

OHIO DIRECTORS DECIDE ON DIVIDEND

Directors is Not Divided, to be a Cause for Surprise if it should be Paid No Dividend.

On Thursday, Chesapeake and Potomac will decide whether or not to pay a dividend on the company's earnings for the year ending March 31st, which was \$1,595,000, or 10 per cent. It is by no means certain that a dividend will be ordered at the present time.

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COMMISSIONER INQUIRES INTO MORE OBSCURITIES

More obscurities as to the cause of fire were presented to the Fire Commissioner yesterday afternoon in his inquiry into the wherefore of outbreaks on St. Lawrence Boulevard and Baby street.

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PERSONALS

Mr. E. D. Lowe, of Ottawa, is at the Queen's. Mr. J. M. West, of Toronto, is at the Windsor.

Mr. C. C. Paton, of Hamilton, is at the Windsor. Mr. N. Lavole, of Quebec, is at the Place Viger.

Mr. Adolph Caron, of Ottawa, is at the Ritz-Carlton. Mr. Gordon Glass has left for a trip to Los Angeles.

Mr. Carlos Warfield, of Prescott, is at the Ritz-Carlton. Mr. H. Biermans, of Shawinigan Falls, is at the Place Viger.

Col. W. A. Grant has been in Stanstead, Que., for a few days. Sir Robert Borden, who is at Echo Beach Fishing Club, will return to Ottawa at the end of the week.

Among the Montrealers at the Chateau Laurier, Ottawa, yesterday were Messrs. J. E. Dalrymple, Leslie H. Boyd, H. A. Christmas, J. R. McGregor, and H. B. Ames, M.P.

NEW LEGISLATION COMPELS COMPANIES TO DOUBLE DEPOSITS. Regina, Sas., May 19.—Fifteen provincial and extra-provincial insurance companies will have to double their government deposits with the passage of a new insurance act which has received its first reading in the local House.

FOURTEEN NEW COMPANIES. Fourteen insurance companies, including six fire, five life, two casualty and one life and accident, are in process of organization at Chicago.

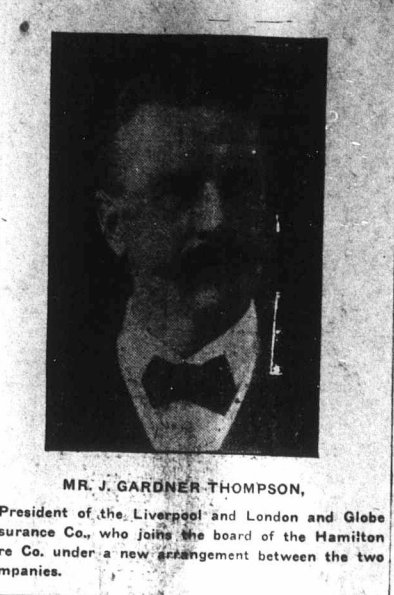
FURTHER REPORTS EMPHASIZE BRITISH OFFICES' STRENGTH. London, May 19.—The past week was a busy time for insurance companies, no fewer than six important offices having held their usual annual meetings.

THE LOSS BY FIRE. A destructive fire in a three-story shed in the rear of 219 1/2 Cartier street, threatened to wipe out an entire block of flats at 8.30 o'clock last night.

TORONTO HAD \$20,000 FIRE. Toronto, May 19.—Damage to the extent of about \$20,000 was caused in the factory of the National Mattress, Felt, and Bedding Company, Gerrard street, early yesterday evening by fire.

ELEVATOR BURNED. Minneapolis, Minn., May 19.—Fire yesterday destroyed the Sheffield Elevator here, which was filled to capacity, with grain. The loss is said to be \$310,000.

CHARGED WITH FRAUD. The Federal grand jury in San Antonio, Texas, has found an indictment charging T. P. Copeland, J. L. Boltes and E. C. Bess with using the mails to defraud policy-holders in a reciprocal insurance association promoted by them.



MR. J. GARDNER-THOMPSON, President of the Liverpool and London and Globe Insurance Co., who joins the board of the Hamilton Fire Co. under a new arrangement between the two companies.

REDUCE RATES FOR WAR RISK INSURANCE

U. S. Underwriters Believe German Piracy Suspended Pending Consideration of Wilson Note. NO FURTHER CHANGE LIKELY. Readjustment not Expected Until Germany's Reply Received—Reductions on British and French Shipments from 1 1/4 and 2 1/2 per cent.

