CAPT. A. J. MEIKELJOHN,

Interest in Reduction of Forest

Fires Along Lines

MANY ARE UNNECESSARY

Forest Growth Suggested as Protective Measure

Danger.

accordance with the requirement

work as may be necessary

A study of the fire problem along

timber district of that province of

miles of the company's lines last sur

right of way, while the balance had settlers' lands, on timber holdings w

logged off, or along rivers from driv

It was found that many fires occur

ires is greatly increased by the large

flammable debris frequently found on adje

attention is paid to the disposal of loggin

especially cut-over timber limits, where

possible amount of right of way clearing

tion, which would require either the

with future cuttings, or else the dispos-

Settlers' clearing operations are one of

setting of fire during the summer season

est growth along railway lines has a greater pros

One material sourcef of fire danger along railway

local organizations are needed in order to cope with

Only some of the broader aspects of the fire situ-

forest fires will have been secured; however, the re-

sults obtained warrant the belief that the fire hazard

GERMAN CLUB MEMBERS.

with the institution shall either present a satisfactory

MR. ORR LEWIS IN LONDON.

his experiences connected with the sinking of the

BANK OF ENGLAND GOLD.

ors or absent themselves until after the war.

his physicians have ordered a complete rest.

000 for Argentine account.

Toronto, Ont., May 14.-The National Club has de-

this hazard. Such organizations have been found very

effective in some of the States of the Union

thus justifying adequate protection from fire by

being done successfully in both Que

green strip of timber along railways,

this condition. In Maine a law is and

05 fires occurred on or immedia

Ontario showed that there were

-Pedestrians on Tracks are Source of

of the Ratiway

had been

. S. MERCHANT IE SUBJECT OF VOTES

Express Their Views by

- What means representazations favor for upbuilding merchant marine may soon a referendum submitted by erce of the United States to rs of commerce and national

g some 300,000 business men. June 2?. into two groups. asked whether they favor: ndertaking purchase, con-vessels for mercantile pur-

such vessels by government parties under leases government sufficient to cost between operation unnd under foreign flags. he government to establish lines under the American ch commercial interests of mportant, and to American

set forth recommendations er's special committee on ization members are asked following: shipping board to investi-

ress regarding navigation sdiction in all matters perortation. t subscribe to the entire

pment Co., with a capital iny to have authority for er supervision of federal ity of first mortgages on as evidence of this in bear a fair interest and ortization, the development bonds as to principal and the public.

aw of 1891 be amended by st-class steamers from 20 d class steamers from 16 ng the compensation adeishment of lines carrying

of the voting strength of been recorded and twoast represent at least 20 recorded as having par nd the Chamber will enore the above-mentioned more than two-thirds of inization membership are ersely, the results will be proved.

LLEY RAILWAY.

The Provincial Govern oviding for the appoint fail to meet their oblime. The central section reville to Gagetown is l operation. Connection h Grand Falls and St hat St. John expects to anscontinental Pailway

SSEL HERE.

ed at Section 25 yeste tramp vessel which St. Lawrence River, bu y others have been all ar was started in Eur s of the war this vesse om German cruisers, as ate and to Brazil port e Karlsruhe and others sion in October the Roes distant from German past them during the harmed.

E ENDED. car strike is off. I'm e Whaling case, which bitrated.

than

ed

anada for perience thorough

Quality

MITED

VOL. XXX No. 10

MANY MUTUAL AGENTS SERVING Among the agents of the Mutual Life Ass ompany of Canada who have joined the Canadian rees for overseas service are: Dr. R. M. Gorslire, ttawa; Capt. G. H. Musgrove, Hanover, Ont.; Messrs Ottawa; Capt. O. T. Alessys E. Adamson, North Vancouver, B.C.; P. E. Bowen Strathcona, Alta.; W. T. Matthews, Edmonton, Alta.

BOY STARTED FIRE.

