyalty in the matter of insuring war risks in any way consistent with the facts. Our Canadian companies have granted to combatants much more liberal terms than British companies, and even United States companies, which by reason of the comparatively small proportion of their business in this country, could better afford to assume additional war risks, and which companies are especially commended in his speech, are not on the average doing better than our home companies."

"The fact is that our life insurance companies are carrying millions at risk on men who are or who will be in the war, and they are ungrudgingly bearing their share of the war burdens. That their losses will be very great is certain, and while the companies are fortunately in a strong position, and able to bear the loss, it behooves a Minister of the Crown to charge disloyalty."

"As to the matter of taxing gross premiums, I may say that I was a member of a deputation which called on the Provincial Administration when the proposal to increase the tax last year was mooted. This, by the way, was long before the commencement of the war, and the special war conditions were in no way responsible for the increased tax. There was no attempt on the part of the Provincial Treasurer either to justify the tax or the increase, and the tax was unwarranted, but that the Government needs the money and the policyholders could afford to pay it."

"It is the policyholders' battle that we are fighting, the battle of the dependents, whom the State must otherwise protect, and our resolve to bring the matter to an issue long antedated the war. The attempt to associate the tax with the war is unfair, as is equally the claim that the companies have taken special advantage of the present condition of affairs to contest the validity of taxing life insurance premiums on the part of the province."

AGENTS WANTED.

AGENTS—\$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new; simple and simple, 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 506-7-8 C. T. B. Building, Toronto, Ont.

WANTED—AUTOMOBILE OWNERS TO ENQUIRE about our insurance policy for autos. Best in Canada. Phone M. 3487 or write London & Lancashire Guarantee and Accident Insurance Co., 164 St. James St., Montreal.

APARTMENTS TO LET.

"THE RIG" 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone Up 321, or R. P. Adams, Main 7659.

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.

ASSIGNNEES & ACCOUNTANTS.

EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancouver.

E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators; established 1864. Clarkson, Gordon & Lidworth, 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 woolen 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.

CLASSIFIED ADVERTISEMENTS

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

SHORTS AND FEED SACKS—In good order; also two-bushel jute bags, John H. Rowell, flour and grain merchants, Montreal.

FIRE ESCAPES—Factories, Hotels, etc. The Geo. B. Meadows Wire, Iron & Brass Company, Limited, Toronto.

LIVE STOCK.

FREE—WE WILL GIVE FREE TO ANY PERSON illustrated books on how to feed, how to build hen-houses; tells the common diseases of poultry and stock with remedies for same; tells how to cure roup in four days; tells all about our royal purple stock and poultry foods and remedies. Write W. A. Jenkins Mfg. Co., London, Canada.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. After April at No. 544 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uptown 210.

SITUATIONS WANTED.

SITUATION WANTED AS MILLER—Any wheat, and system, any capacity. Box 127 Journal of Commerce.

SITUATION WANTED AS CHIEF BY RAILROAD detective; age 50; expert claims adjuster; 10 years' experience; give me a trial; my railroad experience is a very valuable asset. Box 23 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 Commerce.

SNOWSHOES, HOCKEY OUTFITS.

SNOWSHOES, TOBOGGANS, SKIS, SKI-BOOTS, skates, boots, woolen outfits, for sale or hire; hockey outfits ready made, \$2.50 suit; also for hire. Secretaries. Phone Up. 1249-5163. Smyth's, 370 Dorchester West.

TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER TYPEWRITERS. Expert repairs on all makes. American Machinery, Limited, 321 Craig View, Main 1815.

TUNGSTEN LAMPS.

EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 363 St. Catherine West. Up 1275.

REST, RECREATION AND SOLID COMFORT—These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ideal.

great, big fireplace, running water in the house; own gas plants; best cuisine in the Laurentians. Rates \$2 a day. American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Justine Station, Quebec.