

RECORD OF TEAMSHIP CO.

Distribution in 1908-1914. Aftermath of the 1914 Panic. FROM THE WAR

Minimum, However, Remains Unaltered—Rate Clause Providing Exemption From Losses Due to British Capture. New York, March 28.—Rates for war risk insurance at the end of the week were unchanged from those asked earlier.

Announcement of plans for a 2 1/2 per cent. notes of the Atlantic and Pacific Telephone Co. say that while the telephone line connecting the Atlantic and Pacific coasts is still in the experimental state, about 25 or 30 cities have been connected with it.

WASHINGTON, D.C., March 29.—The Interstate Commerce Commission to-day decided that rates on lumber from producing points in Wisconsin, Minnesota and Michigan were not unreasonable or discriminatory and dismissed a complaint brought by the Northern Pine Manufacturers' Association.

NEW YORK, March 29.—The illness of Charles J. Schwab, who is at White Sulphur Springs, has been diagnosed as neuritis and he has been advised to desist from hard work for a considerable time in order to avoid nervous breakdown.

NEW YORK, March 29.—It is learned on good authority that present dividends of 40 per cent. per annum being paid by Chesebrough Mfg. Co. represent about one-half of the company's annual net earnings and that since the dissolution the company has been adding to its surplus considerably.

GALT, Ont., March 29.—A by-law to raise \$15,000 to pay off a deficit on the new wing of the hospital was to-day carried by a vote of 258 to 176, while another money by-law to provide \$11,000 for an electric fire alarm system was defeated by 26 votes. The vote was a small one.

NEW YORK, March 29.—Daniel H. Kieley and Robert E. Horton have formed a co-partnership under the firm name of Kieley & Horton, with offices at 25 Broad street, to deal in public utility and general investment securities.

NEW YORK, March 29.—Stockholders of the United States Mortgage & Trust Co. re-elected the following directors whose terms expired: Charles S. Brown, T. DeWitt Quiver, William J. Jamieson, Adolph Lewisohn, John W. Platten, Mortimer L. Schiff, and George G. Ward.

GENOA, March 29.—Acting upon instructions received from the authorities at Rome, officials here have permitted the exportation to Switzerland of 100,000 quintals (22,000,000 pounds), of American lard.

SOME UNDERWRITERS ARE REDUCING WAR RISK RATES

General Minimum, However, Remains Unaltered—Rate Clause Providing Exemption From Losses Due to British Capture. New York, March 28.—Rates for war risk insurance at the end of the week were unchanged from those asked earlier.

The following schedule gives the rates at which the underwriters are doing business. Some underwriters who regard the situation as being very serious are demanding higher figures. These rates cover general cargoes only and exclude full cargoes of grain, coal, cotton, linters, rubber, naval stores, sugar and copper, while shipments to ports in Norway, Sweden, Holland, Portugal, Spain, Italy and Greece are subject to the neutrality clause:

Table with columns for regions (England and Scotland, etc.) and rates (1%, 1 1/2%, etc.).

ABOUT THIRTY CITIES CONNECTED BY TRANTS-CONTINENTAL TELEPHONE

New York, March 29.—Officials of the American Telegraph & Telephone Co. say that while the telephone line connecting the Atlantic and Pacific coasts is still in the experimental state, about 25 or 30 cities have been connected with it.

LUMBER RATES NOT UNREASONABLE

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RECOVERY DURING WAR TIMES

Paris, March 29.—In August, one-half of 32,000 manufacturing concerns in France, employing usually 1,676,000 laborers, were reported by the Government Labor Department as shut down.

JAS. CARRUTHERS & CO., LIMITED

A recent number of the Canada Gazette contains notice of the incorporation of Messrs. Jas. Carruthers and Company, Limited, Montreal, with a capital stock of \$100,000.

ERED W. G. JOHNSON INSURANCE AND REAL ESTATE

811 Board of Trade Building. Main 7682; Up, 1339. Your Patronage Solicited.

PERSONALS

Mr. J. J. Fox, of Toronto, is at the Windsor. Mr. A. W. Miller, of Quebec, is at the Ritz-Carlton. Mr. J. A. Paquet, of Quebec, is at the Place Viger.