Man.; A. L. Saunders, Winnipeg, Man.

w. C. Bowser, Dorchester, N.B.; Ed. Legge, Winnipeg

A little boy playing with matches was responsible for a fire last night in the home of M. Lauzon, at 3 for a fire last hight in the firemen arrived hey found flames bursting from second-storey windows and before they gained control of the blaze the om in which it had originated was competely gutt-

CAMPAIGN OF LECTURES HAS PREPARED CITY FOR CLEANING

The campaign of lectures, prior to the cleaning-up of the city next week, will conclude this evening with a lecture delivered in Emard Ward by Dr. S. Boucher, city health officer, who will speak on the hygienic aspect of the event. Last night Dr. E. J. C. So the defence that the dear

the eight sections of a "civic pride" pledge, asking the children to stand up after each and signify their sent to each, there was a new that continued an audience alout p. Kennedy spoke in French to an audience alam entirely composed of French-Canadians.

After having cited figures to show that continued

The New York Life has been assisting Ge. entirely composed of French-Canadians.

the battlefield, the lecturer gave stimulus to civio as it uses their money for such a purpose.

At the present stage of the war it is not so when the battlefield is the lecturer gave stimulus to civio as it uses their money for such a purpose.

At the present stage of the war it is not so when the present architectural beauties of Paris.

reasonable precaution, pictures of the worst fires frightful record of bloodshed and murder of nonthat have occurred in the city in recent years were combatants and neutrals. shown. The programme was brought to a close by ons of a negro fire brigade which deighted the juvenile section of the audience.

Alderman N. Lapointe, who presided, spoke briefly ing Dr. Kennedy, mentioning that the cam-

The programme for next week is as follows: Sunday, Sermon day; Monday, Fire prevention day; Theday, Front Yard day; Wednesday, Back Yard day; Thursday, Sanitation day; Friday, Paint-up. lay; Saturday, Children's day.

WILL BE BURIED HERE.

The body of D. L. Chabot, who went down with the Lusitania, is to be brought to Montreal for interment. lie was a traveller for Messrs. Hodgson, Sumner &

ONTARIO TO RAISE REGIMENT.

Toronto, Ont., May 14.—Ontario may make its next freet war contribution to the Motherland by supplyng, completely equipping and training an infantry pattalion to be known as "the Royal Ontarios."

CANADIAN PACIFIC RAILWAY COMPANY

Dividend Notice.

At a meeting of the Board of Directors held to-day, a dividend of two and one-half per cent, on the common Stock for the quarter ended 31st March last, leing at the rate of seven per cent, per annum from evenue and three per cent, per annum from Special neome Account, was declared payable on 30th June text to shareholders of record at 3 p.m. on 1st June text. By order of the Board,

W. A. BAKER, Montreal, 10th May, 1915.

TO THE BOND HOLDERS OF SOUTHERN CANADA POWER COMPANY LIMITED

NOTICE is hereby given that the Meeting of the olders of the Six Per Cent Thirty-five Year First lortgage Bonds of Southern Canada Power Comany, Limited, notice of which was advertised in the pril 36th and May 1st Issues of the Journal of ommerce, published in the City of Montreal; the Wall treet Journal, published in the City of London, Enguid, Tengentively, and notice of which was also given dreular mailed to each bondholder whose address as known to the Company, is hereby cancelled.

SOUTHERN CANADA POWER COMPANY

SOUTHERN CANADA POWER COMPANY, LIMITED.

By L. C. Haskell, Secretary.

WITH CANADIAN CONTINGENTS N. Y. LIFE'S CUNTRIBUTION

British Support Used to Help Cause of Murder-Reply to Defence of Company's Action—Has Canadian and British Branches.

company in question, was recently reprinted in these the attack on the American company.

Much space and many words are devoted to show

special aspect of the event. Last night Dr. E. J. C. Kennedy addressed an enthusiastic audience which filled the Stc. Cunegonde Town Hall.

A feature of the evening which gave promise of a more complete fruition of the campaign in a few years' time was the large proportion of children in the assembly, several of whom carried their interest the assembly, several of whom carried their interest all commercial and financial relations with the warring nations?"

So the defence that the Joan was not a loan collapses.

Surrounded by many more words there has been brought to light a second point in the "Insurance Register's" defence of the company's action. It asks:

"Do the principles of neutrality require us to suspend all commercial and financial relations with the warring nations?"

