

SHIPYARDS
NOT MUCH ACTIVITY

Not Higher Now Than
Steel Mercant Vessels
Instruction.

A preliminary survey of the
agents of the Government
y in shipbuilding than for
due to the fact, it is be-
of shipbuilding in the do-
gn yards has been brought
possible that some of these
flag so long as the Euro-
ast, although officials here
in the assertion that
means a greater Ameri-

Bureau of Navigation show
the current fiscal year, July
United States had under
contract, 65 steel mercant
tons. This is the largest
instruction recorded for a
ghest previous record was
steel mercant vessels of
nder construction or com-

nage now under construc-
60 vessels of 288,701 gross
n any previous year with
when there were 63 ves-
construction. Of the ves-
bulk oil carriers of 154,058
25,475 gross tons, and five
00 tons, the remaining ves-
sels of the United States
or under contract, exclu-
of 287,382 tons displac-

domestic shipyards is be-
the effect of the European
a large amount of tonnage
h has been destroyed. The
ards, it is reported, are
reat has been the demand
reign yards that the prices
d. On the other hand, the
the advent of the present
the free importation of
d in the construction of
It has taken the domes-
reaciate this fact.

so amended that foreign-
ry construction could
istry. Since the outbreak
registry law has been fur-
mit absolutely newly con-
yards to come under the

of the coastwise traffic,
upon an equality in con-
foreign yards. This com-
ficials here, will gradually
pbuilding in the United
t that the domestic yard
ssels to fly foreign flags
with British, French and

TRACTION.
gs of the Northern Ohio
y for June and six months

June 1914. June 1915.
\$317,780.33 \$231,976.99
\$199,625.15 \$200,878.58
\$118,255.18 \$121,098.02
\$61,019.77 \$52,502.97
\$67,235.41 \$78,394.05
\$15,091.20 \$16,322.54
\$2,144.11 \$2,271.55
1914. 1915.
\$7,271,700.78 \$1,756,651.62
\$1,059,635.33 \$1,101,448.42
\$62,065.45 \$65,005.28
\$301,835.11 \$308,455.55
\$360,230.34 \$348,339.63
\$90,117.29 \$97,335.08
\$270,113.05 \$248,604.63

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N PACIFIC
Alternate Routes.
\$97.00
\$95.30
vice:
Canadian Rockies.
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e equipment.
FFICES:
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& Windsor St. Stations

RICHMOND STREET FIRE WAS
NOT OF INCENDIARY ORIGIN

That she had not seen an Italian running away
with a coal oil can in his hand on the evening of
the conflagration in the block, at the corner of Rich-
mond and the Grand Trunk tracks, when 30 families
were rendered homeless and little David Walsh
nearly to death, was the emphatic statement made
by thirteen-year-old Ida Walsh, before Fire Com-
missioner Ritchie, at the renewed investigation yes-
terday afternoon. The girl gave a flat denial to the
various statements which have been made before the
Commissioner. She denied that there had ever been
a fight in their apartments between jealous Italians.
There had been a row in a neighbor's house two
or three days before the fire, but she had never
heard an Italian threaten to burn the building to
the ground. The old galleries, she said, were fall-
ing down, and when people moved out of any of the
apartments they usually deposited their rubbish and
rubbish at the foot of the winding stairs. She denied
that she had smelled coal oil during the blaze. After
the police went away on the night of the row, she
said the Italians finished their fight, but no person
was seriously injured. Neither guns nor daggers
were used.

Edith Walsh, seventeen years old, corroborated the
evidence given by her sister. She was in the room
during the Grand Trunk tracks, when she discovered
smoke coming in the windows. She looked out and
saw the stairway and the gallery a roaring fur-
nace. Her escape was cut off, and she had to be
taken down the ladder by the firemen. She also
stated that there never had been a fight among Ital-
ians in their house, and she had never heard any
threats. Her mother had no insurance, and did not
know the origin of the fire.

