OL. XXIX. No. 275 KES **S**15 CUT S FIRST CLASS BATES ving Three-Class Bus d Liverpool.-Action Unut Rate War Denied.

ion recently made by the Cunthen their second-class and one-ntic rates were reduced to ullan line yesterday annour

st-class rates, to go into effect will now do is not known, since e made at the British ends, of it was maintained at each of-hing in the nature of a rate t that one group of steamship ir rates, that these rates were and then the latter made fur

Allan line's first-class ticket nto effect to-morrow, and will rian, which sails from St. John imum first-class rate will be For the summer season bec and Liverpool, the All; ss rate will be \$75 in nstead of change in sailings, unless ean war introduce them. ion by the Allan line is som st now they are the only line siness between Canada and Pacific and other lines a boats.

BOSTON FACILITIES. on to allow the Grand Trun

uthern New England Railway docking facilities in Boston egislature yesterday and Trunk state that if th ort directors of Boston will Southern New England e Southern New England ; he New Haven's freight yard strict and to provide suitable the Grand Trunk at charges Montreal.

mons yesterday the suppleented included \$1.137.400 for ercolonial Railway.

ROADS.

N PACIFIC RETURN - \$11.45

Return April 12th. •8.00 p.m. .. EXCURSIONS

LE FARE. Return April 2. ONE-THIRD. Return April 6, 1915.

OFFICES Phone Main 3152 et. er and Windsor St. Stations

RUNK RAILWAY SYSTEM

XCURSIONS t**urn -** - \$11.45 Return - \$12.30 eturn limit, April 12.

HOLIDAYS 1 2: return same date ARE & ONE THIRD

4: return April 6. ames St., Xavieror. St. Francols Phone Main 6905 Hotel · Uptown 118

Main 8229 NORTHERN

XCURSIONS OR ROUND TRIP. day, April 2nd 100

RD FOR ROUND TRIP. rsday, Friday, Saturday and Ath. Return li n, etc., appl



DEMANDS REFOR

Return on Hundred Million Dolllars now Being Paid is Hopelessly Inadequate

VOL. XXIX No. 275

EXPENSES ARE ENORMOUS

Army of Agents Makes it Impossible for Comies to be Actuarially Sound, Say Investigating Fabians.

al Correspondence to Journal of Commerce.) London, March 19 .- The Fabian Society has just thed the results of an important investigation w its research sub-committee into the subject of trial Insurance. The importance of this en-

in the fact that it marks a further step in generation which is going on in this country for day from St. John's, Newfoundland. stem of non-profit bearing life insurance, either the state or by co-operative organizations, such trades unions and friendly societies.

It is pointed out in the report that not far short of undred million dollars-over three hundred thourage-earning families in Britain for ndustrial life Windsor. ance. In other words, the amount which is uring annually into the coffers of these compan-

ind provision made by the Poor Law. The return front with the first contingent. fered in the way of assurance for these vast sums is in the opinion of the Fabian Society, so hopeand industrial insurance as practsed at present can prove effective. The problem, it should be noted, is not merely a

the annual premium income exceeded 200,000,000 doi: New Orleans Ry, & Lt. April 1 April 13 April 2 fire, was the night clerk. N.Y. Chi, & St. Louis. April 6 May 7 May 6 As Mr. J. T. Hackett, representing the insurance ress of industrial insurance been undertaken by the Pitts, Cin. Chi. & St. L. April 3 overnment. Throughout the world some 200 ddover 33 per cent. of them are operating in this counr. In the main they may be devided into two cate-ries; three-fourths are joint stock companies out NEW BUSINESS OF JAPANESE frankly for profits, while the remainder are mutual npanies with a considerable leaven of friendly

cieties. Ten Million Policies Yearly.

is in the hands of one commercial colossus, the Fruntial of six other smaller profit-making and two companies. The British companies, genrally, handle roughly one-half of the world's pelities, each policy on the average assuring the sum of 60 each, and they issue annually some 9 or 10 milion new policie The following tables gives the statistics of the principal industrial offices for 1913:--

New business in the year. mium Assurance Number of Sums

Income. Fund. Policies. Assured. 2 udential. 7.874.456 39,128,621 2,110,818 32,506,941 Pearl 2.445.305 4,817,190 1,949,399 18,667,464 2.170.549 2,497,703 1,313,869 14,728.240 Assets ditto Refuge Liverpool Victoria F S. 1.398,887 4,698.896