Mr. L. A. Richard, of Quebec, is at the Place Viger. Mr. H. H. Hopkins, of Toronto, is at the Windsor. Mr. Samuel Brookfield, of Halifax, is at the Windsor.

Mr. J. Teaster, of Three Rivers, is at the Place Viger. Mr. C. H. Lovell, M. P. for Stanstead, is at the Queen's.

The Hon. Honore Mercier, of Chateauguay, is at the Place Viger. Lieut.-Col. W. H. Harris, of St. John, is at the Windsor.

Mr. George G. Foster, K.C., has returned from Atlantic City. The visiting governors for the week to the Protestant House of Industry and Refuge and to the Home at Longue Pointe are Messrs. Hugh Paton and J. W. Magor.

The visiting governors to the Western Hospital for the ensuing week are Messrs. Harry Tienholme, H. H. Vaughan, A. M. Vineberg, M. Vineberg, and Dr. A. E. Vipond.

The following were introduced on 'Change at the card of Trade Saturday: Messrs. P. H. Ross, Toronto; G. A. Beaulieu; S. A. McGaw, Winnipeg; and J. A. Tilton, St. John, N.B., by J. E. Macfarlane.

JEFFREY H. BROCK, OF GREAT WEST LIFE, DIED IN CALIFORNIA

Long Beach, Calif., March 29.—After traveling all over the world for a number of years in search of health, Mr. Jeffrey H. Brock, 65 years of age, managing director of the Great West Life Assurance Co. of Winnipeg, Manitoba, died at 11:30 Saturday at the Virginia, Long Beach, California. Death was due to neuritis.

INSURANCE DEPARTMENT RECOMMENDS REDUCTION

Albany, March 29.—The elimination of eighteen positions and a reduction of \$100,399 in the appropriation asked by the State Department of Insurance for the ensuing fiscal year, is recommended by State Comptroller Eugene M. Travis in his report of the investigation conducted into the Insurance Department.

The examination of the fiscal affairs of the State Department of Insurance discloses the fact that the appropriation request now before the Legislature is much larger than there is any real need for. It is apparent that in presenting figures for the ensuing fiscal year, the department contemplated some considerable increases in salaries, prepared for emergencies far in excess of any actual need and contemplated retaining all of the employees now engaged in work.

The department is maintained at a high degree of efficiency and the comptroller is not disposed to make any recommendations which would affect the service in such a way as to detract from the splendid reputation which New York State has established in its supervision over insurance matters.

The cost of operating the Insurance Department in 1910 was \$276,019, and in 1911, \$441,371. If the recommendations which have been made are adopted, the appropriations for 1916 will be \$477,900. Since 1910, there has been an increase in receipts of the department of \$333,294, the amount collected last year from taxes, licenses, fees and refunds being \$829,981.

Much of the increase in expenses has been occasioned by new functions and new sources of revenue which are reflected in these receipts and which have imposed a considerable amount of additional work upon the department. The investigators found that there has been an improper practice by the department in charging back to insurance companies the cost of examinations, owing to the employment of an erroneous basis of calculation in determining the salaries of the examiners. As a result, the companies escape payment of 1-7 of the examiners' salaries.

CHESEBROUGH MFG. CO.

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GALT VOTES ON BY-LAWS

Galt, Ont., March 29.—A by-law to raise \$15,000 to pay off a deficit on the new wing of the hospital was to-day carried by a vote of 258 to 176, while another money by-law to provide \$11,000 for an electric fire alarm system was defeated by 26 votes. The vote was a small one.



MR. J. H. BROCK, Managing Director Great West Life Assurance Company, who has just died at the age of 65.

BOXES IN CELLAR WERE SOURCE OF FIRE

Inquiry Into Parisien Outbreak Does Not Show What Started Blaze. NOT GOING OUT OF BUSINESS. Proprietors Deny Contemplating Retirement, As License Could be Transferred—Profits decreased, Though Week Before Fire Was Good.

