

ADDED OF STREET RAILWAY

is made by Utah Securities... of the electric light... power and gas proper...

of Utah Light and Trac... been added to Utah Power... street railway, five hydro...

WAY COMPANY'S MAY BE TAKEN OVER... 25—Officials of Detroit... made no statement in re...

HER MAP... cloudy, no precipitation of... 12 to 52.

EARNINGS... City Rapid Transit Co... ary were \$172,888, a gain...

BETWEEN CANADA... ical figures of trade be... tain in the underme...

Canada... Jan. 1915. Jan. 1914... £709,818 4,661,236

Canada... £ 28,654 4 4,089... 12,939 12,254

SHIPS... Liverpool— After... March 22nd, 1 a.m.

SERVICE... D. LIMITED, General... eage Branch, 22 St. Catheri...

PACIFIC... CALIFORNIA... Routes: "Pacific Coast Towns"

UNK RAILWAY SYSTEM... EXPOSITIONS... ES TO... and San Diego...

CONVERSION OF HOUSES INTO APARTMENTS A GRAVE DANGER

Although Canada's Fire Losses Decreased Last Year, More Stringent Regulations Are Needed—Risks Could be More Carefully Examined.

During 1914 Canada's total of fire losses showed a considerable reduction over 1913; yet it was in excess of that of 1912.

One feature of the year's fire record which requires immediate attention is the large increase in the number of apartment house fires.

Too little attention is paid to the matter of building inspection, with the result that overheated pipes and heating apparatus is a common cause of fires.

It is a question whether fire insurance companies are not making it too easy for applicants to obtain insurance, and whether, as in the case of life insurance companies, thorough examination of the risk involved and the remedying of any dangerous or abnormal fire conditions should not be insisted upon before a fire insurance policy could be legally issued.

NEW WAY TO BOND OFFICIALS... Helena, Mont., February 25.—A bill which, should it become a law, will save to the state of Montana at least \$150,000 a year has been introduced in the Senate by Senator J. E. Edwards of Rosebud county.

WATCHING BUSINESS BAROMETER... Philadelphia, Pa., February 25.—With a view of ascertaining the outlook for business, some Philadelphia banks have been making investigation through correspondents.

CAPT. McMULKIN DEAD... St. John, N.B., February 25.—The death of Capt. John McMulkin occurred last night, aged 79. He was prominent on the St. John River, was 10 years an alderman, and was New Brunswick's first factory inspector.

PERSONALS

Sir Horace Archambault has returned from Ottawa.

Mr. R. Langlois, of Quebec, is at the Place Viger Hotel.

Mr. J. E. A. Dubeuc, of Chicoutimi, is at the Ritz-Carlton.

Sir Frederick Borden and Dr. Hewitt are at the Windsor.

Mr. G. A. Gigault, of Quebec, is staying at the Place Viger Hotel.

Mr. F. C. Lemine, of Toronto, is in town and is staying at the Windsor.

Mr. Charles A. Wilson, K.C., is in Quebec and is staying at the Chateau.

Mr. James Robinson, of Miramichi, N.B., is in town, and is staying at the Windsor.

Mr. A. G. Fraser, of Boston, has returned home after spending some days in Montreal.

Dean Adams, of McGill, left last night for Ottawa to confer with Sir Robert Borden and the Hon. Dr. Roche in regard to the Commission of Conservation.

U. S. CARGO RATES RAISED.

London, February 25.—As a result of German attacks on neutral ships, insurance rates on the cargoes of American liners crossing the Atlantic have been raised to the same level as on British liners and are now about one per cent. American cargoes were formerly insured at half the rates charged British vessels.

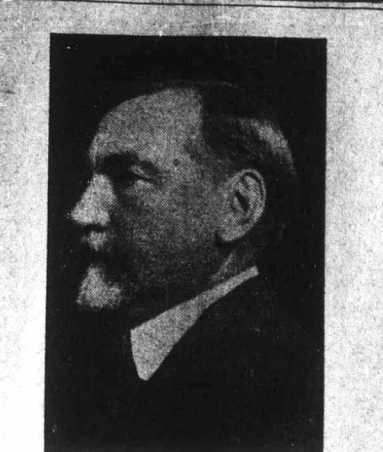
FARM FIRE AT GANANOQUE.