Royal Lon. 1.285,057 3,460,587 Royal Liverpool F. S. 1.054,515 3,821,491 Britannic .. 1.029,009 1,789,865 533,170 5,253,599 Wes. & Gen. 763,471 917.878 252.799 2,605,355 Lon. & Man. 647.823 916,353 399,415 3,734,649 Scottish Legal F. S. .. 372.159 1.087.963

Bri. Legal & . Prov. 304.225 353.090 Sal. Army. 281.331 470,430 The most obvious criticism of the working of the amounts are stated in year isting system of industrial assurance lies in the

penses involved in the elementary business of colting the premiums and of obtaining new business. Com-

Reference 35 and 30 per cent. of the total moneys ob-bander of the total moneys ob-fore the question of benefits is reached. Out of ev-ter dollar paid in he the monthead from the total moneys ob-treikoku. 23,740,100 105,679,150 13,225,000 3,714,757 Teikoku. 23,740,100 105,679,150 13,225,000 3,714,757 ery dollar paid in by the working family, less than Meiji ... uonar paid in by the working family, less than Meiji ... 21,498,900 104,327,800 9,134,400 3,337,346 Canadangua, N.Y., March 31.--Fire, which broke out alls due, it is estimated that the inability when Chiyoda 3,291,662 589,580 44492 9,655,16010,381,212 shortly after 7 o'clock on Monday night in the David-

PERSONALS ******************************* Mr. D. J. Gibson, of Toronto, is at the Windsor. Mr. G. F. McGuire, of Toronto, is at the Windsor. Mr. W. H. Oliver, of Toronto, is at the Windsor.

Mr. J. E. Dusault, of Quebec, is at the Queen's. Sir Charles Ross, of Quebec, is at the Ritz-Carlton. Mr. E. T. Nesbitt, of Quebec, is at the Place Viger. Mr. G. L. Graham, of Toronto, is at the Ritz-Carl-

Mr. C. F. Hopkins, of Toronto, is at the Ritz-Carl-

Mr. J. Weir Johnston, of London, is at the Ritz

Mr. R. G. Winter arrived at the Windsor yester- whose steamships has been renewed at a higher measuring \$1 x 25 feet, for \$5,200. Mr. J. A. Richardson, of Toronto, was introduced

on 'Change yesterday by Mr. Norman Wight. Mr. E. H. Fitzhugh, formerly manager of the Grand

and every working day-is being paid this year by Trunk and later of the Central Vermont, is at the

Mr. Frank James, formerly connected with the c. Register Introduced as Evidence-Night Clerk Saw as is more than twice the conspulsory state levy for P. R. hotel system, has been appointed secretary-self insurance, five times as much as the tax on treasurer and chief accountant of the Ritz-Carlton in alth insurance, not times as much as the tax on treasurer and chief accountant of the Ritz-Carlton in gar, and more than the entire cost of all the var-

ANNUAL MEETINGS ANNOUNCED.



In the United Kingdom, the great bulk of business Thirty-seven Life Assurance Offices Had Premiur

Gain in

Assurances

New Assurances over prev. Premium

Government reports of the life assurance business

in Japan show that there were 37 companies in oper- dignant protest. He desired to be informed whether ation at the end of 1913, the latest period at which Mr. Hackett implied that coursel for the hotel profigures were available. The new business in 1913 prietors was a "crook," or one who used crooked amounted to 281.876.049 yen, or about \$140.938.024. methods.

April 13 companies interested, was about to hand the hotel re-

MR. E. J. CHAMBERLIN.

Smoke Coming up Dumb-waiter Shaft .--

Was Not Smoking.

RESUMED PARISIEN INQUIRY

President of the Grand Trunk Pacific, insurance on

Total Reserve at end of 1913..... 117,512,999 evening preceding the fire, and was at the cashier's Assets ditto 148,392,09 Besides the above, the business of the five foreign bife assurance companies doing business in Japan is reported as follows to the Government Insurance Bureau. The figures are for 1912, those for 1913 not become aware of the fire, and with these others, in- \dots 138,902,460 desk in the bar when the fire started, and first realized

Bireau. The figures are for for a consector for and the fire, and with these others, in-become aware of the fire, and with these others, in-cluding Mr. James Parker and the head night waiter, terry Thoms, he had broken in doors and helped to get out the sleepers. The answer to a question by the Court, he said that no other person had been in the cellar that evening after 11 websek as he would have seen them going

307,774 3,265,470 ness of the leading life assurance companies in Japan 205,504 1,887,420 for 1913 can be made by the following tables. The held any matches there. light any matches there. Percy Thomas, the waiter gave similar testim

and in answer to a direct question said there had been nothing in connection with the fire which had WANTED-AN ENERGETT Income, appeared suspicious to him.