Duncan Robertson, tailor, 368 Richmond street,
did not know the cause of the fire, but had heard
neighbors say it started in Mercier's grocery store.
He would not say that the fire was the work of an
incendiary. He had no idea of the cause of the out-
break. Two or three other witnesses who had been
summoned failed to turn up, and the enquiry was
terminated until next Thursday.

Two other smaller fires were investigated. The
fire Commissioner Ritchie was unsuccessful in learn-
ing the origin of either of them. The firemen were
unable to give any clue to the origin of the blaze
which destroyed the wash and door factory of Zenon
Charbonneau, 5628 Casgrain street, on July 9, at
235 a.m. Mr. Charbonneau estimated his building
at \$8,000 and machinery at \$7,000. He carried an in-
surance of \$7,000.

Another witness, J. B. Caron, drug clerk, made a
sensational statement when giving evidence in the
case of a building which was partly consumed by
fire at 2059 Casgrain St., on July 10. "When I was running to sound the
fire alarm," declared Caron, "I was held by a stran-
ger, who said in the French language, 'You need not
be in any hurry to pull that gong.' Caron said he
did not know the man, and had never seen him be-
fore, but thought he would be able to identify him.
He broke away from the stranger and sounded the
gong. The firemen were soon on the spot but could
not save the building."

TWENTY THOUSAND BRITISH
GROCERS HAVE ENLISTED.
In the course of the 25th annual conference of the
Federation of Grocers' Associations of the United
Kingdom at Nottingham, England, recently the in-
formation came out that not less than 20,000 recruits
from the ranks of the grocers and allied trades have
joined the British colors in the European war. The
list includes both employers and employed. They
have left their places in the stores for places in the
trenches and preparatory camps, while, with a con-
siderable degree of success, their places at home have
been taken by women.

Important items of public interest which were
discussed were the questions of early closing and
food taxes. In regard to the former, a resolution
from Southampton was adopted urging compulsory clos-
ing at six each night during the war.
The parliamentary and emergency committees re-
ported on how the war has affected the grocery in-
dustry, and the assistance given by the Federation
to meet the emergency. Very early in the war, it
states, it was found necessary to deal with the im-
portant article of sugar, the supply of which was
very seriously threatened by the cessation of im-
ports from the enemy countries. Strong sup-
port was given to the government and to the Royal Com-
mission on Sugar Supplies, and when it became nec-
essary to fix a minimum price the Federation took
prompt action to carry out the government's re-
quests and to bring about a uniformity of trade ac-
tion. Promptly the period for fixing prices came to an
end in November last.

There were meetings of different counties of the
Federation, and the benevolent fund announced that
they had invested £1,000 in the war loan.
In the evening the Mayor and Mayoress of Notting-
ham gave a reception at Nottingham Castle.

MAXWELL MOTOR CO PLANS
60,000 CARS OF ITS 1916 MODEL.
Boston, Mass., July 28.—It is understood that Max-
well Motor is planning on an output of 60,000 cars
of its 1916 model. This means an increase of almost
10 per cent. over the 1915 production. For some
months now the company has been outputting 3,000
cars per month. To meet its 1916 schedule produc-
tion will have to average 5,000 cars monthly. There-
fore, it will probably be some price reduction in the 1916 model.
If the company does reach an output of 60,000 cars,
it will rank among the five largest producers in the
United States, being out-distanced by the Ford, Over-
land, and possibly, the Buick.

LOSS BY FIRE
Poughkeepsie, N.Y., July 28.—Mayor Wilbur, De-
lative Burns and the manager of one of the packing
houses burned here on Sunday night announce that
they believe the fire to have been the work of an
incendiary, and have called upon the police to do
their utmost to fix the responsibility for it. The
damage caused by the fire is estimated at \$250,000.
An entire city square was swept by the flames. The
Wilbur Lumber Co., the plants of Armour & Co.,
Nelson, Morris & Co., Forsythe & Davis paper ware-
house, Jansen Roberts Chemical Co., and several
dwellings were wiped out.