New York, May 19.—Believing that Germany will temporarily suspend her submarine activities against trans-Atlantic steamships carrying citizens of neutral countries, pending consideration of President Wilson's note, war risk insurance underwriters have reduced their rates on shipments in British or French vessels destined for London or Liverpool from 1 1/4 and 2 per cent, prevailing last week to 1 1/2 per cent.

The underwriters are confident that there will be no further submarine attacks on large passenger steamers operating in the trans-Atlantic trades until some definite understanding has been arrived at between the Government of the United States and the Imperial German Government.

Rates to points in Europe, between Havre and Gibraltar, are likewise on a steady basis of from 1 1/2 to 2 per cent. The balance of the schedules yesterday showed no change from those ruling last week.

War risk rates to Brazil are steady on a basis of three-eighths of one per cent; to the West Indies at one-sixth of one per cent; River Plate one-half and to ports on the west coast of South America via Magellan, at one-half.

The following table gives the respective ranges of war risk insurance rates prevailing in the local markets on shipments in vessels of various nationalities to all ports. The low range will show the rates at which many of the underwriters are taking business and the high ranges represent the figures at which some who are operating on a basis of pronounced conservatism will issue policies.

Table showing war risk insurance rates for various regions: Sweden, not beyond; Malmo; Outward; Inward; Stockholm; Holland; South Africa; South Africa, via U. K.; China; Japan; Y. K.; Manila, India, Australia and New Zealand; Via Suez or Cape of Good Hope; Via Panama Canal; Via Pacific Coast; Via United Kingdom; Via Rotterdam; West Indies and Caribbean-seaports; West coast Central; American ports; East coast Central; American ports; Brazil; River Plate; West coast S. America; Via Magellan; Via Panama Canal.

REAL ESTATE

Moses Bally sold to John L. Eaves lot No. 1113 St. Ann Ward, situated at the corner of Notre Dame and Chatham streets, for \$1 and other considerations.

La Cie de Immeubles Lafontaine, Limited, sold to Alfred Allard, 74 vacant lots in Pointe aux Trembles, Nos. 55-2 to 4, 7 to 27, 40 to 42, 48 to 78, 108 to 111, 204 to 405, for \$17,760.

George Washington Stephens sold to the trustees and executors of the estate of the late George Stephens of lot No. 112, West Ward, measuring 33 x 63 ft, fronting on St. Alexis street, with buildings, for \$26,000.

Mrs. Pascal D'Ambrosio sold to Nicola Scocimaro vacant lots Nos. 23-564 and 565, Hochelaga Ward, measuring together 49 x 110 feet, situated at the northeast corner of Chamby and Ontario streets, for \$30,000.

The Empire Trust Company sold to The Montreal Founding and Baby Hospital lot No. 23 St. Lawrence Ward, measuring 40 x 200 feet, and lot No. 21 St. Lawrence Ward, measuring 50 x 200 feet, both fronting on St. Urbain street, for \$13,333.

Mrs. Hugh Patton sold to Julia Auguste Gallat part of lot No. 1441, St. Antoine Ward, measuring 22 x 100 feet, and the southeast part of same lot, measuring 22 x 100 feet, fronting on Metcalfe street, half of lot No. 1442 and lot No. 1443, measuring 24 x 100 feet, with building at 45 Metcalfe street, for \$73,000.

J. H. Heroux sold to L. T. Bernadoin and others 239 vacant lots Nos. 19-22 to 42, 44, 45, 46, 72 to 89, 105 to 122, 124 to 131, 152 to 170, 173 to 176, 178 to 182, 184 to 216, 219 to 233, 225 to 232, 234 to 266, 268 to 300, 302 to 395, 397 to 404, 406 to 432, 434 to 460, 462 to 469, 471 to 474, 502 to 510 to 542, 545 to 519, 551 to 625 and 628 to 662, parish of pointe aux Trembles, for \$15,985.

VIGILANCE COMMITTEE HELPS CLEAN-UP CAMPAIGN

As a result of the organization on Monday of a vigilance committee in connection with the "Clean-Up" campaign, a complaint about an unsanitary backyard on Notre Dame street reached the committee yesterday. This was immediately reported to the civic authorities, and an inspector sent to the place.

Mr. E. Nantel, superintendent of the incineration department, said yesterday that, while his department had been especially busy cleaning up lanes and alleys during the last six weeks in preparation for the week's campaign, the amount of rubbish which had to be removed was still large. During this week any quantity of rubbish will be handled by the collectors, though in ordinary times a limit of two boxes not exceeding 100 pounds in weight is set for every collection day.

Mr. A. B. Ware is in charge of the programme for to-day, and has issued a circular letter to householders on the subject of cleaning back yards. It contains much good advice.