FIRE SWEPT BUSINESS BLOCK

Means remain available to meet the liability when the lia



on Dumas street, in Emard ward, for \$6,000. Benjamin Tomkins sold to James P. Galvin lot No.

deau two lots in Notre Dame de Grace ward, being Nos. 163-226 to 237. Parish of Montreal, each measur-The Pacific Mail Steamship Company's ing 50 x 160 feet, for \$8,000,

161-28-6-4. Cote des Neiges, with buildings fronting on Piedmont avenue, for \$7,500.

Aaron Reckbach sold to Louis Solman lot No. 1200-Walsh, Sask., March 31,-Walsh suffered a bad fire

Albert E. Vipond sold to Joseph Trudeau three lot: known as Nos. 173-305, 306 and 307, Hochelaga ward, containing a superficial area of 8.327 square fect, fronting on Iberville street, for \$3.380.

DEVELOPS LEGAL ARGUMENT The Sheriff of Montreal sold to Georges Rabinorite fots 14-259 and 14-258 in Hochelaga ward, in the independent in both political and civic affairs. Town of Maisonneuve, measuring 94 x 140 feet, with buildings Nos. 403 to 419 on Pie Neuf Street and Nos. 557 to 571 Lafontaine street, for \$15,500.

The Rosemount Realty Company sold to Georges

The inquiry into the Parisien fire, which was re-opened before Commissioner Ritchie yesterday after-noon, failed to elicit much new information but for 232 and 233 and 177-295 and 296, each containing 25 a fin the epinion of the radian sources, so hope-a fin the epinion of the radian sources, so hope-a noull MEETINGS ANNULL MEETINGS ANNULLED. noon, failed to elicit much new information but for 232 and 233 and 147-295 and 236, each containing the and the developed a learned legal discussion of the ex- x 72 feet, fronting on 10th, 13th and 15 h avenue e recently been announced: pression "by hook or by crook." Mr. J. T. Parker, for \$5,805, Books Close, Books Open, Date Mtg. one of the proprietors of the cafe, who was the first

amounted to the enormous number of \$0,000,000, the main source and a state transfers, when hours and the parison on the night of the fire. Wise sold to William Laxenberg two lots known as an analyzed approximated 7,500,000,000 dollars, while the annual premium income exceeded 200,000,000 dol. New Orleans CentralApril 6 May 7 May 5 has person who had been in the cellar, before the 2177 to 2187 St Lawrence buildings. New $\frac{20}{5}$ hast person who had been in the cellar, before the 2177 to 2187 St. Lawrence boulevard, each emplacement containing 25 x 110 feet.

THREE SMALL FIRES

Of three small fires which occurred last night the

gister to a writness in order to solve of the proprietors, called attention to the fact that the names of all who had been in the hotel on the night of the fire, together with their present ad-dresses, so far as known, had been furnished by a pre-stance of the eastern division of the brigade gained con-trol, considerable damage had been done. Four streams trol, considerable damage had been done. Four streams And a set of 1913, the latest period shows and becompanies of the bong and there informed which had been done formistic for the bong and the source of a small fire. We also 1903 the source of 1913, the latest period shows are as a grook," or one who used crooks. To have a state of 1913, the latest period shows a signation of the bong and the source of the bong and the crooks of the bong and the bong and the crooks of the bong and the crooks of the bong and the crooks of the bong and the bong and the crooks of the bong and the bong and the crooks of the bong and the bong and the crooks of the bong and the bo April 23 cerning the guests, when Mr. Leon Garneau, acting on most serious broke out at 7.40, when a blaze was dis-

The following data is also given, the amounts be- Counsel for the companies explained that when called for Tuesday, April 6, at noon, at the head office,

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 lands. Apply to Joseph H. Smith, Rooms 505.7-8 C P. R. Building, Toronto, Ont.

wANTED-AN ENERGETIC AGENT WHO CAN sell an up-to-date Accident and Health Policy, for old established company. Reply with full particu-lars to P. O. Box 1267.

APARTMENTS TO LET.