Assuredly not. he children to stand up that the content of "Oui's," citizens of a belligerent nation to extend support to

After having cited figures to show that continued the first subjects and the first subjects are dwellings would result in greater loss of life continue to assist Germany; and British subjects The New York Life has been assisting Germany

At the present stage of the war it is not so much Photographs of the fountains of Versailles were re-roduced, and a picture of the Arc de Triomphe called to be so maltreated as to be made of assistance, even onument of this kind in Montreal to commemorate in the most remote way, to a nation which could peronument of this kind in Montreal to commemorate in the most remote way, to a nation which could perpetrate such a crime as that of a week ago is an ing interest in forest fire prevention outrage upon justice. The very defence of such a Both the Grand Trunk and the Can when the speaker turned to the question of the outrage upon justice. The very orience of such a both the training and trai system would be an evidence of deplaying of thought ways have provided public before germany had filed that last crime on her already matches, cigarettes and cigars from the train. The

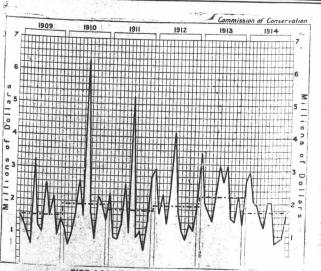
As has previously been stated, there are life in-

day in a despatch from Toronto there were ten trolmen with track velocified a branches opened by the banks in Canada during the men with power speeders, cover month of April, and seven closed, making a net gain line where the fire hazard is greatof three. This compares with twenty-three opened in March and ten closed. The details for the month of

Branches Opened-10. Lorraine, Alta.-Merchants Bank of Canada. Montreal, Que., St. Viateur St.—Quebec Bank. Oka, Que.-Banque Provinciale du Canada. Paincourt, Ont.—Banque Provinciale du Canada Ste. Dorothee, Que.-Bank d'Hochelaga. Ephrem de Tring, Que.-Banque d'Hochelaga,

Ganges Harbor, B.C.-Merchants Bank of Canada. Hazelton, B.C .- Royal Bank of Canada. Jarvis, Ont .- Union Bank of Canada. Nicolet, Que.-Canadian Bank of Commerce St. Ephrem de Tring, Que.-La Banque Nationale. St. Nicholas, Que.-Quebec Bank.

buted as follows:-New Brunswick Prince Edward Island Manitoba Alberta ... British Columbia



Average Loss Line shown thus . - . - . - .

TO RECENT GERMAN WAR LOAN

A Berlin despatch announced some time ago that the New York Life had subscribed 2,000,000 marks to

a German war loan. This statement, reprinted from the Policyholder, of Manchester, with comments upon the inadvisability of British subjects supporting the columns. There now comes from the Insurance Register of Philadelphia what that journal describes in the case of another as a "yawp" of protest against

ing that the loan was not a loan but an "exchange of funds into liquid securities," as was also done in Petrograd. Unfortunately for this point for the defence, since the publication of the despatch which so troubled the charitable and nearly neutral soul of the

Then the question arises: Is it reasonable to expect Canadian Railways Taking Greater

face of these events confine their support to instiface of these events contine their support to mistry matter in their advertising metallitutions which do not contribute to the war loans of the circulars intended for campets

In introducing Dr. Renneo, mentioning that the campaign had the fullest support of the civic authorities.

As has previously ocen stated, there are the fullest support of the civic authorities, surance companies in Canada and Great whose funds have not been so misused.

As has previously ocen stated, there are a steadily increasing companies in Canada and Great whose funds have not been so misused.

Britain that most of the loss can be avoided through the creation of an intelligent public sentiment along this line.

In through the campaign committed in the companies of the campaign committed whose funds have not been so misused.

CANADIAN BANKS GAINED ONLY THREE BRANCHES IN MONTH OF APRIL. its new line between North Ear

As intimated in the Journal of Commerce the other Commission. There will be twee

McGregor, Ont.-Banque Provinciale du Canada.

St. Honore de Shenley, Que.-La Banque Nationale, ity to railway lines, for the origin of St. Odilon, Que.-Banque d'Hochelaga. St. Ubalde, Que.—Banque d'Hochelaga.

Branches Closed-7.