That the fire which gutted the Cafe Parisien on March 8, started among some empty boxes in the cellar was the statement of Lieut. T. Renaud, of the Fire Department, at the inquiry which opened before Commissioner Ritchie on Saturday. Messrs. J. M. Parker and J. T. Parker, proprietors of the cafe, denied that they were going out of business, despite the cancellation of the license.

A brief examination showed where the blaze started, said Lieut. Renaud. It made rapid headway, owing to the nearness of the boxes to the dumb water shaft, by which the flames were drawn to the upper floors. When he arrived he found that most of the fire was near the foot of this food elevator, although the rathelkeller was also burning. In fighting the flames on the top floor he discovered that all the beds had been occupied.

Examined by Mr. J. M. Hackett, who appeared for the Queens and other insurance companies interested, Mr. James M. Parker said that he was in his office on the first floor, when his brother John told him the place was on fire. He rushed upstairs and saw the alarm. Mr. Parker said that he arrived at the Parisien about 11 o'clock on the Sunday night, a short five hours before the fire started. There were about fifteen guests occupying rooms that night, most of whom were "regulars" some had been guests for a fortnight or more, others had occupied the same room for months.

While he and his brother were the sole proprietors and the witness, the profits were put back into the business, and there had never been any formal division of these profits in the five years of the partnership. His brother attended to the financial end of the business, and he simply drew forty, fifty or sixty dollars a week, according to his needs.

"I had never heard the question of going out of business even discussed. We had no such intention," was the reply.

The hotel had not been raided for illegal selling or for any other cause, in the twelve months preceding the fire.

It was his custom to visit every part of the premises each day, said Mr. John T. Parker, the next witness. He had been in the cellar on the Saturday afternoon. A number of boxes were stacked at that time near the dumb water shaft. Those empties were not thrown into an indiscriminate heap, but were piled in orderly fashion some of them in racks, according to custom, as from time to time they were sold to grocers and others. Witness estimated that there was an accumulation of about a fortnight's empties at that time.

Asked the same question as his brother concerning his intention of giving up the business and securing the \$3000 bonus, Mr. Parker said that he had expected to secure the bonus, but had not intended to go out of business.

As he and his brother are the sole owners of the Lipton restaurant and license, it was their intention to have the restaurant license of the Lipton changed to a hotel license.

Replying to further questions, the witness said the proceeds from the hotel for February had been less by 15 per cent. than for February, 1914, and less still than in February, 1913, but 1913 had been an exceptionally good year. The week before the fire, however, had been the best week in six months.

counsel for the insurance companies sought an order to compel Mr. Parker to produce all the books of the partnership, but the commissioner ruled against him. The court thought, however, that the witness might be requested to produce the register of the hotel, and this Mr. Parker consented to do at the next hearing, fixed for to-morrow at 2 p.m.

U. S. MORTGAGE COMPANY

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INVESTMENT BANKERS' ASSOCIATION

New York, March 29.—Directors of the Investment Bankers' Association have been called to meet May 7, at White Sulphur Springs, W. Va. The fourth annual convention will be held in Denver, September 20 to 22.

GENOA, March 29.—Acting upon instructions received from the authorities at Rome, officials here have permitted the exportation to Switzerland of 100,000 quintals (22,000,000 pounds), of American lard.

REAL ESTATE

Louis Cloutier sold to Ulderice Lessard lot 18-258, in Hochelaga ward, with buildings Nos. 398, 400 and 402, fronting on Orleans street, measuring 26x95 feet, for \$4,700.

Ad. Leimar sold to Wilfred Gaudette the northeast half of lot No. 32-2-45, parish of Montreal, fronting on Durocher street in the town of Outremont, for \$5,200.

Birnam Realty Co. Ltd., sold to Ernest Souland a block of 10 vacant lots, known as Nos. 633-676 to 680, 683 to 687, parish of St. Laurent, superficial area 19,025 square ft. for \$4,100.

Joseph Prosper Major sold to Thomas S. Kenny an emplacement under the southeast part of lot No. 383-118, parish of Montreal, with buildings fronting on Brooke avenue, Westmount, containing 33 x 115 ft., for \$7,150.

