L. XXIX. No. 278

as experier as experienced the effect of the company's sales for 1814 and the company's sales for 1814 and 2, as compared with \$733. a decrease of almost \$233. for tile year was \$43,306, as and after payment of bond debts, dripped and debts, the provision for bad debts, the provision for bad debts, the provision for the year. st two quarters of the year the result that the profit rward was only \$180,360, as ought forward from 1913.

ets now stand at \$3,100,789. nt to \$279,415, inclusive of e head of "Investments, innt Habilities amount to only the profit and loss surplus et shows a surplus of con-,212 and a reserve for bad \$70,398.

ing his report, said in part: has been most depressing nmunity owing to general ousiness more than that of ere many prospects that a ir in the second half of the ese hopes had to be abanhe European war, followed crops in many parts of the oduct is largely sold. Both e volume of sorting or re ear. Sales were, consefrom reasonable expectaeffect on the cost of those the manufacturing expense nuch smaller production. tion are chiefly wool, leawhich were rising in price ances in selling prices of mpossible to obtain, owi ders on which advanced ere not to be had in any

s kept up even at the exer Berlin plant, which was pperation of that unit units from that reorganizabe available during this

your general policy, the

ports that for 1915 much ed, and that all major exreplacements were made of your company are in large cost of these items in 1915, which should re-ble showing for the latter

STMENT COY'S. E LARGE ADVANCES.

strength in United Railfollows the annou 31.50 per share on Phila-The investment comr shares of Philadelphia ls were paid in the two erred sold at 3012 up 7 t 11 up 4 points.

EAT LAKES N APRIL FIFTEENTH.

When the steamers Bealand leave for the Soc navigation for the seainaugurated.

ected to begin arriving

NASHVILLE. se of \$140,036. For the

totalled \$39,092,856 a

DS.

PACIFIC

n, Port Hope. *10.00 p.m. inge St.)

ICES: Phone Main 3152. d Windsor St. Stations UNK RAILWAY

K (Via D. & H.) *8.10. p.m. N — NEW YORK

) *8.30 p.m. on Night Trains. day trains.

St., Cor. St. Francols-vier—Phone Main 69%. "Uptown 1187 ation" Main 8229

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I.S., to Liverpool; London: and Glasgow. ently employed in NDINAVIAN, Etc. d Class & "Cabin"

he and all further in-the Allan Line, Uptowe Mountreal; or General Agents - 4 Youville Square CONTRACTOR OF THE PROPERTY OF THE

tes of 45 Insurance Gatherings Have Already Reached World's Congress Offices

OPENING THIS MONTH

Weeks' Session of Congress in October Will Con-clude Greatest Chain of Insurance Meetings Ever Held.

Francisco, April 7 .- Of the one hundred and insurance meetings and conventions to be held near San Francisco this summer in connection the Panama - Pacific International Exposition, the and place of meeting has been set, up to the preby forty-five. The remaining organizations ag data relating to their meetings to the office the World's Insurance Congress Events as fast as dates are set for the various conventions.

des the insurance week celebration, which es the congress events this month, there are also neetings already scheduled for the last ten days hat month. The Fire Underwriters' Association e Pacific convenes April 20th and 21st; the Caliala State Association of Local Fire Insurance is, April 22nd and 23rd; the Manhattan Life, McCuaig.

May will see the meetings of the Farmers' Mumar little Insurance Companies Convention, May 13th and the agency contest of the Prudential, MONTREAL'S FIRE PREMIUMS May 24th to 28th, inclusive. In June the only date for definitely set is the meeting of the Beneficial fe of Salt Lake City, June 14th to 19th, inclusive. On July 15th, the contest for the San Francisco trip Aggles will be held. On the same date comes the community of the Intermountain Life of Sait Lake Winners in the agency contest of the supreme gof the Fraternal Brotherhood meet at the exposion city, July 19th to 26th, inclusive.

In August the conventions begin to come thick. The burgh Life & Trust will meet early in August. The Equitable Life of the United States meets at Santa Barbara, August 4th to 6th. The Pacific Mual Life holds its meeting August 5th and 6th. On gust 9th two meetings are already listed, the agency entions of the Farmers' & Bankers' Life of Wita and of the Missouri State Life. The Union Cen-Life has its agency convention—the first in the ory of the company ever held away from the Cinati home office-at San Francisco, August 9th to On the tenth to twelfth of August comes the ntion of the Columbia Life & Trust of Portland, , while the same days have been chosen by the

ana Life for its agency convention The National Association of Life Underwriters ets August 10th, 11th and 12th, and August 12th, last day of the convention, has been set apart by exposition as "National Association of Life Uniters' Day."