Vancouver, B.C., Alma Road,—Canadian Bank of mable debris on a strip adjacent to the onimerce.

Branches of Canadian chartered banks are distri- sources of fire danger, on account of prevail

.. 3,144 mit system is needed in Ontario, for control

lines is the use of the tracks as a highway. destrians of all kinds, including tramps, unemployed labourers, settlers, etc. It has so far been found im possible to stop this, and many fires have been started by such agencies which would ordinarily be attriuted to the railway. In many forest sections, as for instance in Northern Ontario, the danger of fire is very great,

FIRE LOSSES IN CANADA, 1905-14

COMPANY REFUSED TO PAY LOSS AS BURNED PREMISES VACANT

Action Fellowed and Case is Now Being Argued -Policies on House in Longueuil Burned Nine Years Ago.

night. The suit is that of D. Anderson vs. the Norwich Union and the Scottish Union Insurance Companies, Mr. Anderson suing the companies for the amount of two policies issued by them on a residence real to Toronto. owned by him at Longueuil which was destroyed by fire July 6th, 1906.

He took out one of the policies, with the Norwich some 22 years ago, this being for \$2,000; some years CANADA N. W. LAND GO. REPORTS similar amount. He represents that in taking out the policies, his intention was made perfectly clear than President of the Life Underwriters' Association of the insurance was to cover a summer residence and it was generally stated, in the first policy that the Officials of the New York Life in London said the German loan did not affect the British branch of the company—

Life Agency in this city

President of the Life Underwriters' Association of the insurance was to cover a summer residence and it was generally stated, in the first policy that the confederation of the insurance was to cover a summer residence and it was generally stated, in the first policy that the residence was to be usually vacated from October till May each year. Hence claims plaintiff, it was clearly understood that the policies covered a sum-lands show an increase compared with the previous'

elearly understood that the policies covered a summer recidence.

The defendants oppose the action on several grounds. In the first place, by the terms of the policies, they say, plaintiff was bound to give due notice of loss, within 60 days; he did not give such notice, say defendants, until nine months had expired.

Though the first policy stated that, generally, the house was to be unoccupied from October till May TO PREVENT FIRES

and the premises were then, and had been for a long time previous to that time, unoccupied.

The supposition, even in virtue of the clause cited by plaintiff, was that the premises would be occupied between May and October. The policies specifically stated, according to defendant, that they would be void if the premises were unoccupied for a period of ten days, or if hazard were increased—and element of the past year's farm land sales have been transferred to profit and loss account, which now stands at \$1.389,666, after deducting the ninth distribution on realization of assets of \$5 per share, amounting to \$223.456, paid during 1914. On Perem. Patrolmen Appointed to Watch for Outbreaks-Young crease the hazard.

It will be recalled that in an almost similar case, acres. arising over the same fire, a jury in the Superior Court threw out the claim of Mrs. Anderson, who sued ecount of the loss of the household furniture; the astantly increas- Court of Appeals upheld the jury finding.

dian Pacific rail- PROPRIETORS ARE 20 PER CENT. OF CITY PROPERTY HOLDERS

ignifical record of bloodshed and murder of noncombatants and neutrals.

It is only right that British citizens should in the

Algoma Central railways point fire prevention

The combatants and record of bloodshed and murder of noncombatants and neutrals.

It is only right that British citizens should in the

Algoma Central railways point fire prevention

The combatants and record of bloodshed and murder of noncombatants and neutrals.

The combatants and the combatants with the combatants and the combatants with the combatants and the combatants and the combatants with the combatants and th particularly in cent, of the total, in others the proportion runs down the circulars intended for campers, tourists, etc. A to 5 per cent, or even less. As might be expected, large percentage of the fire loss is preventable, and in the older wards the number of proprietors is much. Beaudin Ltec. tion of the fact larker than in the newer wards, but even here the

that most of the loss can be avoided through the creation of an intelligent public sentiment along this line.