Alphonse Lamontagne sold to Louis Vieux a property situated in Notre-Dame-de-Grace ward, known as 680-48, parish of Montreal, with buildings Nos. 266, 268 and 270, Frontenac avenue, measuring 25 x 100 feet, for \$13,500.

Beaudin, Ltd., sold to Mrs. Joseph Champoux, lots Nos. 61-3 to 5, parish of Saint-Roch, having a superficial area of 18,452 square feet, with buildings fronting on Mount Avenue, forming part of lots Nos. 61-72, 73-106, 107, 801, 805, 806, 807, 808, 809, 810 and 811, parish of Saint-Roch, for \$3,100.

Among Saturday's real estate transfers the most important involved the sum of \$30,000, when William Rutherford and Sons sold to Hormidas dit Leblanc, a block of land situated in the Town of Dolores, containing a total superficial area of 33,212 square feet, forming part of lots Nos. 161-661 to 672, Cote-de-la-Visitation, and also 13 other lots fronting on Chabot street, known as Nos. 161-650 to 692, same place, and the third part of lot No. 161-674, same place, measuring 300 x 14 feet 8 in., fronting on Bordeaux street.

COMPENSATION BILL IS INTRODUCED IN NOVA SCOTIA

A workmen's compensation bill has been introduced in the Legislature of Nova Scotia by the Hon. E. H. Armstrong as a government measure. As far as possible the bill is applicable to all industries in the province, farmers, domestic servants and those engaged in casual occupations being, however, exempted. It rendered certain the payment of compensation and placed the matter entirely beyond litigation. In the long run the cost is not expected greatly to exceed what in well regulated districts employers must carry for overhead charges.

HISTORY OF INSURANCE

As part of its exhibit at the Panama-Pacific Exposition the Prudential Insurance Company has prepared a pamphlet entitled "The Documentary History of Insurance, 1600-1875 A.D." This contains many interesting features to the student of insurance.

ESCAPING INCOME TAX

Chicago, Ill., March 29.—United States Attorney Clyde says that there are 509 Chicagoans with incomes ranging from \$60,000 to \$100,000 who have failed to make returns as required by the income tax law. It is estimated that \$12,000,000 in salaries is escaping the tax.

AGENTS WANTED

AGENTS \$50 WEEKLY SELLING AUTOMATIC SWEEPING MACHINE. See sample and terms. \$50 money refunded if unsatisfactory. Collette Mfg. Company, Colliwolded, Ont.

WANTED—A FEW GOOD AGENTS TO SELL

Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 206-7-8 C. P. B. Building, Toronto, Ont.

WANTED—AN ENERGETIC AGENT WHO CAN

sell an up-to-date Accident and Death Policy for old established companies. Reply with full particulars to P. O. Box 1267.

APARTMENTS TO LET

"THE RIG" 271 Prince Arthur street west. There are a few vacancies in the desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor, phone UP 221, or R. P. Adams, Main 7650.

ROOMS 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 bath, very reasonable. central to both stations, suitable for two gentlemen or married couple.

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

ASSIGNEES & ACCOUNTANTS

EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancouver.

BUSINESS CHANCES WANTED

ADVERTISER WHO IS A THOROUGHLY PRACTICAL man, would like to meet party or parties with some money to invest in a small woolen mill. Address Box 441, Journal of Commerce.

EGGERTON R. CASE, Registered Patent Solicitor

Temple Bldg., Corner Bay and Richmond Sts., Toronto. 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 erected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Toronto, 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, Buffalo, 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-in-Canada goods retail. The Alligator, St. Catherine 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.

INCENDIARIES SECOND ATTEMPT WAS SUCCESSFUL

Two attempts to destroy the St. Peter School, 229 Panet street, by fire were discovered during the week-end, one on Saturday and the second on Sunday morning. The work of the incendiaries almost proved successful yesterday, for the fire was burning fiercely when discovered in the lecture hall of the building.