REAL ESTATE

Paul Asconi et al, sold to Giuseppe Crisafi, lot 9-45,
Village of Cote St. Louis, containing 2,250 feet, with-
out buildings and fronting on St. Denis, for \$2,200.

The Sheriff of Montreal sold to Oscar Fortin lot
11-127, Village of Cote St. Louis, with building Nos.
51, 53 of Boulevard St. Joseph, for \$9,100.

F. X. Cloutier sold to Stanislas Poitras lots 176-187
to 191, Parish of Pointe aux Trembles, without build-
ings and fronting on the public road for \$2,000.

Alphonse Labelle sold to Ferdinand Coriveau lot
6-203, Village of Cote St. Louis, with buildings, civic
Nos. 2205 to 2209, of Christophe Colomb street, for
\$13,000.

Archie P. Christmas sold to Thos. Henry Christ-
mas lot 384-107, Parish of Montreal, containing 1989
feet, with buildings No. 63, of Columbia avenue,
Westmount, for \$6,000.

Marcel Robin sold to Theophile Morin lot 2630-89,
Parish of St. Laurent, containing 25 by 71 feet, with
buildings, civic Nos. 2631, 2633 of Chateaubriand St.,
St. Denis Ward, for \$2,000.

Daniel J. Creighton sold to William J. Martin
northwest part of lot 601 St. Antoine Ward contain-
ing 2,100 square feet, with buildings civic No. 12, of
Drummond street, for \$5,500.

John W. Foster sold to John McGregor vacant lot
140-35b, Parish of Montreal, containing 42 by 53 feet,
fronting on Brock avenue (formerly Herald avenue),
Town of Montreal West, for \$2,950.80.

Zephirin Pesant dit Sanscartier sold to Henri Du-
barat lot 189-86, Parish of Sault au Recollet, con-
taining 25 by 87 feet, with buildings on Chateau-
briand avenue, St. Denis Ward, for \$2,500.

Solomon Grobstein et al, sold to Miss Bertha H.
Goldman lot 137-22, Village of Cote St. Louis, con-
taining 42 by 87 feet, with buildings, civic Nos. 1681
to 1689, of St. Dominique street, Laurier Ward, for
\$18,500.

Gaspard DeSerres sold to Paul Lemaire lots 47-
18-1, Village of Cote St. Louis, forming an emplace-
ment of 50 by 79 feet, with buildings, civic Nos. 1552
to 1558, of Boulevard St. Laurent, Laurier Ward, for
\$14,800.

The largest amount involved in the 26 realty
transfers registered yesterday was \$25,875, for which
amount Louis Philippe Forest sold to John Henry
Hand lots 175-217, 218, 222, 223, 224, 225, 226, 227, 228,
229, 230, Parish of Montreal, each lot containing 40
by 98 feet, equal a total superficial area of 43,120
feet, without buildings, and fronting on Wilson ave.,
Notre Dame de Grace Ward.

There were 1,012,957 "ordinary" policies issued and
paid for during 1914, with insurance of \$1,826,691,741.
Compared with 1913, there was a decrease of 2,110 in
the number of policies written, revised, etc., and of
\$29,773,240 in the amount of insurance. There were
50,676 more policies terminated in 1914 than in 1913
and \$119,182,488 more insurance.

The total number of "ordinary" policies in force on
December 31, 1914, was 7,849,680, insuring \$14,933,150,
899, a net increase of 397,526 policies, and of \$628,512,
107 in insurance. The amount of "industrial" in-
surance in force was \$3,814,105,740, being an increase
of \$187,802,631, making a total increase for both classes
of business of \$816,811,728.

