RT. HON. DAVID LLOYD GEORGE,

Mismanagement and Ruin

in Britain

WERE MANY NEW OFFICES

Shows Evils of Cheap Insurance.

course, non-tariff offices are financially unsound.

This deduction is much too sweeping, but it must

Empire Guarantee

after. Estimated loss to shareholders, £150,000,-

quire to be met by calls on members." Premium in-

Estimated loss to shareholders £86,000. Capi

Law Car and General.

In his first report the Official Receiver made charges

amounting to fraud against manager and directors.

but in later report he withdrew charges against di-

rectors with one exception. The manager-Fowler-

balance sheet realized only £50. The subscribed

capital cannot satisfy the creditors. Premium in-

Legal and Commercial.

and Textile issued 5,000 10s. preference shares and

£240,000. Subscribed capital £244,168, in £1 shares. 187.

Date of formation, 1900.

cial Corporation.

come. 1909, £57.977.

Date of formation, 1901

Date of formation, 1906.

come, 1909, £367,877.

icyholder," of Manchester, says:

VOL. XXX. NO.

Control of Streets equire Adequate vice

OR COMPANY

ual Returns on Money In ment of Capital on of Contract.

ect of assisting in obtainways franchise agreement ir to the city and to the se League has been form-llowing statement of prinnew franchise:

ontract to be fair to all in its streets and the right

in the opinion of the cit y demand, and that at t tent with a fair return e service and security f nate security that it shall

on the capital invested in that upon the terminati brought about, the inve include provisions to er

ons of labor to employes. cing of contract the Lea ciples upon which a co

ore dealing with the d ion necessary before con especially the right to

the physical assets use the service. n of all the main featu

t expert help obtainable for a referendum to

d to have the assistan h its object and principle is composed of the fo

, Rev. F. R. Griffin, H Goldstein, K.C.: John W ougall, J. Cradock Simi L. Morrisey, James Mor

Fisk, C. J. Fleet, K.C. Brierley, R. R. Macaula Ogilvy, R. A. Ross, M V. S. Leslie, E. E. How terson, K.C.M.G., & d, E. G. O'Connor, J. . Mignault K.C.; Arthu L. J. Tarte, E. F. Su

B IRREGULAR.

..... 6515 134 18 43

.. 978 EARNINGS.

181,958; decrease \$11.76 increase, \$66,703.

ADS.

I PACIFIC \$98.70

\$114.50

FARES. \$97.00

\$95.30

Canadian Rockies

0 p.m., Via the Great

EXCURSIONS. and Int. Stations.

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(POSITIONS. San Diego. loutes.

ated Booklet.

s St., Cor. St. Francois-Navier—Phone Main 6905 " Uptown 1187 el Station " Main 822

SAVED 96 P. C. OF PROPERTY ENDANGERED BY OUTBREAKS

ibit Illustrates Achievements of Argentine Fire Department—250,000,000 Pesos of Risk, and Only 10,090,000 in Losses.

San Francisco, July 13, (by mail).-One of the the leatures of the display of the Argentine Republic the Palace of Education at the Exposition is a tatistical tabulation of the fire department of the ity of Buenos Aires, showing the technique of fire prevention and fire protection. The Argentine is practically the only foreign power covering this hase of municipal activities in the Exposition.

A chart shows that between the years 1904 and 1913, 2,099 persons were saved from death by the fire fighters, and it is interesting to note that over 2,000 of these were saved from drowning during the big flood of 1911, showing the scope of the fire- Ritz-Carlton yesterday. men's work. The animals saved totalled 981 and 222 vessels were salvaged.

The number of false alarms for this period were 199, calling out 8,426 men in all, or an average of 42.3 men to each alarm.

In this period a total of 372,996 firemen were deances watched by these men were 75,540 or a yearly average of 7,540, and a yearly average of 37,299 men on this detail.