On Saturday morning the janitor of the school discovered a blaze just behind the stage. There was a quantity of paper decorations in the lecture hall, which is used for entertainments for the pupils and a heap of these were burning. The discovery was made in time, and the janitor extinguished the outbreak.

A section of the school is occupied by the dormitories and living quarters of the Brothers. There were about twenty-five Brothers in the building yesterday morning and when the second fire was discovered they had to make a hasty exit.

On the arrival of the firemen under District Chief Gauthier the interior of the hall on the ground floor was a mass of flames. Four streams were required and a second alarm was sent in at 8:22 o'clock. This brought Chief Tremblay to the scene, and he took charge, turning two more streams on the building. The firemen succeeded in confining the flames to the ground floor, but not before the fire had worked its way between the ceiling and floor of the second story.

There was considerable damage. NEW COMPANIES INCORPORATED. Hartford, Conn., March 29.—Governor Holcomb has signed the bills incorporating the "Travelers' Fire Insurance Company of Hartford" and the American Reinsurance Company of Hartford. Several other insurance incorporation and general insurance acts are being engrossed for the executive signature.

MILLING CO. HAS HEAVY LOSS

Brussels, Ont., March 29.—The Pryne Milling Company, a grain mill, was gutted by fire here last night, a loss of \$200,000 being involved. The boiler house and engine room alone were saved. The mill was erected in 1881.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion

BIRTHS. ARCHAMBAULT At 329 Quebec Avenue, Outremont, on the 21st inst., to the wife of Joseph Archambault, K.C., a son. PLANT On March 23rd, 1915, at 143 Metcalfe street, to Mr. and Mrs. Alfred H. Plant, a son. PERLIN On March 22, 1915, to Mr. and Mrs. O. Perlin, of 625 St. Albans street, a daughter. ST. GEORGE On 21st March, 1915, at 4088 Tupper street to Mr. and Mrs. Harry St. George, a son.

DEATHS

BOUCHARD At 37 Rose de Lima street, on 23rd March, 1915, age 27, Lucienne Belanger, wife of William Bouchard. GALLIPEAU At 771 St. Hubert, Marie Louise Turcotte, aged 32 years and 6 months, wife of Theodore Gallipeau, of Buffum and Gallipeau, Limited. DALY At 6 Drummond street, March 23rd, Thomas Dalrymple, aged 67 years. GRANT On 22nd inst., George Grant, son of the late James Grant of Belleville, Ont., aged 61 years. BELMONT Edward H. Bruce Gardner, beloved wife of the late H. Belmont, at the New Sherbrooke. Funeral private. Please omit flowers. SAINT LOUIS In Montreal, on 23rd March, 1915, at the age of 56 years, Madeline Goumain Saint Louis, at 21 St. Louis square. TOBIN On the 23rd inst., Catherine Dwyer, dearly beloved wife of Edward Tobin, 325 Wellington st.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion 1c. Per Word for Each Subsequent Insertion

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

LIVE STOCK. FRIE! WE WILL GIVE FEE! TO ANY PERSON interested in stock or poultry, one of our 80-page booklets, 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 purebred stock and poultry, foods and remedies. Write W. A. Stewart, Toronto, Ontario.

PERSONAL. THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 541 Sherbrooke St. West. Formerly at No. 78 McGill College Avenue. Tel. Up-town 3366.

MISS MARY ALICE DAVY, now or formerly of St. Hubert Street, Montreal, will call on Ross & Sons, Solicitors, 129 St. James Street, she will hear of something to her advantage.

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; any railroad; expert; once is a very valuable asset. Box 52 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 TYPEWRITERS. Expert repairs on all makes. American Machinists, Limited, 234 Craig West, Main 1615.

TUNGSTEN LAMPS. EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 893 St. Catherine West. Up. 1375.

REST, RECREATION AND SOLID COMFORT—These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ideal; great big fireplace, running water in the house; own gas plant; best cuisine in the Laurentians, Rates \$2 a day. American plan. Phone or write for particulars. C. E. Wheeler, Proprietor, Ste. Joite Station, Quebec.