The American Insurance Union holds its agency myention August 12th to 14th, the Northwestern utual Life, August 13th to 15th, and the Internaonal Life of St. Louis some time between Augus and September 1st. The People's Life of kfort, Ind., meets August 18th to 21st, and the hlan' Life of Dallas, Texas, August 20th August comes the Columbian National Life's convention western agencies, and the Western States Life August 26th to 28th

Ten meetings are scheduled for September. nal Life, U. S. A., meets the first three days of month and the Ohio National Life has slated its contest for some time in September, though exact dates have not been set yet. The New Life meets September 8th to 13th and the Idahe tate Life, September 15th to 18th. The western on \$100,000 Club of the Mutual Life of New ork meets for an entire week, beginning about Sepber 20th, and the same company's \$200,000 Club onvene for a week starting September 27th. The convention of the Continental Life of Salt City meets September 27th to 29th.

e American Life Convention holds its 1915 sesat Monterey, Cal., September 30th, October 1st nd 2nd. The American National of Galveston will either late in September or early in October, the

ber opens with the meeting of the New World te of Spokane, October 3rd to 8th. Three companhave chosen October 4th to 6th for their meetings the Marquette Life, the German American Life, and winter State Life. The Essociation of Life In-e Counsel meets October 4th to 6th, also. The American Central Life has its meeting October 4th to
th, and the convention of casualty and surety agents the Actna Life, the Actna Accident and the Automo-le of Hartford will be held October 5th to 18th in le of Hartford will be held October 6th to 10th, in-October 12th to 15th has been chosen by the national Federation of Commercial Travelers' or mations for its meeting, and the Great Western cedent Agents' Association, after convening at the

ESTERN ASSURANCE COMPANY FIRE AND MARINE

sets Over oases paid since ganisation over ab OFFICE, \$3,500,000.00

mileation over £61,000,000.00

D OFFICE, TORONTO, ONT.

W. B. MEIKLE, Vice-President and General Manager

QUEBEC PROVINCE BRANCH

61St Poter Street, MONTREAL.

BERT BICKERDIKE, Manage

PERSONALS

Sir Lomer Gouin is at the Place Viger.

Colonel Birkett is going to Ottawa to-day.

The Hon. C. E. Dubord is at the Place Viger.

Mr. C. L. Drury, of Toronto, is at the Windsor.

Mr. A. J. O'Reilly, of Ottawa, is at the Windsor.

Mr. W. G. M. Shepherd left for New York last night. Mr. H. McGreevy, of Quebec, is at the Ritz-Carlton

Sir Thomas Shaughnessy will leave for California

Captain McBain arrived in town last night from

Sir William Price was in town last night and left, for Ottawa to-day.

The following were introduced on 'Change yester-day at the Board of Trade: D. N. Dwyer, Ottawa, by H. D. Dwyer, and A. A. Wright, Toronto, by W. H. D. Miller.

Among the Montrealers staying at the Chateau Laurier, Ottawa, are Senator Casgrain, Major H. A. London and Liverpool Rates Are 14 Per Cent. Higher Stewart and Messrs, J. E. Dalrymple, T. Davis, F. and Renewed Upward Tendency Orr Lewis, C. C. Ballantyne, H. B. Ames and C. J

fixed by the S. C. Pandolfo Agency, at San Antonio, cent representing the Great Republic Life of Los compared with \$2.934,551 in 1913, and \$2.845,534 in For shipments to London and Livering for Shipments and Livering for Shipments to London and Livering for Shipments to London and Livering for Shipments and Livering for Shipments to London and Livering for Shipments and Livering f