A large number of photographs are displayed showing the fire department, various pieces of the apparatus and the department buildings. Another Clark. Clarke, Mrs. O. L. Clarke, and R. D. Last few Years Witnessed Orgy of hart illustrates the kind of injuries sustained by the firemen in the performance of their duty.

Throughout the entire period the majority of the injuries sustained were contusions.

A comparative diagram of the invested capital en dangered and saved, insured or destroyed, show that in 1910 the invested capital endangered wa 250 000,000 pesos. Of this, according to the chart 240,000,000 pesos was saved, 200,000,000 was insure and the "absolute losses" amounted to about 10,000

The equipment of the department consists three mechanical ladders, 139 hand operated ladders, one fire boat, six steam fire engines, twenty our hand engines, five automobile engines, twenty ive four-wheeled horse-drawn wagons, twenty-fou two-wheeled hand-drawn wagons and seven of th auto type. There are also 12,385 yards of hose, 108 pieces of salvage apparatus of all classes and 59 ieces of unclassified equipment.

The number of men employed in the fire fighting ervice from the year 1904 to 1913 made a total o 371,881, and these men during that period fough 387 large fires, 671 recorded as average blazes, and 1,075 small fires. The data shows that the fire hazand increased each year with the growth of the cit; making 1913 the biggest year in regard to actua ire and false alarms.

The losses by fire totalled *),193,357 in United States gold and from various other disasters, \$349, 365 gold. The salvage of various disasters amount

The fire department record of the kind of proported during this period 3.773 were in buildings, est £65,351,656 on August 7. enty-eight persons were injured.

REDUCTION SHOWN IN WAR

1-2 per cent. To Havre, Europe between Brest and be recorded in July. Bayonne, Spain, Mediterranean not east Sicily, Greee, Denmark, Norway and Sweden not beyond Malmo and Holland, rates are unchanged. The rate of loms to Archangel is also being maintained.

nal and United Kingdom ports, rates have also been dates in previous years: reduced. Via the Suez route the rate now stands at 3-8 per cent., against 1-2 last week, while the United Kingdom tariffs have been cut from 2 per cent. to 3-4. To West Indian and Central American ports ates have now reached their minimum basis, being quoted at 1-10 per cent. To Brazil and River Plat he ruling rate is 1-6 per cent.

Underwriters say that reductions have been made ecause the losses of mercantile tonnage due to wat peration in European waters have been confined almost entirely to vessels insured on the other side any size have fallen on the local market.

EQUIPMENT TRUST OBLIGATIONS.

The following are quoted on a percentage basis:

Atlantic Coast Ti			
Atlantic Coast Line 4-41/2	1915-1921	4.60	
Baltimore & Ohio 41/2	1915-1923	4.65	4.40
But Post	1915-1927	5.20	4.85
Nuch, & Pitte 4.5	1015 1020	4 00	4.40
Pacific 41/	1015 1000	100	4.30
" Ohio 4 41/	1015 1001		4.65
			4.25
		5.15	4.75
			6.00
C.C. & St T.	1015 1000	5.30	4.95
			4.60
		460	4.45
		5.10	4 65
		5.00	4.60
		4.65	4.45
		5.15	4.75
		4.60	
		5, 10	4.85
		6 15	4.90
		5.15	4.75
		5.20	4.85
Norf. & West 4-41/2 Pennsylvania	1915-1934	4.50	4.30
Pennsylvania 4-41/2 Seaboard Air Line	1915 1924	4.15	4.25
Seaboard Air Line 4½-5 Southern Pacific	1915-1924		
Southern Pacific 4½-5 Southern Railway 4½-5	1915-1623	4.65	
Southern Railway 4½-5 Virginian Railway	1915-1924	5.05	4.75
Virginian Railway 5	1915-1918	4.99	4.40
	1017		10

NEW WINNIPEG MANAGER. Imperial Life Assurance Company, has been appointed Winnipeg manager of the Union Trust Company, succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing to it has the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned owing the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resigned own and the succeeding Mr. W. W. Evans, who has resign ed owing to ill health.