The following comparative figures show the sources
and amounts of increases and decreases, in the un-
assigned funds (surplus) of the companies for 1913 and
1914:

Gain from loading \$12,144,675 \$15,919,071
Gain from mortality 46,887,395 49,161,112
Gain from surrendered and
lapsed policies 13,197,363 18,546,757
Gain from interest and rents,
less amount required to
maintain reserve 65,183,246 72,569,321
Gain from annuities 95,013 419,495
Loss from investments 12,613,730 28,116,878
Loss from dividends to pol-
icyholders, including net in-
crease or decrease in divi-
dend funds apportioned and
unapportioned 39,177,123 102,210,931
Loss from miscellaneous
sources 19,425,743 27,815,842
Total gain 14,589,298 4,265,985

The most noteworthy occurrence in the insurance
world during the past year was the mutualization of
the Metropolitan Life Insurance Company of New
York and the Prudential Insurance Company of Am-
erica of New Jersey, two of the largest life companies
of the country, taking them by this means out of the
joint-stock field and vesting the ownership of the
\$300,000,000 or more of assets and the control of the
companies themselves in the policyholders.

In connection with this matter it may be well to
state that there is still a small fraction, or the stock
of the Prudential (about 5 per cent.) that has not yet
been presented for liquidation. However, to all in-
terests and purposes the Prudential is now a mutual
company. The above transactions are indeed fine
examples and endorsements of the soundness of the
principle of mutuality and its desirability as applied
to life insurance. Of its value from an economic
standpoint there can be no possible question. If a
mutualization of the Equitable Life Assurance So-
ciety of the United States could be accomplished
without a serious depletion of the surplus it would be
a distinct achievement and would thus place an-
other great corporation with assets of more than \$500,
000,000 under the entire control of its membership.

The business of 1914, as a whole, taking into
consideration the deplorable state of affairs in Europe
and the somewhat unfavorable business conditions of
the past year in this country, shows that the solidity
and well being of the life companies reporting to the
Department cannot be unfavorably affected in a great
degree even by such extraordinary contingencies as the
European war presents. It has grown much too
stable for that, and, except perhaps in the event of
some world-wide and long-continued financial panic
or disaster, will without doubt continue to show the
usual satisfactory results at the close of each succeed-
ing year. It is not too much to say that the pre-
sent highly efficient, careful and conservative man-
agement of the companies as a whole is not exceed-
ed by that of any other class of corporations doing
business in this country or probably for that matter
in the world.

The net profits of B. F. Goodrich Company for six
months ended June 30, amounted to \$4,000,000, an
increase of \$1,350,000, or 50 per cent. compared with a
year ago.



CONTROLLER E. N. HEBERT.
Proceedings to unseat whom will be continued.

YEAR'S EXPERIENCE
IN LIFE INSURANCE

Report of N. Y. Department Shows
Increased Gain From Mortality but
Heavy Security Loss

ASSETS OF \$44,636,774,621

Increase Was \$219,476,410—Total Income for Year
Was \$874,360,893, a Gain of \$25,270,082—Larger
Dividends to Policyholders.

Albany, July 28.—The annual report of the New
York State Insurance Department, covering life in-
surance business of 1914, issued by Superintendent of
Insurance Phillips, shows that, at the close of busi-
ness for the year, the life companies were possessed
of \$44,636,774,621 of admitted assets, an increase of
\$219,476,410 over 1913. The liabilities, excluding gross
surplus and special funds of \$272,457,473, were \$3,364,
317,147, an increase of \$203,955,160 over the previous
year.

The total income was \$874,360,893, an increase of
\$34,062,163. The amount of premiums received was
\$653,920,892, or \$25,270,082 more than in 1913. The
companies disbursed in 1914 \$644,216,757, being 448,
218,516 more than in 1913; of that amount \$480,716,511
was paid to policyholders, while the cost of manage-
ment (including shareholders' dividends) was \$163,
606,246.