la and and	Companie
lecting more than \$10,000 last year ar	e as foll
Alliana	\$66.3
Alliance	. 65,5
Attes	. 60,4
British America	. 23.1
Eritish Colonial	. 11.7
Caledonian	. 30,5
Caledonian	. 51.0
Connecticut	
Employers' Liability	43.0
William and the state of the st	
General of Perth	12,96
General of Paris	21,55
Guardian	15,61
Guardian	191,44
Glore Falls	
Glens Falls	21.08
Hartford	
	45.34
	37.88
	18,02
Insurance Co. of North America Law Union and R	92.32
London & Lancashire	51.94
London Assurance	
London Assurance	32,508
N. V. Und. Agency	163,313
N. Y. Und. Agency	33.961
N. Brit. and Mercantile	17,658
	198,735
Norwich Union	98,239
North West	52,861
Niagara	12,191
National Union	20.311
	18.451
Palatine	30,259
	18,532
ProvWash.	140,598
Cheen	25,402
Royal	76,262
St. Paul, F. & M	223,125
Scottish U. & N	14,499
	50,911
	63.873
Springfield F. & M	14,499
Union of Paris	31,408
Union of London	28.631
Western	56,955
Yorkshire	100,056
Mount Royal	89,539
Dominion	106,461
London Mutual	16,312
Provincial	15,785
Montreal-Canada	14,450
Stratheona	25,046

AFTER PREVIOUS REFUSAL

The witness said he would certainly not have obtained the policy unless the pipe had been at least two feet away from the wall. It was more than that distance when he was in the house lets the war was in the beautiful than the wall. tance when he was in the house last, about two

four inches of the wall," said Mr. Nairn.

The investigation will be continued.

GUGGENHEIM HOME BURNED.



MR. R. J. DALE. Of Dale and Co., Limited, marine insurance agents

WAR RISK INSURANCE RATES ADVANCE FOLLOWING RAIDS

and Renewed Upward Tendency is Evident.

New York, April 7 .- The success of the German submarine operations against English vessels at various points around the British Isles within the past WERE \$3,101,784 LAST YEAR week, in "picking off" an average of two vessels per ed in front by 19 day, resulted in an advance of a quarter of one per each, for \$4,800. Fire insurance premiums collected on risks in the city of Montreal during 1914 aggregated \$3,101,784, as of Eurone via the United Kingdom.

Charles Onliette sold to the Cavangan Company, Limited, lot No. 23-171. Hochelaga ward, with buildings fronting on Chambly street, for \$7,000.

Rates for war risk insurance prevailing yesterday were quoted at 11/2 per cent. for London and 11/4 per cent. for England and Scotland west coast points. The tendency of rates is distinctly upward at present, owing to the continued success of the German submarine shipping raiders in a wide field of small opermarine shipping raiders in a wide field of small operations. The sinking of the passenger steamer Falaba and the Southpoint, as well as the loss of the American 123, 1275, 1277 and 1279 Messier street, in Delorimier employers and employers and for advance payment to injured employers. derwriting firms, with the result that rates have stiff-

would be severe to the local factors. The opinion placement composed of lots Nos. 76-68 to 73 and a prevails in these circles that the British blockade of pervails in these circles that the British blockade of all shipments out of Germany will soon begin to be rigidly observed, inasmuch as the report has been received here that the Dutch cargo steamer Sommelsdijk, which arrived at Philadelphia on Sunday from Rotterdam, has been declared by British naval

LONDON RECEIVES OFFER

DEATHS.

BROWN On Sunday, April 4th, 1915, at 43 Bellevue Apartments, Wm. Foster Brown, in his 68th year. Funcal from his son's residence, 10 Windsor Avenue, Westmount, on Tuesday, 6th inst., at 2.30 p.m. CHAPLIN on April 5th, 1915, infant son of Mr. and Mrs. E. I. M. Chaplin, 650 Belmont Avenue, Westmount.

from Rotterdam, has been declared by British naval authorities to be the last vessel to be permitted to carry out German cargo.

To INSURE ITS SOLDIERS.

The following schedule gives the rates at which most of the underwriters are doing business. Some of the underwriters who regard the situation as being the underwriters who regard the situation as being very serious are demanding higher figures. On the other hand, there are some who are willing to make other hand are the former to some the former and the mounts from an end of the sound in the former and the sound in t concessions under special conditions or with special clauses written into the contracts. The rates as given cover only general cargoes and exclude full cargoes of flour, grain, coal, cotton, linters, rubber, naval

	J	apanese.
		Belgian.
	Other	French.
American	. neutrals.	
England and Scotland (west		
coast) 1/2	i.	1.14
Ireland 1	1 1 ₈	1 1/2
London	3.	11/2
Europe, bet. Havre and		
Gibraltar 58	8,	1 1/4
England and Scotland		
(east coast), except		
London 1	1.1%	1 1/2
Adriatic	2	
Greece		1
Norway not South Sta-		
vanger 2	3	
Denmark, Norway and		2.5
Sweden not beyond		
Maymo-		- 1
Outward 3	4	
Inward	3	
Stockholm 3	5	
Holland 11/2	2	214

N.Y. LIFE USING BRITISH MONEY TO HELP GERMANY IS CHARGE

Assignes & Accountants.