PERSONALS

Mr. J. P. Dill, of Ottawa, is at the Windsor.

Mr. W. S. Morden, of Toronto, is at the Windsor

Lieut.-Col. E. Bois, of Ottawa, is at the Place

Lieut.-Col. Lafferty, of Quebec: is at the Ritz Carlton.

Major-General Bertram, of Ottawa, is at the Ritz-Hon. M. de Sadleer, Minister of State of Belgium

will arrive in Montreal to-morrow C. J. Doherty, Minister of Justice, was at the

Cabinet ministers in Ottawa to-day are: Messrs. Casgrain, Coderre, White. Cochrane, Reid, Crothers, Rogers, Lougheed and Kemp.

Sir George Foster. Minister of Trade and Comtailed to duty in theatres. The number of perform. merce, after a month spent at his old home in Dalhousie, N.B., is again back in Ottawa.

> The visiting governors to the Western Hospital for the ensuing week are: J. A Christi

BANK OF ENGLAND LOANS. The loans of the Bank of Engli

16	The loans of			uding loans	
	to the Exchequ	er, compare	as follows:		ĺ
n-		1915.	1914.	1913.	WE
vs		£ 140.020.000	£ 33 623,288	£ 39,122,032	AA E
as	July 8	137,918,000	34.832,469	30,853,114	1
s,	July 1	152,913,000	49,692,774	40.661.623	Failed to
d	June 24	136,393,000	39,994,619	\$6,191,168	Sho
),,	June 19:	139,489,000	37,462,212	32,379,121	
~	June 10	136,715,000	38.665,690	31,043,627	
of	June 3	138,882,000	41.133,709	29,986,899	Reviewi
d-	May 27	139,289,000	41.461,280	30.688.796	British f
v.	May 20	145,533,000	39.891,345	31.881.039	heavy los
v.	May 13	143,972,000	38,456,772	30.878.754	icyholder,
ır	May 6	146.152,000	38.835,308	31.462.418	Never i
е	April 29	146,693,000	42,463,243	32,895,190	have so i
5	April 22	144,321,000	41,160,415	33,559,254	process o
5	April 15	137,813,000	41.980,587	35,097,048	time, and
	April 8	138,764,000	43,499,000	37,473,362	offices, th
g	April 1	140,103,000	46.686.372	41.092,134	ference so
f	March 25	126,598,000	46.640,843	46,033,349	course. n
t	March 18	115.749,000	43.818,944	44.823,090	This dedu
d	March 11	127.009.000	40.115,781	44,642,671	be admitt
G-	March 4	118,173,000	38,676,421	42,529,831	an orgy o
-,	Feb. 25	102,931,000	37,986,182	41.869,871	proportion
1	Feb. 18	101,700,000	37,142,721	37,957,246	could not
1	Feb. 11	105,615,000	35,995,885	37,895,284	offices are
d	Feb. 4	109.088.000	35,992,752	34,986,378	any rate.
u	Jan. 28	109,836,000	34.158,966	35,043,835	To-day
	Jan. 21	110,264,000	30,661,144	31.750,816	organized
	Jan. 14	108,219,000	29,723,622	31,577,071	for any in
- 1	Jan 7	108 320 000	32.092.000	22 604 654	

VIPOND'S FOUR HUNDRED FOOT

Toronto, Ont., July 19.—Mr. Hamilton B. Willis, the temptation, and so are destroying their future engineer, wired this week as follows:

| Toronto, Ont., July 19.—Mr. Hamilton B. Willis, the temptation, and so are destroying their future prospects as quickly as circumstances permit.

"Vein on 400-foot level at Vipond, after being opned up few feet shows width of stables."