There were 1,012,957 "ordinary" policies issued and
paid for during 1914, with insurance of \$1,826,691,741.
Compared with 1913, there was a decrease of 2,110 in
the number of policies written, revised, etc., and of
\$29,773,240 in the amount of insurance. There were
50,676 more policies terminated in 1914 than in 1913
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months ended June 30, amounted to \$4,000,000, an
increase of \$1,350,000, or 50 per cent. compared with a
year ago.

PERSONALS

Hon. W. J. Hanna, of Sarnia, is at the Ritz-Car-
lton.

Mr. Duncan McEachran, of Ormstown, is at the
Windsor.

General Bennett H. Young, of Louisville, Ky., is at
the Ritz-Carlton.

Mr. C. M. Holt has returned to town after a trip
to the Saguenay.

Hon. William Pugsley, of St. John, was at the
Windsor yesterday.

Mr. C. R. Hosmer has returned to town after a
visit to St. Andrews-by-the-Sea.

Mr. J. M. Jenks, of Chicago, was introduced on
'Change at the Board of Trade yesterday by Mr. C.
B. Esdalle.

Mr. Harry Gordon has left on a visit to New York,
Boston and the Catskill Mountains. He expects to
return in two weeks.

Montreal visitors at the Caledonia Springs Hotel
over the last week-end included Mr. H. Robertson,
Mr. J. R. Allan, Sir H. Archambault, Mr. A. L.
Reading, Mr. M. L. Stevenson, Hon. William Owens,
Dr. E. J. Stewart, and Mr. R. Jackson Hopper.

TUNA PACKING IN SPAIN.
Washington, D.C., July 28.—Consul Wilbur T. Gracey
of Seville, Spain, reports that a fish-packing plant
has been started at Gallineras, Province of Cadiz, for
canning tunny fish and horse mackerel. The fac-
tory has already made over 700 cans to be filled with
fish, each can weighing when filled 5 kilos (11.0231
pounds). The boilers have already arrived from Se-
ville. The factory consists of two sections for curing
the fish and one for soldering tins. Another
fish-packing establishment is in operation at Sancti
Petri, Cadiz.

VISIT TO MUNITIONS PLANTS.
Ottawa, July 28.—After a trip through the Mar-
time Provinces, Mr. D. A. Thomas, representative of
Lloyd George, British Minister of Munitions, and his
party, accompanied by General Bertram and mem-
bers of the Shell Committee will tour the rest
of Canada, visiting the big shell and gun making
plants.

Each factory will be inspected with a view to de-
termining its capacity and necessary changes that
such capacity be increased, and in addition to the
general idea to be gained in this manner a consider-
able quantity of detailed statistical information has
already been furnished to Mr. Thomas by the Shell
Committee, which has had its experts examining the
various munition plants with this end in view.

HUDSON'S BAY CO.'S FARM SALES
FOR QUARTER WERE \$155,500

Compares with \$82,000 in Corresponding Period of
1914—Town Lots Realized Only \$10,300, Against
\$17,000 in Previous Years.

The sales of farm lands by the Hudson's Bay Com-
pany for the quarter ending June 30 amounted ap-
proximately to 8,600 acres for \$31,100, as compared
with 4,200 acres for \$16,400, and the sale of town
lots to \$2,060 as compared with \$3,400 for the cor-
responding period of 1914. The receipts were \$13,400
as against \$8,500 in 1914.

Respecting the position of the Hudson's Bay Com-
pany a London contemporary, Canada, says:
While with Hudson's Bays down at last to well
under 5 it would seem to be impossible to find any-
thing that would prove sufficiently potent to arrest
the downward movement or hearten the market,
some idea of the fact that has taken place may be
gathered from the fact that the present figure of 4 1/2
represents 4 1/2 1/2 for the old undivided £10 share,
which only as far back as 1912 stood at £140, this
fall representing a percentage shrinkage in the three
years of no less than 64 per cent.