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

CLASSIFIED ADVERTISEMENTS

INSURANCE IS RENEWED ON~ GRAND TRUNK PACIFIC FLEET

PAGE THREE

The insurance of the fleet of the Grand Trunk Pacifie Railway has just been renewed for 1915 and the rates paid for the renewal show a considerable ad-vance. "The "Prince Rupert" and "Prince George" 5-627. Cote St. Louis, fronting on Sherbrooke street, with buildings containing 25 x 64 feet, for \$3,300. Gilbert Raoul Leduc sold to Joseph Gustave Tru-

The Pacific Mail Steamship Company's fleet has been renewed on the same terms as last year, i.e., 4 per cent. for all the steamers. In this case, under-Ovila Charbonneau sold to J. O. St. Pierre lots Nos 161-24-2, 161-28-1, 161-24-1, 161-23-4, 161-28-5-1 and which accounts for the rate being so low.

WALSH LOST \$20,000 IN FIRE.

21 and two parts of lot No. 1200-20. St. James ward, with buildings Nos 2, 4, 6, 8, 10 and 12 Albina street. pany's premises were burned. The loss is estimated at \$20,000, partially covered by insurance.

INDEPENDENT FRENCH MORNING PAPER.

"Le Reveil" is to be the name of a new French morning paper, which is to receive its initial publication within the next week or two. The paper, which is to be sold for one cent, will be

FEDERAL UNION BEGINS IN JULY.

The Federal Union Life of Cincinnati will begin writing business on July 1, with a paid-up capital of \$100,000 and a surplus of \$70,000.

SYNDICATE FOR COAL MINE RISKS.

A syndicate of ten liability companies has been organized in New York to write coal mine risks and will begin writing policies this week.

UNEMPLOYMENT IN GREAT BRITAIN.

London, March 31. -Returns furnished by trade unions show that out of a membership of 1,250,000, the unemployed on February 1 was 80,000, or 6.5 per cent. as compared with 4.7 per cent. a year ago.

Notices of Births, Marriages and Deaths, 25c esca

Ic. Per Word for Each Subsequent Insertion

SHORTS AND FEED SACKS-In good order; also

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 Interested in stock or poultry one of our 80-page illustrated books on how to feed, how to build hen-houses; tells the common diseases of poulity 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.

TIC two-bushel jute bags. John H. Rowell, flour and grain merchants. Montreal.