The last ten years has seen the stables of the last ten years has seen the stables. PISK INSURANCE PATES

In this productions from those prevailing a week ago. For shipments in British or other belligerent tonnage from this port to Liverpool, rates have been cut from 11-8, this post to Liverpool, rates have been cut from 11-8, this post to Liverpool, rates have been cut from 11-8, the cut of the left to Motor Union in 1911. Estimated for offices which ought to have succeeded, but they we failed to profit by the experience of others, and of the felled to profit by the experience of others, and they call the production in 1911. Estimated for offices which ought to have succeeded, but they call the profit by the experience

The following table shows last weeks official miniper cent. per \$100 on shipments in belligerent bot- mum discount rate of all the European state banks, with the respective dates at which the present rates On shipments to the Far East via both the Suez Ca- were established and the rates at the corresponding

date of last change. '15, '14, '13, '12,

0	Bank of-				
5	England Aug. 8.'14	5	3	41/2	3
g	France Aug. 20, '14	5	31/2	4	3
e	Germany Dec. 23. '14	5	4	6	41/2
	Holland Aug. 19, 14	5	3 1/2	5	4
e	AustriaApr. 10, '15	5	4	6	5
ť	Italy Aug. 3. 14	6	5	6	51/2
_	SwitzerlandJan. 2, '15	4 1/2	3 1/2	5	4
٠.	Russia July 29. '14	6	5	5 1/2	5
ſ	Spain Oct. 27, '14	4 1/2	4 1/2	4 1/2	4 1/2
	PortugalJan. 15, '14	5 1/2	5 1/2	6	6
	Sweden Jan. 5. '15	5 1/2	4 1/2	5 1/2	4 1/2
	Norway Aug. 20, '14	5 1/2	4 1/2	51/2	51/2
	Denmark Jan. 5, 15	5 1/2	5	6	5
		-			

Bid Asked INDIA'S INTERNAL ISSUE OF

\$15,000,000 IS TO BE AT PAR.

London, July 19 .- That the Indian Government expatch to the Morning Post from Calcutta, which says

patch to the Morning Post from Calcutta, which says

estimated further losses at £49,959. that India has decided to issue an internal loan of \$15,000,000, bearing 4 per cent, interest. The issue will be at par, and redeemable in from five to eight

MARITIME PROVINCE SECURITIES

(Quotations furnished by J. C. Mackintosh & Co., Montreal Stock Exchange, 166 Hollis Street, Halifax, N.S.) xEastern Canada Savings & Loan ... 145

xMar. Tel. & Tel. Pid.	100	
Do common	80	
N. S. Underwear, pfd	95	
Do Common	35	
Porto Rico Tel., pfd	105	
Do common	50	
Stanfields, Ltd., Pfd	95	
Do Common	45	
Trinidad Electric	72	
Bonds:-	0.0	
Brandram-Henderson, 6 p.c	98	
Fastern Car, 6 p.c	98	

Trinidad Electric, 5 p.c. 85

Date of formation, 1907. Arrangement to transfer business to Commercial the United Counties. Property is now in Hquidation,

Liverpool Victoria Insurance Corp.

REAL ESTATE

******************* J. M. Alphonse Daoust sold to Ernest Rimpare lot 906-47. St. Louis ward, containing 3 2by 80 feet, with uildings on Roy street, for \$35,000.

Edouard Courchesne sold to Alexis Cartier, south half of lot 8-371, Village Cote St. Louis, containing 25 by 130 feet, with buildings on St. Denis St., for \$4,-

lots 64-100, 101, Parish of Montreal, containing 7,277 feet, vacant, and situate in the Notre Dame de Gra-Who is assisting in the settlement of the Welsh

> Henry Gaffney sold to Tobin Manufacturing Co. lot 353 of West Hill Ave., for \$1.00 and good considerations and for the sum of \$550.

Aron Siminovitch sold to Ferdinand Fontaine, lots 35-186-2, 35-187-2, Parish of Montreal, containing 41 by 90 feet, with buildings civic Nos. 873 to 883, of Champagneur St., Outremont, for \$13,500.