Gananoque, Ont., February 25.—O. W. Nuttall, South Lake, met with a serious loss yesterday when all his buildings, between two and three hundred bushels of grain, and most of his farm implements were destroyed by fire. The loss is about \$5,000, with only a small insurance.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:

Table with columns for Bid and Asked prices for various real estate and trust companies. Includes entries like Aberdeen Estates, Bellin Ltd., Bellevue Land Co., etc.



MR. ROBERT JUNKIN, Manager Manufacturers' Life Insurance Company, whose annual meeting was held a few days ago.

EQUITABLE LIFE PAYMENTS WERE \$56,700,000 LAST YEAR

The statement of the Equitable Life Assurance Society of the United States gives evidence of the company's continued progress. Increases are shown in outstanding insurance, admitted assets, surplus, income from investments and payments to policyholders, accompanied by a decrease in expenses.

SOME COMPANIES CHARGING \$200 PER \$1,000 ON WAR INSURANCE.

Ottawa, February 25.—In the House of Commons yesterday, in reply to a question by Mr. W. M. Martin as to whether the Government knew that life insurance companies were charging enlisted men additional premiums, the Minister of Finance replied that the Government was aware that life insurance companies generally were charging additional premiums.

SHIP INSURANCE SUSPENDED.

New York, February 25.—It was announced yesterday that the United States war-risk bureau has temporarily suspended insurance on ships bound for North European ports.

BARRACKS WAS BURNED.

Halifax, N.S., February 25.—A one-story wooden barracks at Long Lake Dam, occupied by Captain Macfarlane, 6th P.L.E., and some 50 men, was totally destroyed by fire yesterday.

LAMP STARTED BLAZE.

A lamp exploding in the home of Mrs. Fisk, 140 Colborne street, called out the firemen under District Chief Favreau at 1:30 o'clock this morning. No serious damage was done.

NEW STOCK ISSUE APPROVED.

Youngstown, Ohio, February 25.—Republic Rubber Company stockholders at a special meeting approved a new issue of \$4,000,000 preferred stock.

MINIMUM RATE UNCHANGED.

London, February 25.—The Bank of England minimum rate of discount remains unchanged at 5 per cent.

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

BIRTHS.

ALEXANDER—At the Mount Stephen Apartments, on February 21st, the wife of J. Harold Alexander, of a son.

WILLIAMSON—On February 22nd, to Mr. and Mrs. Randolph B. Williamson, 29 Vendome Avenue, a daughter.

MARRIAGE.

THOMAS-MACLEAN—At Montreal on February 20th, 1915, at the Church of St. James the Apostle, by the Rev. A. P. Shatford, Laura Belle, daughter of the late Mr. John Thomas and Mrs. Thomas of Bedford, Que., to Allan B. son of Mrs. M. A. Maclean, The Knoll, Pointe Claire, Que.

DEATHS.

BRAYSON—At his late residence, 128 Stanley street, Montreal, on Tuesday, February 23rd, 1915, William Leslie, eldest son of the late Campbell Brayson, in his 60th year. Funeral private. Please omit flowers.

McLENNAN—At By the Lakes, Lancaeter, Ont., on Sunday morning, February 21st, Margaret Julia, beloved daughter of the late John McLeenan, Esq., M.P., and Mrs. McLeenan.

KING—At Waterville, P.Q., Resinald Adolphe Doo- little King, M.D., C.M., son of the late Rev. William King, for many years a Church of England missionary at St. Sylvester, and Rural Dean of Megantic and Quebec, and brother of the Rev. Rural Dean Ernest King, of Quebec, rector of St. Peter's Church, Montreal, on February 23rd, 1915, at the age of 70 years.

WEXLER—At her son's residence, on Wednesday, February 24th, Mrs. Rose Wexler, beloved mother of Mr. Abe Wexler. Funeral will take place on Thursday, February 25th, at 2:30 p.m., from 185 Boulevard St. Joseph West.

HAYNES—In this city, on February 24th, Mildred Mary, beloved and only daughter of Mrs. and Mr. Fred H. Haynes, of Coke Dept., M.E. & P. Co. Funeral will leave her father's residence, 822 Bloomfield Avenue, Outremont, Friday, February 26th, at 2:45 p.m., to Cote des Neiges Cemetery. Friends and acquaintances are respectfully invited to attend.