Thursday will be "Sanitation Day." This is the day set aside for cleaning all carpets, removing rubbish from cellars and ventilating them. One of the greatest points about Thursday in the clean-up programme is the fact that it is the day in which to remove every trace of dirt and filth which has so far escaped the broom, rake, or whatever weapon may have been used to remove the rubbish. The next day (Friday) will be "Paint-up Day."

The special garbage collection routes to-day and on Saturday are: Division A—From Union to St. Urbain and from Dorchester to Sherbrooke.

Division B—From St. Lawrence to St. Denis and from Dorchester to Sherbrooke.

Division C—From University to St. Urbain and from Sherbrooke to Pine avenue.

HAS MORE THAN QUARTER MILLION ACCIDENTS A YEAR

Frequency and Severity Increased at Same Pace as Industrial Development—M. Y. Compensation Commission's First Annual Report.

The first annual report of the New York State Workmen's Compensation Commission just made public covers in detail the work of the commission for the first full year. It says: "The State of New York is industrially the largest State in the Union, an empire in itself. The background against which the law is operative includes a normal annual payroll of \$1,000,000,000, upward of 180,000 employing industries, and 2,000,000 workmen."

"The close personal relationship between employer and employe, their intimate knowledge of each other and the use of tools, rather than machines, has given way to vast industries—highly organized, using tremendous machines, and with employes separated into units and no longer so dependent upon each other. The frequency and severity of accidents have increased at the same pace as industrial development; and almost in inverse ratio has the value of the common law remedy been diminished, so that the State of New York witnessed its more than 250,000 accidents per annum, with their attendant great losses, largely uncompensated, and the distress for the most part unalleviated."

"In our New York office over 2,000 physical examinations of claimants have been made, the numerous causes being infected phalanges, infected wounds, amputations of fingers, eye defects, hernias, fractures of leg and forearm, and contusions of shoulder, wrist, knee, and ankle, and lumbar contusions."

The report says that settlements have been made in the cases of 130 employes who were uninsured. Settlements are pending in 62 cases, and 35 actions have been begun to recover payment of the award and the penalty for non-payment. The commission pays this tribute to its employes: "The commission desires to bear public testimony to the character of service rendered by its various employes in all grades. The law itself creates a spirit of devotion to duty and of personal sacrifice. The prescribed working day seems to have been forgotten; entirely and employes have voluntarily remained at work for long hours of overtime at night, during the Saturday half-holiday and other holidays. There has also been prevalent a spirit of desire to understand the law and the practices of the department in its various activities, so that there has been developed a flexibility which enables a given employe upon short notice to undertake other than his usual work. No less than 15 or 20 per cent of the departments' work has been contributed by its own employes by way of overtime."

UNITY BUILDING TRANSFERRED, AND COMPANY REORGANIZED. The reorganization of the company owning the Unity Building at the corner of St. Alexander and LaSalle streets was a preliminary to a transfer of the deed yesterday, the transaction being one of the first real estate transfers registered.

Mr. H. B. Yates, M.D., whose name appears as vendor, was the chairman of the committee of bondholders who took possession of the property when the original company got into financial difficulties some time ago. Dr. Yates is now in England as second in command of the 3rd (McGill) general hospital.

The property is described in the transfer as Lot No. 1073 St. Antoine Ward, with the building at No. 281 LaSalle street, the superficial area being 11,600 sq. ft. The price named is \$2,078,400, but this is understood to be the valuation placed on the property, the bondholders receiving a payment in cash and the balance in stock of the re-organized company.

HAMILTON COMPANY JOINS L'POOL, LONDON AND GLOBE

The Liverpool and London and Globe Insurance Company, Limited, has formed an alliance with the Hamilton Fire Insurance Company. In future the business of the Hamilton Company will be conducted with the support and guarantee of the Liverpool and London Company, the latter guaranteeing the former's liabilities.

The business of the Hamilton Company will be conducted as formerly though there will be a change in the directorate. Mr. J. Gardner-Thompson, president of the Liverpool and London and Globe with one or two officials of the same company will take seats on the Ontario Company's board.

WILL POSTPONE VISIT.

Mayor Martin and the members of the Board of Control have decided to postpone for the present a visit to Toronto in response to an invitation extended by Mayor Thomas L. Church, of the Queen City.

WESTERN A.S. URALIA COMPANY FIRE AND MARINE Assets Over \$3,500,000.00 Losses paid since organization over \$61,000,000.00 HEAD OFFICE - TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager QUEBEC PROVINCE BRANCH 61 St. Peter Street, MONTREAL ROBERT BICKERDIKE, Manager