Ls. Bruno Cordeau sold to Arthur E. J. Bisson undivided half of lots 29-9, 10, Parish of Montreal, containing 6.746 feet, without buildings, and situate Failed to Profit by Experience of Others, Although on Fern Hill Ave., Outremont, for \$3,878.95.

George Rousseau sold to Thomas Lamb lots 237- all 19, 239B-43, Parish of Montreal, containing together Reviewing the recent failures and retirements of 5,175 feet, vacant and situate on a projected street Eritish fire insurance companies as showing the known as Edgehill Road, Westmount, for \$1.00 and heavy losses suffered by their stockholders, the "Pol- good considerations and the sum of \$1.811.26.

Never in the history of the fire insurance business. The Boulevard Annex Incorporated sold to P. E. Dehave so many companies been passing through the metre lots 175-217, 218, 219, 220, 225, 226, 227, 228, 229, process of liquidation or transfer as at the present time, and as nearly all these concerns are non-tariff 286, 317 to 331, 333 to 339 Parish of La Pointe Aux offices, this fact certainly gives color to the in- Trembles, without buildings, and situated on the pubference so frequently thrown out that, as a matter of lic road, for \$2,751.

The largest among Saturday's 23 realty registrabe admitted that the last few years has witnessed tions involved the sum of \$38.625, por which amount gas jets, furnaces, cleaning fluids, ashes, etc. If we an orgy of mismanagement and ruin of such serious proportions that the faith of the investing public could not possibly survive, and new non-tariff fire offices are a thing of the past, for the time being at an engage or an engage of the past To-day there are scores of well equipped and well thereon, for \$38,625.

organized offices in this country keenly competing for any insurance business which holds out a reasonan. 7 198,920,000 32,092,000 32,694,654 able prospect of producing a profit. This being so, bolders £60,000. Capital subscribed £421,408, paid up Loans since August 1 were at their highest on April it is self-evident that large blocks of desirable business will seldom come upon the market, and any the payment of 50 per cent, of the first, second and company which is making large additions to its income must be taking hazardous risks. New com- and accident business. Directors of Liverpool Vicpanies, at any rate, cannot afford to write this class toria anticipate no loss for shareholders, but we esti-LEVEL PROVING VERY RICH. of business, but many of them are unable to resist mate loss at £60,000. Premium income, 1913, £89.

National British and Irish Millers

The last ten years has seen the inception of dozens Date of formation, 1896.

this port to Liverpool, rates have been cut from 11-8 per cent. to 1 per cent. the London rates are undoubtedly establish a new high record is due to the fact both units in the mill are now running smoothly, treating close to 130 tons daily. The last week.

That production for this month from Vipond will economy cheap insurance is perhaps the worst, and the ability of a concern to meet its engagements and not the rate of premium charged should always of agreement, selected risks reinsured by London and two weeks in June witnessed the heaviest output ever two weeks in June witnessed the late to the worst, and June witnessed the weeks in June witnessed the weeks in June witnessed the weeks in June witnessed the we two weeks in June witnessed the heaviest output ever two weeks in June witnessed the heaviest output ever imagine the unfortunate people who accepted the holders £325,000. Subscribed capital in 1912 £285,made by this company in any corresponding period.

To the east coast of England and Scotland, inluding Hull, the rate has declined from 2 per cent. to

England and Scotland, in
En members by the liquidators show how they have suffered.

833; 10s. per share called up in 1913, leaving further fered.

5s. at call, which, it is assumed, will be required. In December, 1913, London and Lancashire Fire agreed to purchase sections of the business. 1912 account disclosed a loss of £222,925. Premium income, 1912. Date, etc., of retirement, 1910, -Life business to Royal Exchange; Accident, etc., to National Provin- £157,146.

National Provincial. Date of formation 1904

Reconstructed, 1908. Transferred to United Lon-Subscribed capital, £200,000. Paid up, £98,198, Last published account showed debit on profit and loss of £77,766. Liquidator's report stated "a deficiency of assets to meet liabilities of £47,078, which will re-

North Eastern

Date of formation, 1906.