Quebec, Peoria, Ill., and London, Eng., papers please copy.

REAL ESTATE

lot 1224-28, St. Mary Ward, with buildings 889 and 891 Bordeaux street, for \$3,500.

U. I. Rosenthal sold to Matthew Archibald Reid lots 184-118 and 119 Lachine, with buildings, for \$7,150.

Joseph Legare sold to Miss Julia Deschenes lot 233-775, Cote St. Louis, with buildings 550 to 554 Marquette street, for \$8,000.

Joseph Sigouin sold to John Jackson two lots 25-60, and 61, Parish of Sault au Recollet, having an area of 6,319 feet, for \$1 and other considerations.

Mrs. Wm. A. MacCusick sold to R. B. Edwards lot 188-123, Parish of Montreal, with cottage No. 16 Vendome Avenue, measuring 33 to 98 feet, for \$3,500.

L. A. Dumesnil, N.P., sold to Jean Beaulieu lots 226a-496 and 228-88-31, Parish of Sault au Recollet, with buildings on St. Charles Avenue, measuring 25 by 100 feet for \$6,000.

Rodolphe Chevalier sold to Moise Chevalier three lots, 2-23, 24 and 25 Hochelaga ward, each containing 25 by 100 feet, with buildings 19 to 23 Fifth Ave., Maisonneuve, for \$1 and other considerations.

The largest of yesterday's real estate transfers was the sale of two lots on Sherbrooke street, which brought \$15,900. They were sold by Mrs. Joseph Duquette to J. B. Wilson, being 175-347, and 348, parish of Montreal, having an area of 9,394 feet.

Jos. Adje Prevost sold to Jean Marc A. Prevost Onnesime Camilard sold to Ovide Leveille lot 716, Lachine, measuring 11 by 50 feet, being a strip of land at the west side of lot 702 and bounded on the north by lot 703 and on the east by lot 715, with buildings, for \$3,500.

PAID \$160,000 FOR BLOCK OF LAND.

The Catholic School Board of Maisonneuve, yesterday paid \$160,000 for the block of land bounded by Plus IX, Boulevard, Grand and Desjardins streets, and the C. P. R. tracks. It has a total area of 160,000 feet, and is therefore bought for \$1 per square foot.

It is the purpose of the Board, said Mayor Levie Tremblay, of Maisonneuve, who is one of the members, to erect a large school with a playground in the rear.

B. C. LIFE ASSURANCE ISSUED \$2,154,834 OF NEW BUSINESS.

The British Columbia Life Assurance Company's annual statement for the year ending December 31, 1914, shows steady growth, despite the adverse conditions which obtained throughout a greater part of the year. Mr. L. W. Shatford, M.L.A., President of the company, in his annual address, states that the new business issued during 1914 was \$2,154,834, which was greater than the previous year. Total business now in force is \$3,844,281, an increase of \$67,559 over last year. Premium income collected was \$119,785.16, interest receipts were \$12,584.90, and total income was \$132,678.24. Assets now total \$257,157.94.

Death claims amounted to \$2,146.35, which was 23 per cent of those expected by the mortality table. Interest on investments reached nearly 7 1/2 per cent.

SHERBROOKE A REMOUNT STATION.

Sherbrooke, Que., February 25.—Sir Adam Beck, in a letter to Col. G. H. Baker, officer commanding the 5th Mounted Rifles, now being mobilized in Sherbrooke, recommends that Sherbrooke be made a remount station.

In addition to horses being shipped here, it is recommended that a purchasing agent and a veterinary surgeon be appointed to buy horses in the province of Quebec until such time as the requisite number has been procured.

Special tax of 4 of 1 per cent upon business houses and property owners of Mexico City ordered by Carranza's commander.

CLASSIFIED ADVERTISEMENTS

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

AGENTS WANTED.

AGENTS \$50 WEEKLY SELLING AUTOMATIC terminal base eggbeater, entire new, sample and terms, 25c, money refunded if unsatisfactory. Collette Mfg. Company, Collingwood, Ont.