The announcement appeared in the daily press that, according to the official war news circulated by the wooden house, 16 by 20 feet in size and of only one stores, 641 Eleventh avenue, Itosemount, on March th, bringing to a conclusion the greatest chain of infugate meetings ever held in any city in one year.

The congress meets for two weeks, October 4th to an according to the official war news circulated by the destroyed a wooden house, 16 by 20 feet in size and of only one stores, 641 Eleventh avenue, Itosemount, on March 17. The house was owned by Donat Larose.

Joseph Francoeur, the insurance agent who had placed the policy on Mr. Larose's house, was the only placed the policy on Mr. Larose's house, was the only witness examined at yesterday's session. He was ask.

The announcement appeared in the daily press that, according to the official war news circulated by the German wireless from Berlin, among the subscriptions to the new German war loan the Jewish community in Berlin figure for nine million marks, and the New York Life Insurance Company for two millions. The latest Blue Book shows that the New York Life writes about one hundred thousand business chances.

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

Business CHANCES WANTED. witness examined at yesterday's session. He was ask, ed whether he had informed his office that Mr. Larose had been refused informed his office that Mr. Larose had been refused insurance by another company on account of an unsatisfactory claim made by him a year ago. The witness said he supposed his office knew. Whether or not the house was worth the first him to severe and water pipes, Chief and water pipes,

FROM BUSINESS CESSATION.

"The inspection showed that the pipe was within covered somewhat from the practical cessation of our inches of the wall," said Mr. Nairn.

"It must have been moved," the witness asserted.

The investigation will be continued.

"It must have been moved," the witness asserted.

March 2. Between that date and March 10 not a SEED CORN—CANADIAN GROWN SEED CORN single application for insurance was received. From March 10 to March 21 twenty-one policies were issued. GUGGENHEIM HOME BURNED.

The amount insured under these policies was \$2.874.000 and premiums, \$45.570. The average value of in-Long Branch, N.J., April 7.—The summer home of Simon Guggenheim, ex-United States Senator, at Surance written from September 1 to March 1 was in South Elberon was destroyed by fire last week. The excess of \$10,000,000 a month. The total for March loss was estimated at \$120,000.

St. West.

CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for catalogue and prices. W. E. Dillon Co., Limited, 183

George street, Toronto.

REAL ESTATE

Hercule Roy sold to the City of Montreal a property at Cota des Neiges, known as lot 67, having a superficial area of 14,054 square feet, with buildings, for \$14,058.

six inches, for \$1 and other considerations.

Francois St. Onge et al sold to L'Ocuvre et Fabriq de St. John Baptiste de La Salle the north half of lot
No. 14,661 and of lot 14,662, Hochelaga ward, boundweek, in "picking off" an average of two vessels per ed in front by Pic IX, street, measuring 25 x 120 feet

Henri Belmont sold to Narcisse Fortier six emplacements: (1) lots Nos. 9-164-2 and of 9-165-1, Cute de la Visitation, with buildings Nos. 1211, 1213 and 1215 Messier street. (2) lot 9-164-2 and lot 9-165-1. (3) lot 9-165-2; (4) lot 9-165-3 and lot 9-166-1; (5) lot

ened to British ports.

There are some fears among the local underwriters that the submarines may soon claim as a victim a large transatlantic steamship, in which case the loss would be severe to the local factors. The opinion

DEMAND FOR INSURANCE AGAINST AIRCRAFT GROWS

British People Recognize Danger and Are Anxious to Transfer Liability to Companies—General Accident Issues Prospectus.

William F. Mahon sold to John George Pelton, the southeast part of lot 217-79, parish of Montreal, with dwelling No. 645 Victoria avenue, Westmount, measuring 36 x 115 feet, for \$11,000.