Come. 1909. £57.977.

Glasgow Assurance Corporation.

Date of formation, 1908.

Date of formation, 1908.

Liquidation, 1912.—Some portions of the business taken over by the London & Lancashire Life and General. Estimated loss to shareholders £86,000. Capital Corporation.

Date of formation, 1908.

Transferred to King in 1914. Estimated loss to shareholders £25,000. Subscribed capital 64,725 £1 shares, with £18,757 paid up. Call of 10s. made in May, 1915, when deficiency of £7,000 to meet claims was anticipated.

The Jaborers had been threatening to strike for some time, but the crisis was precipitated when the company appropried a tangent of the Algorithm of th

Date of formation, 1909.

tal subscribed, £160,000. Paid up, £86,731. Last balance sheet disclosed loss to date £30,000, apart Business sold to United London & Scottish, 1911. rom unexpired liability on premium income of £116. Estimated loss to shareholders £150,000. Capital ther complications are threatened. subscribed £200,022 in £1 shares, with 10s. paid up, or
£100,011. Subsequent to the transfer the United
British Government last spring to produce bullet London and Scottish failed, and legal proceedings metal in unlimited quantities until further notice. Liquidation, 1915. Estimated loss to shareholders have followed, with the result that a decree for E83.110. This tariff office had a capital of £81.

This tariff office had a capital of £81.

The specific performance of the purchase agreement and so calls are threatened in respect of the shares £1 of 9.160 shares £1 fully paid and 239.731 shares £1 was secured. It is estimated that the entire capital allotted to the United Counties. bects to secure money at a lower rate of interest than the home government is indicated by a destinant the home government the home government is indicated by a destinant the home government This will involve a further call on that company's shares, which we assume will bring the total loss ers £200,275. Took over business of Law Car and to something like £150,000. £20,000 was spent on

Property.

Date of formation, 1898. Liquidation, 1913. Estimated loss to shareholders £38,672. Capital, £38,672 in £1 shares, fully paid. abaconded. Shares set forth as worth £143,000 in A loss of £294,000 anticipated, which cannot be met shareholders £12,000. Capital, £11,922 in £ by capital. Premium income, 1912, £105,000.

Royal Scottish. Date of formation, 1907.

Transferred to National General in 1911. National Date of formation, 1907.

In 1912 part of business transferred to Midland and
Textile, after Northwestern had declined to proceed
with arrangement to take over entire business. Estimated loss to shareholders £60.000. Capital sub-scribed £100.000. Paid up £25,000. Calls producing £75,000, included in National General estimate. Prem-£13,845 and £24.945 made by liquidator. Midland ium income; 1909, £20,632.

United Counties. Date of formation, 1909.

5.000 5s. ordinary shares. Taking these at par, and assuming further calls are unnecessary, loss may be estimated at £60,000. Premium income, 1910, £42,to shareholders £30,000. Subscribed capital, £120,assuming further calls are unnecessary, loss may be 335 in £1 shares. Paid up, 5s. per share, or £30,- THE REV. M. O. SMITH, M.A., WILL ADVISE 084. In 1911 20,048 shares in Property Insurance Company were accepted for the good-will, etc., by

FIRE LOSS IN NEW YORK WAS \$1,133,112 SMALLER

-Seventy-seven Fewer Fires Than in Corresponding 1914 Period.

New York, July 19.-Fire Commissioner Robert Adamson announces that for the first six months of this year there was a reduction of \$1,133,112 in the Maras Naron et al, sold to Hyman Maron lot 814 loss by fire as compared with last year and a re-St. Louis ward, containing 30 by 72 reet, with build- duction of 77 in the number of fires. There was a ings civic Nos. 780 to 784, on St. Dominique street, great reduction in the number of cellar fires, owing to the system of monthly inspections by members of Charles T. Giroux sold to M. Gustave H. Merrill the uniformed force. There was an increase in the number of fires in private homes, due to acts of carelessness by individuals, a source of fires which the Commissioner states it is impossible to eradicate