AGENTS TO SELL OUR NEW DOLLAR HOME specialty, exclusive territory, Box 32 Journal of Commerce.

WANTED—A FEW GOOD AGENTS TO SELL Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 506-507, P. O. Building, Toronto, Ont.

WANTED—AUTOMOBILE OWNERS TO ENQUIRE about our insurance policy for 1915. Best in Canada. Phone 31 3487 or write London & Lancashire Guarantee and Accident Insurance Co., 164 St. James St., Montreal.

THE RIGHT 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Janitor; phone 11 221, or R. P. Adams, Main 2530.

ROOMS TO LET.

OVERDALE AVENUE, No. 5. To let, bright large room, with hot and cold water, gas, and all home comforts, use of phone and piano, very reasonable, central to both stations, suitable for two gentlemen or married couple.

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

E. R. C. CLARKE & SONS, Trustees receivers, liquidators, established 1843, Clarkson, Gordon & Dilworth, chartered accountants, Toronto.

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.

EGERTON R. CASE, Registered Patent Solicitor, Temple Bldg., Corner Bay and Richmond Sts., Toronto. Office: Ottawa, Washington, Booklet on request.

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.

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 Bldg., 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.

SOME REALTY FIRMS ROBBING CLIENTS WHO CANNOT PAY

Chambre de Commerce Discussed Need For Real Estate Moratorium.—Delegation to Quebec Recommended to Make Arrangements With Exchange.

The question of the desirability of a moratorium for real estate payments in Quebec Province was debated at some length at the meeting of the Chambre de Commerce yesterday, Mr. Joseph Filiault declaring that some dealers were virtually robbing their clients. No action was taken, the matter being tabled for further consideration.

Certain real estate firms, said Mr. Filiault, were doing what amounted to robbing clients who had paid the greater part of the sum due on purchase of property, but were now unable to continue payments through exceptional financial conditions. He thought it would be well, at least to consider the question of a moratorium seriously, with a view to asking for legislation, because of the hardship to which many workmen especially were subjected when unable to continue payments. One specific case the speaker had known of a man who had paid \$5,000 on a property and still owed \$850. This he could not pay, nor could he borrow money from the banks, with the result that he had been forced to lose his whole payment of \$5,000.

Mr. U. H. Dandurand said that the Real Estate Exchange had discussed the question and come to the conclusion that the worst of the crisis was over in so far as real estate payments were concerned. He himself had found that payments had been better since the war broke out than immediately before hostilities, among the workmen especially. There was undoubtedly some hardship caused by a few less reputable real estate agents who forceclosed on their clients, with no consideration of unusual circumstances. It might be feasible, he suggested, to have some kind of tribunal to examine individual cases should a partial moratorium be declared.

Appeal to Quebec.

Quebec, February 25.—A delegation of Montreal labor men, including J. T. Foster and Gustave Franco, president and secretary of the Trades and Labor Council of Montreal, waited upon Hon. L. A. Taschereau, Minister of Public Works, yesterday afternoon and discussed the question of a moratorium for the province. Mr. Taschereau replied that the Government had no intention of enacting any such legislation. He suggested that it would be a good idea for the labor people to see the Montreal Real Estate Exchange and other such bodies with a view to endeavoring to arrange a system of terms for lots, or other real estate bought by workmen.

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

SHORTS AND FEED SACKS—In good order; also two-hundred tube bags, John H. Rowell, flour and grain merchants, Montreal.

FIRE INSURANCE—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 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. After April at No. 544 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uplown 210.

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; 19 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.

SNOWSHOES, HOCKEY OUTFITS.

SNOWSHOES, TOBOGGANS, SKIS, SKI-BOOTS, skates, boots, woolen outfits, for sale or hire; hockey outfits ready made, \$2.50 suit; also for hire. Secretaries. Phone UP, 1249-5153, Smyth's, 370 Dorchester West.

TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER TYPEWRITERS. Expert repairs on all makes. American Machinists, Limited, 224 Craig West, Main 1615.

TUNGSTEN LAMPS.

EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 303 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, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.

Solid Growth At December 31st, 1914, Assets of the Sun Life of Canada totaled over \$64,187,000, an increase for the year of over \$8,461,000—the largest annual increase in the Company's forty-four years' history.