The Canadian Northern Ontario Railway is arranging to install an efficient fire protective system along Port Arthur, in whereas in the Hochelaga ward the tenants number .928 to 169 proprietors. This is a drop from over 90 three special pa- per cent, to about 9 per cent. In Delorimier ward two head patrol-portions of the total, the figures being 1,349 tenants and 39 pro-Where the sit- prietors. In Duvernay ward the number is 1,106 tend other regular ants and 56 propiretors.

of fire fighting. In the commercial wards neither the tenants nor proprietors living in their houses figure very largely, C. P. R. lines Centre ward has a blank record as regards ordinary fires in the dwellings, but there are 17 stores and dwellings comwithin five bined. The grand total for the city shows an aver-Of these, age of 20 per cent, of proprietors compared with tendjoining the ants, the latter numbering 33,381 and the former 6,

eperations. UTAH COPPER COMPANY DIVIDEND MAY BE RAISED TO \$1 A SHARE.

New York, May 14.- The belief in copper circles is of in- is that Utah Copper dividend will be raised from a lands, cents a share to \$1 a share quarterly the later part of this month.

A person interested in the company a matter has not been considered, but that an increase in the rate would not be surprising

On the basis of 19 cents for copper, it is tight of that Utah is now earning an excess of \$12 a share.

For everal years past the earnings have been considerably in excess of the dividend requirements, and a large surplus has been accumulated.

I Union de l'Est.

Model City Annex.

Montreal Deb. Corp. (Pfd.)

Montreal Deb. Corp. (Com.)

Montreal Edmonton Western Land
Montreal Extension Land Co. Ltd.

Montreal Extension Land Co. Ltd.

Montreal Extension Land Co. Ltd. large surplus has been accumulated.

A large surplus has been accumulated.

CHEMICAL COMPANY DIVIDEND.

New York, May 14. Virginia, Carolina Chemical
Company has declared a dividend of 4 per cent, on
its preferred stock, payable in script maturing May
31st, 1916, acd bearing 6 per cent, interest from June
1st, 1915. The dividend is parable to stock of record
May 31st.

Montreal Extension Land Co. Ltd., Montreal Lachine Land Syn. Co.
Montreal South Land Co. (Pfd.), Montreal South Land Co. (Pfd.), Montreal Welland Land Co. (Com.), Montreal Welland Land Co. (Com.), Montreal Western Land Co.
Montreal Western Land Co.
Montreal South Land Co. (Com.), Montreal Welland Land Co. (Com.), Montreal Western Land Co.
Montreal South Land Co. (Montreal South Land Co. (Com.), Montreal South Land Co.
Montreal South Land Co. (Pfd.), Montreal South Land Co. (Pfd.), Montreal South Land Co. (Montreal South Land Co. (pective value than that remote from transportation.

************** **PERSONALS**

Mr. M. B. Scarth, of Ottawa, is at the Windsor. Mr. A. Faucher, of Quebec, is at the Place Viger, Col. H. H. McLean, M.F., is at the Ritz-Carlton.

Mr. J. D. Caron, of Quebec, is at the Place Viger. ation have been touched as yet. Much still remains to be done before really adequate protection against Mr. H. E. Scott, of Quebec, is at the Ritz-Carlton,

can be considerably reduced, if intelligently handled. Mr. J. A. Cantlie, of Winnipeg, is at the Ritz-Carltermined to require that all Germans connected few days. Mr. George Heriot, of Montreal, is in Ottawa for

statement of their attitude as to the war to the direc-Mr. J. P. McNaughton, of Sydney, returned last evening from Toronto.

Mr. F. Orr Lewis is in a state of collapse, following Canals, is at the Ritz-Carlton. Hon, Frank Cochrane, Minister of Railways and Lusitania. He is now at his home in London and Mr. J. R. Meadowcroft is in New York for a few days and is staying at the Astor.

London. May 14.—There has been set aside 1500.600 sovereigns for miscellaneous purposes and 260. leave the Royal Victoria Hospital on Sunday. Hon. J. D. Hazen, Minister of Marine and Fisheries,

The visiting governors to the Montreal General SIR ADAM COMING HOME.
Sir Adam Beck will sail from Liverpool to-morrow Messrs. Jas. Aird, Geo. Vipond, A. N. Brodeur and J. on the steamer New York, belonging to the American A. Valllancourt.