xcept by educating the people to better habits. "The fire prevention bureau has no power to go 56-169. Parish of Montreal, with building, civic No. into people's homes to regulate their habits," said the Commissioner. "All we can do is, by constant publicity, try to teach them good sense. people realize that it is they themselves that are re-Moses L. Douer sold to Aron Siminovitch lots 35-Moses L. Douer soid to Aron Similarity and Sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsiole for nearly all of our lifes, their may be sponsible for nearly all of our lifes, their may be sponsible for nearly all of our lifes, their may be sponsible for nearly all of the sponsible for nearly all of sponsible for nearly all of our fires, then maybe they taining together 41 by 90 feet, with biuldings, civic us prevent fires by exercising ordinary care in their Nos. 873 to 833, of Champagneur street, Outremont, homes with matches, rubbish, gas lights, furnaces, cleaning fluids, etc."

The semi-annual reduction shown in the fire loss is perhaps the largest in any half year. ' The reduction amounted in Manhattan, the Bronx and Richmond to \$390,657, and in Brooklyn \$542,455. In Manhattan, the Bronx and Richmond the number of fires for the first six months of the year was precisely the same as for the same period last year, while in Brooklyn and Queens there were 77 fewer fires. There were 1,331 fires in dwellings, and 3,227 fires in tenement houses a total of 4,558 in homes out of a total of 7,083 fires in

There were 490 fires in factories and there were 24 fires in schools and colleges. In furnished room and boarding houses there were 79. There were 45 garage fires. 8 hospital fires, 61 hotel fires, 21 theatre fires, 232 fires in lofts and business buildings, 13

Out of a total of 7,023 fires, 4,696 of these courred in dwellings, tenements, hotels, boarding houses and rooming houses. They are practically all traceable to careless smokers, to carelessness with matches, with Prevention Bureau, but the reduction of fires in private homes, sacred territory which we have no authority to reach, must come from the people them-

BRITISH AND FOREIGN MAILS.

The British mail will leave Montreal on Wednesday and Saturday, and from New York on Wednesday

BRITISH INSURANCE OFFICES APPLIED FOR MUCH WAR STOCK

London, July 7 (by mail).—Application for no less than £5,000,000 worth of stock has been made by the Prudential. This is believed to be the largest individual application for stock ever made,

The Sun Fire and Life offices, two separate institutions but with the same directors, are combining for war loan purposes, and have started by applying for scrip to the value of £250,000. The Phoenix Assurace Company had previously determined to take up £150,000 worth, but at a board

meeting last week it was decided to apply for a much arger holding. The Atlas Assurance Company has applied for "a ubstantial amount," which has been stated to be only beginning, the directors having resolved to take

up just as much as they can reasonably finance.

The directors of the Colonial Mutual Life Assurance Society. Limited, have decided to take up £52,-000 of the new war loan.

BECAUSE ALIEN ENEMIES WERE
EMPLOYED BRITISH WORKERS STRIKE. Sault Ste. Marie, Ont., July 19.—Because German and Austrian laborers were employed, 300 British and

The strikers are holding demonstrations and fur-

The steel mills received a commission from the

United London and Scottish

Date of formation, 1907. Bankruptcy, 1910. Estimated loss to shareholders preliminary expenses. Premium income, 1910, £122, whole of the subscribed capital (40,055 shares of £5 each) will leave a deficit which will fall upon the creditors. Premium income, 1916, £93,037.

Unity. Date of formation, 1909. Compulsory liquidation in 1914. Estimated loss to £5 shares. Loss on trading, etc., 1913, balance sheet, £11,963. Premium income £600.

Welsh Insurance Corporation. Date of formation, 1909. Good will, etc., sold to share, latter standing at about £2 15s. 6d. Premium income, 1910, £25,736.

with fathers concerning the instruction and education of their sons. No. 544 Sherbrooke St. West. Or telephone Main 3071, and ask for Mr. 'Kay.