n. etc., apply	The road depending wholly for their living upon com- Massion pure and simple. There are in addition about Datiebit 6.772600 5.748120 6.781130 2.163310	46 to buildings adjoining on both sides, and at one time 72 looked as if it would extend to the Davidson Theatre	ies. Apply Janitor; phone Up. 521, or R. P. Adams, Main 7650.	PERSONAL.
ET OFFICES	Part ime agents.	23 and to buildings north of the block on Main street. Buildings burned are occupied by the Woolworth 5 and	ROOMS TO LET.	THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 544 Sherbrooke St. West Extraordiantics, St.
Main 6570. Jptown 1187. 'Phone LaSalle 141.		10 cent store: the Fair Store, run by Isaac Weiss;	OVERDALE AVENUE, No. 5 To let, bright large	nue. Tel. Uptown 3306.
	sound for the l	is place in the second of it. O. I. M. Longe and Ior	comforts, use of phone and plano; very reasonable, central to both stations, suitable for two gentlemen or married couple.	Hubert Street Montroal will now or formerly of St.
MSHIPS.	18 realized soones		590 SHERBROOKE WEST Ritz-Carlton Block, Single and double rooms, suites. First-class board.	gers, Solicitors, 120 St. James Street, she will hear of something to her advantage.
	the whole system not an and the derects of Dardo. 2.451,510 546,550 555,510 5,661,551 5,120,51	Albuny N.Y. March 31 - Senator Towner has intro-	analing dinner	SITUATIONS WANTED.
	uited Stotes	duced a bill amending insurance law by prohibiting	and the second se	SITUATION WANTED AS MILLER- Any wheat, and system, any capacity. Box 127 Journal of Com-
DENE	evil cannot he are	 establishment of guaranty surplus and special reserve funds by fire insurance corporations and authorizing 		merce.
The second statement of the	Commons		ver. E. R. C. CLARKSON & SONS, Trustees, receivers.	SITUATION WANTED AS CHIEF by railroad de- tective; age 50; expert claims adjuster; 10 years'
SERVICE	a 1899, to state and in intendity societies But the need for reform is becoming both obvious	DISCUSS TRAMWAYS QUESTION.	liquidators; established 1864. Clarkson, Gordon & Dilworth, chartered accountants. Toronto	experience, give me a trial; my railroad experi- ence is a very valuable asset. Box 52 Journal of
to Liverpool:-	are compelled to look upon the methods of the col- leting societies as of no value whatever towards	Owing to the illness of Controller Cote, the Board of Control, on the suggestion of Mayor Martin, de-	BUSINESS CHANCES WANTED.	Commerce.
Apr. 19th	The proportion and the formation of any voluntary sys-	cided to postpone the consideration of the Tram-	ADVERTISER, WHO IS A THOROUGHLY PRAC- tical man, would like to meet party or parties with	WANTED-POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce.
CO., LIMITED. General t. Steerage Branch. 23 St	The proportion of lapses in this country may be ga- thered from the fact that while the number of new policies issued each year is over 10,000,000, the num- ber paid of the country indications that the Chancellor of the Exchequer, and number paid to suprement the loss if in mining to suprement the Health	Controller McDonald first wished to have it ad-	some money to invest in a small woollen mill. Ad- dress Box 441, Journal of Commerce.	YOUNG MAN REQUIRES SITUATION-Bookkeeper
Agency, 530 St. Catherin	ber paid, on dear is over 10,000,000, the num-	journed until the 13th, but the Mayor thought this	Temple Bldg., Corner Bay and Richmond Sts., Tor-	stenographer, references. Box 44, Journal of Com-
			onto. Offices: Ottawa, Washington, Booklet on request.	TYPEWRITER REPAIRS.
			BUSINESS OPPORTUNITIES.	AGENTS FOR AMERICAN OLIVER TYPEWRIT-
YAL LINES	less than five vision five vision and the second se	new German war loan totalled 2.691,060.	FOR SALE-COMPLETE SAW MILL-Consisting of log haul up, circular mill, Wickes gang, complete	ers. Expert repairs on all makes. American Machin- ists, Limited, 324 Craig West. Main 1615.
AIL LIAN LON		Nearly two-thirds of the subscribers contributed 1,- 000 marks (\$250) or less.	filing room equipment, trimmers, edgers, slash ta- bles, live rolls, etc., just as erected, and running	TUNGSTEN LAMPS.
ASON OF NAVIGATION ALL FROM	of the fourth end		only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Tor-	EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star
ax, N.S., to Liverpool; and London; and	maturing and numbered with a chance the Fabian Society is that of a unified, state-guar-	WESTERN ASSURANCE COMPANY	onto, Ont. FOR SALE.	Electrical Co., 803 St. Catherine West. Up. 1875.
on to Glasgow.			USE YOUR SPARE TIME TO BUILD UP A MAIL	REST, RECREATION AND SOLID COMFORT
s presently employed in sinclude			order business of your own; we help you start for a share in profits; 27 opportunities; particulars free.	strenuous times, business men and
SCANDINAVIAN, Et.	while the management cost, as compared with 40: manage a revenue of one hundred millions while	Assets Over	Mutual Opportunities Exchange, Buffalo, N.Y.	their families can live at the Inn
Second Class & "Cabin" ng to Steamer.	while the management cost, as compared with 40; manage a revenue of one hundred millions, while premium income, are three times greater in th for- ar than in the latter.	organisation over \$61,000,000.00	SEED CORN-CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding, Ont.	with every home comfort at less
sailing and all further in- or The Allan Line, Uptown Street, Montroal; or	Annually the huge sum for agency and manage, strength for exceeded by the price paid	W. R. BROCK, President	SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all made-in- Canada goods retail. The Alligator, St. Catherine	cost than they can at home. This time of year the
N. General Agents	here twenty interview of the same year by the beneficiaries.	W. B. MEIKLE, Vice-President and General Manager	St. West.	place is ideal; great big fire-
EAL - 4 Youville Square	elved during the same year by the beneficiaries, hough of course it does not follow that the indus- rial policy-holder is being defrauded. Presumably,	61 St. Peter Street, MONTREAL	CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for cata- logue and prices. W. E. Dillon Co., Limited, 183	place, running water in the house; own gas plant; best cuisine in the Laurentians, Rates \$2 a day, Am-
	derauded. Presumably, fice and Telephones.	ROBERT BICKERDIKE, Manager	George street, Toronto.	Wheeler, Proprietor, Ste. Jovite Station, Quebec.
	A state of the second		X	