In ordinary times the quarterly farm lands' sales
statement would have produced distinct satisfaction,
the aggregates double those for the corresponding three
months of 1914. For the quarter ending with June
30 the sales of agricultural land were about 8,600
for a total of \$31,100, as against 4,200 acres and
\$16,400 in the corresponding three months of last
year.

The results recorded in connection with town lots
were very different, these realizing only £2,060, as
against £3,400, and the receipts at £43,000 only
amounted to about half of those for the same quar-
ter of 1914. In ordinary times the sales of farm
lands would have been regarded with satisfaction,
but these are not ordinary times, and it is difficult
to say whether bottom has yet been touched in the
market for Hudson's Bays.

Investment conditions are now in the melting pot,
and there can be little doubt that the new standard
of values which will be evolved will permanently af-
fect the values of many high-class investments of
this type, which have hitherto been favored almost
as much for their potentialities as for their invest-
ment yield. It remains to be seen whether the de-
layed report and accounts will arrest the fall in Hud-
son's Bays, which has made such alarming progress
in the first half of the current year.

MARITIME PROVINCE SECURITIES

(Quotations furnished by J. C. Mackintosh & Co.,
members Montreal Stock Exchange, 166 Hollis
Street, Halifax, N.S.)

Eastern Canada Savings & Loan ... 145 1/2
Eastern Trust Company ... 150 1/2
Mar. Tel. & Tel. Pfd. ... 100 95
Do, common ... 80 75
N. S. Underwear, pfd. ... 95 90
Do, common ... 35 30
Porto Rico Tel. pfd. ... 105 102
Do, common ... 60 45
Stanfields, Ltd., Pfd. ... 95 90
Do, common ... 45 40
Trinidad Electric ... 72 65

Bonds:
Brandram-Henderson, 6 p.c. ... 98 95
Eastern Car. 6 p.c. ... 98 95
Mar. Tel. & Tel. 6 p.c. ... 102 100
Maritime Natl. 6 p.c. ... 100 97
Porto Rico Tel. 6 p.c. ... 100 98
Stanfields, Ltd. 6 p.c. ... 98 95
Trinidad Electric, 6 p.c. ... 85 80

INDUSTRIAL OFFICES PAID
\$2,442,257 IN WAR CLAIMS

London, July 14.—The total amounts paid by the
industrial offices to date under claims arising through
the war are as follows:—

	Number.	Amount.
British ...	13,184	17 1/2
British Legal and United Prov.	653	8,235 16 3
British Widows ...	148	2,329 0 0
Hearts of Oak ...	27	389 16 3
Army ...	11	for £172 13 0
Navy ...	15	207 3 3
East Coast		
Raid ...	1	10 0 0
Pearl ...	2,923	48,042 0 0
Prudential ...	15,853	343,694 0 0
Refuge ...	3,568	50,248 6 8
Salvation Army ...	329	5,017 15 6
Westland and General ...	1,198	16,706 17 0
Army ...	937	for £12,924 9 6
Navy ...	243	4,468 2 0
Civilians ...	18	214 5 6
Total ...		458,461 9 5

NEW AUSTRALIAN WAR LOAN.

London, July 28.—An Australian Commonwealth
war loan will be floated locally through the Com-
monwealth Bank of Australia, although subscrip-
tions are receivable through other Australian banks.
Particulars follow: (\$100,000,000) 4 1/2 per cent. re-
deemable in ten years to be issued at par, present
issue only \$25,000,000. Subscription lists close on
August 31.

WILLIAM CARRUTHERS DEAD.

Mr. William Carruthers, the second son of Mr.
James Carruthers, died very suddenly after a brief
illness in the Wellesley Hospital, Toronto, and will be
buried in this city to-morrow afternoon from 290
Mountain street.

PREMIER BORDEN HONORED.

London, July 28.—Bristol City has conferred an hon-
orary freedom on Premier Borden, who telegraphed his
appreciation of the honor.

J. H. Wallace & Company, Limited.