FORMED ASSOCIATION OF

AUTOMOBILE UNDERWRITERS Writers of automobile insurance in Canada at a meeting in Toronto have formed the Automobile Underwriters' Association of Canada. Practically all the accident insurance companies were represented. The association propose to revise the tariff of auto-Years Ago.

Mobile insurance premiums, Mr. J. J. Durance, General Accident Insurance Company, was appointed president of the association; Mr. John Emo, Globe Indemnity Company of Canada, vice-president, and Mr. W. H. Cross, secretary. The association will have offices at Montreal and Toronto.

MOVING TO TORONTO.

It has been decided to move the head office of the Security Lafe Insurance Co. of Canada from Mont-A meeting of shareholders, at which Mr. J. O. McCarthy, president of the company, presided, has unanimously agreed to the prope

clearly understood that the policies covered a sum-

Though the first policy stated that, generally, the house was to be unoccupied from October till May plaintiff could not read such a condition into the second policy; anyway, the fire had taken place in July sale of inferior lands at their fair value, with the ream the previous to that time, unoccupied.

In 1914

en days, or it mazard were increased the distribution on realization or assets of 30 per share, contends that, the mere fact of inoccupancy did in amounting to \$223,450, paid during 1914. On Decemher 31, 1914, the unsold lands amounted to 362,013

REAL ESTATE AND TRUST COMPANIES

********* Ouotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:— BID ASK

	Bellevue Land Co	****	
		70	
		97	1
r			
9		3	
	Central Park Lachine	***	
		100	10
•			
١			12
		50	£
1		-	1
	Crystal Spring Land Co.	* 325	11
1			5
		4.5	5
1		7.5	9
		15	2
1			10
ı		90	0
ı		4.00	2
	Greater Montreal Land Inv. (Did.)	174	18
ı	mightand Pactory Sites I td	100	11
	Improved Realties Ltd (Ptd.)	25	3
l	Improved Realises Ltd (Com.)	50	60
	N. & R. Realty Lo		1.
		781	100
			70
	Lil Co. Immobiliere du Canada	55	67
		40	73
	La Co. Industrielle d'Immeuble	91	94
		0.0	90
	La Co. Nationale de l'Est	90 -	92
		90	98
		******	125
		-	97
J	a Salle Realty	-	100
İ	a Salle Realty a Societe Blvd. Pie IX		97
			64
1	ongueuii Realty Co.	*****	80
Í	'Union de l'Est	F	10
			1/11

15 75 85 84 95 84 130 155 100 124 148 124 178 70 Neshitt Heights.
North Montreal Centre Limited.
North Montreal Land Limited.
Notre Dame de Grace Realty.
Orchard Land Co.
Ottawa South Property Co.
Pointe Claire Co.
Quebec Land Co.
Rivera Estates.
Rivermere Land Co. Rivera Estates.
Rivernere Land Co.
Riverview Land Co.
Rockfield Land Co.
Rockfield Land Co.
St. Andrews Land
St. Catherine Road Co.
Security Land Co., Reg.
St. Denis Realties.
Sts.Lawrence Blvd. Land of Canada.
Sts.Lawrence Blvd. Land of Canada.
Sts.Lawrence Hights Limited.
St. Lawrence Inv. & Trust Co.
St. Regis Park
Southern Counties Realties Co.
South Shore Realty Co.
St. Paul Land Co.
Summit Realties Co.
Summit Realties Co.
Transportation Bldg. (Pfd.)
Union Land Co. 65 1134

 $\frac{95}{45}$ Transportation Diag. (1967)
Union Land Co.
Viewbank Realities Co.
Wentworth Reality
Westbourne Reality Co.
West End Land Co., Ltd.
Windsor Arcade Ltd., 6%, with 100% bonds.....

Bonds and Debentures.
Alex. Bldg. 7% sec. mtg. bonds, with 100%.
Arena Gardens, Toronto, 6%...
Caledonian Realties Co., Ltd.
City Central Real Estate Bonds.
City R. & Inv. Co. Bonds.
Greater Montreal Realty.
Marcil Trust Gold Bonds.
Montreal Deb. Corp., 6%.
Transportation Bldg.

Trust Companies. Prudential. 7%, 50% paid up (Pfd.). . Eastern Securities.

250 181