London, March 25.—The idea that the appointment of a committee by the Government, to consider and report on the bombardment of certain towns with a view to compensation, would put a stop to what is now known as "aircraft insurance" has long ago been now known as "aircraft insurance" has long ago been characteristic. Didyme Wilkelsmy sold to J. O. Deziel lot No. 1-7 and 8, St. Jean Baptiste ward, with buildings Nos. 616, 618, 620 and 622 Park Lafontaine and Nos. 160, 162 and 164 Bureau avenue, for \$15,500.

A meeting of the Montreal Metallurgical Association A meeting of the Montreal Metallurgical Association will be held in the Chemistry Building, McGill University, this evening, at 8.15 to hear a paper on Commons demand for policies to cover properties in and mous demand for policies to cover properties in and around London and the adjoining maritime counties

Joseph Henri Mermeau sold to Georges Bertrand an emplacement situated in St. Denis ward, the north-land properties, "it being recognized that the danger exists, that at current rates the premium is reasonable and that the burden of liability can be transferred at

trifling cost to an insurance company."

The General Accident grants policies of insurance at The Credit Metropolitan, Limited, sold to Mrs. J. B. Lariviere lots Nos. 475-136 and 135, lots Nos. 475-136 and 137, parish of Sault an Recoilet, and situated on caused by aerial craft (hostle or otherwise) includand 197, parish of Sault an Reconet, and situated by the northwest side of Hannotaux avenue at Plateau ing hombs, shells, or missiles dropped or thrown there-Bon Air, St. Denis ward, each measuring 24 x 91 feet from, or discharged thereat, and fire or explosion directly caused thereby whether originating on the premises or elsewhere. An excellent map of the British Isles shows the districts marked out for the pur-

For London and district, taking in the estuaries of For London and district, taking in the estuaries of the Thames and Crouch, the rates are 2s 6d to 5s per cent. Kent, Essex, Suffolk and Norfolk, 3s 6d to 5s per cent. South Coast (from Lyme Regis to Dungeness), 3s to 5s per cent. North East Coast (from Tweedmouth to the Wash), 2s 6d to 4s per cent. Midands 2s 6d, per cent. West Country, Wales and Northern counties 2s per cent., Scotland 2s 6d per cent., and Ireland 2s per cent.

SIGNED AMENDING BILLS.

Albany, April 7.— Governor Whitman has signed the bills amending the workmen's compensation law 173, with buildings Nos, 1263, 1265, 1267, 1269, 1271, by providing for direct settlement of claims between

> New York City has eight churches valued at more than \$2,000,000 each.

Notices of Births, Marriages and Doaths, 25c sach

soliming the second year. Funeral private.

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2c. Per Word for the First Insertion

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

WANTED—A FEW GOOD AGENTS TO SELL Canadian Pacific Railway farm binds. Apply to Joseph H. Smith, Rooms 506-78 cf. P. R. Building, Toronto, Ont. WANTED—AN ENERGETIC MOINT WHO CAN sell an up-to-date Accident and Health Policy, for old established company. Repression for full particu-lars to P. O. Box 1267.

APARTMENTS TO LET. "THE RIGH" 271 Prince Arthur street west." There are a few vacancies in this Stockrable apartment bouse. Fireproof, all modern conveniences, balconies. Apply Janitor; phone Cp. 331, or R. P. Adams, Main 7550.

ROCMS 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 plane; very reasonable, central to both stations, sultable for two gentlemen or married couple.

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

BUSINESS CHANCES WANTED.

ADVERTISER, WHO IS A THOROUGHLY PRAC-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.

EGERTON R. CASE, Registered Patent Solicitor, Temple Bidg., Corner Bay and Richmond Sts., Tor-onto. 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 crected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Torcato Onf. onto, 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, Buffale, N.Y.

SEED CORN-CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding, Ont.

SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all made-incanada goods retail. The Alligator, St. Catherine St. West.

SHORTS AND FEED SACKS-In good order; also TC two-bushel Jute bags. John II. Rowell, flour and grain merchants. Montreal.

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

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FREE WE WILL GIVE FREE TO ANY PERSON interested in stock or poultry one of our 80-page illustrated books on how to feed, how to build henhouses; 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, No. 544 Sherbrooke St. West, Formerly at No. 78 McGill College Ave-nue. Tel. Uptown 3306.

IF 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.

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 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 Commerce. TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER TYPEWRIT-ers. Expert repairs on all makes. American Machin-ists, Limited, 324 Craig West. Main 1815. TUNGSTEN LAMPS.

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