

VICE-PRESIDENT ELECTRIC RAILWAY

While the net earnings of the electric railway company for 1914, the falling off, at an annual meeting on Saturday, was discouraging, the company is paying a 12 per cent. dividend, and the distribution will be on the basis of the net earnings for 1914.

Passenger travel over the roads has taken a decided increase in days, according to the statistics of the electric railway company. The company is paying a 12 per cent. dividend, and the distribution will be on the basis of the net earnings for 1914.

SEALING TRADE

Five wooden sailing vessels, Erik, Dora and five others, which will be present in the gulf.

SHIPS

March 15th, 1st. After April 1st, 1st. April 1st, 1st. April 1st, 1st.

CO, LIMITED, General

Storage Branch, St. Catharines, 530 St. Catharines.

LINE

to Liverpool:— After March 15th, 1st. April 1st, 1st. April 1st, 1st.

SERVICE

to Liverpool:— After March 15th, 1st. April 1st, 1st. April 1st, 1st.

CO, LIMITED, General

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MORTALITY RATE OF WAR INCREASING

Not Yet Possible to Estimate Accurately the Risk on Foreign Service

CIVILIAN RATE AFFECTED

War Increases Deaths of Non-Military Population as Well as of the Army—Casualties in Battles of Past Wars.

A number of insurance companies which at the commencement of the war continued the policies of members of the British army either at the original rate or at an increase have been forced to discontinue the same, owing to the unusually high death rate.

Such reports as have been published so far of battles in the present war do not afford very much definite information and it has not been possible to estimate the individual risk with any degree of accuracy.

Records are in existence, however, of previous wars and these have been used as a basis of calculation, which if fuller facts are obtained about the present war may permit of a rate being established for general use.

The earliest compilations with regard to war mortality dealt with the Crimean War of 1854-56, but chiefly with the French and English forces.

The French army had an effective strength of 309,268 and the losses in killed and in deaths from disease were 24.3 per cent.

The losses of the English army were 24.3 per cent. of the entire force of 97,864 men.

In that war, however, the deaths from disease were enormous, being practically as devastating as the battle wounds. Thousands of wounded were brought to hospitals only to die of wounds which, if efficiently treated, would have been slight.

Later, owing to the activities of Florence Nightingale, conditions were improved. In the present war it is probable that the better system of caring for the wounded will to a certain extent be offset by the more destructive engines of warfare employed, as compared with the Crimean.

In the Russo-Danish war of 1864 the losses of the Prussian army with 63,500 men in the field were only 1.8 per cent. of the effective strength.

In the Franco-Prussian war of 1870-71, 1,112,254 men crossed into France and the deaths amounted to 41,210, or 3.7 of the total strength.

In all these instances the records of the victorious army only are available. In the Russo-Turkish war the losses of the victorious Russian army were 16.3 per cent. of the total engaged.

For the Russo-Japanese war, however, statistical information from both belligerents has been compiled. The Japanese army was about 1,200,000 strong and the Russian about 1,650,000.

The Russians lost about 24,000 men and the Japanese 37,200. The total Russian loss amounted to 32 per cent. of the effective strength, while that of the Japanese was 7.2 per cent.

According to Dr. Dumas' "Assurance du Risque de Guerre," published at Bern in 1911, it is a phenomenon found universally in wars that the relative number of the officers falling on the field of battle is greater than that of the common soldiers taken by themselves, while the latter have suffered more through disease than have the officers.

In the Crimean War 4 per cent. of the officers compared with 2.8 per cent. of the rank and file were killed in battle.

The records of losses in the American Civil War appear to be more accurate than any others for such extensive operations. Of the Union soldiers 359,528 were reported killed in battle or dead of wounds.

It is stated that nearly 150,000 died of disease. An equally large loss with a considerably smaller force in the field is indicated on the Confederate side. The generally accepted total for both sides is a loss in deaths of 1,000,000 men.

Some of Europe's Battles. Although emphasizing the impossibility of mathematical accuracy in the treatment of the subject, a number of interesting facts believed to be substantial are given by M. Gaston Bodart in "Militaristische Kriegs-Lexikon," published in 1908.

He states that between 1618 and 1905 there were in Europe 1166 engagements, 1,044 on land and 122 on sea in each of which more than 2,000 men were killed. A selection from his complete list of these battles shows the following casualties in killed, wounded and missing:—

Battle	Total Number Engaged	Casualties.	Per Cent.
Krieggratz	435,000	54,000	12.4
Blinden	624,000	138,000	20.5
Wagram	290,000	63,000	21.7
Gettysburg	158,000	45,000	28.4
Leipzig	163,000	50,000	30.6
Austerlitz	148,000	46,000	31.1
Brodno	246,000	80,000	32.5
Waterloo	192,000	65,000	33.8
Stettin	320,000	122,000	38.1

In addition to the actual war losses the mortality of the civil population of countries at war undergoes a considerable increase. At the time of the war between Prussia and Denmark, already referred to, the Danish mortality for the civil population was 18.3 per 1,000 in the year 1863; 23.4 per 1,000 in 1864, and 23.2 per 1,000 in 1865.

PERSONALS

The Hon. P. E. Blondin is in town to-day.

The Hon. W. Puzley was at the Windsor yesterday.

Mr. A. B. Decary, of Quebec, is at the Place Viger.

Mr. J. H. O'Dowd, of Quebec, is at the Ritz-Carlton.

The Hon. C. J. Doherty was at the Windsor yesterday.

Mr. J. B. Manson, of St. John, N.B., is in town for a few days.

Mr. H. L. Smith, of Toronto, was in Montreal for the week-end.

Mr. Phillip Pelletier arrived in Montreal from Ottawa on Saturday.

Mr. Thomas Vien of Quebec, was in town for the week-end, and stayed at the Place Viger.

Mr. Charles Donohue, of Quebec, was in town yesterday, and was staying at the Ritz-Carlton.

MESSRS. BYERS GETS CONTRACT.

The contract for the erection of the new school buildings on St. Urban street, north of Mount Royal avenue, has been awarded by the Protestant School Board to A. F. Byers & Company, Limited. It will have 24 class rooms, will be fireproof and well ventilated, and have cooking instruction rooms. The building, which is to cost \$200,000, is to be ready by September next, and will give employment to between three and four hundred men.

APPOINT DISPUTE COMMITTEE.

London, February 22.—With a view to preventing interruptions of work in the trades which supply war materials, the Government has appointed a committee to consider all disputes which the parties directly concerned are unable to settle.

The committee consists of Sir George Askwith, of the Board of Trade; Sir Francis Hopwood, of the Admiralty; and Sir George Gibb, of the War Office.

REAL ESTATE AND TRUST COMPANIES

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

	BID	ASKED
Aberdeen Estates	123	123
Bedford Ltd.	197	197
Bellevue Land Co.	70	75
Bleury Inc. Co.	97	104
Caledonian Realty (com) ..	15	15
Canadian Consolidated Land, Limited ..	3	5
Cartier Realty	78	78
Central Park, Lachine	109	107
City Central Real Estate (com) ..	8	8
City Estates, Limited	120	120
Corporation Estates	7	7
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (pfd.)	17	17
Credit National	119	119
Crystal Spring Land Co.	45	58
Dauoust Realty Co., Limited ..	45	50
Denis Land Co., Limited	75	90
Dorval Land Co.	15	20
Drummond Realities, Limited ..	100	100
Eastmount Land Co.	90	97
Fort Realty Co., Limited	174	189
Greater Montreal Land Inv. (com) ..	100	118
Greater Montreal Land Inv. (pfd.) ..	100	118
Highland Factory Sites, Limited ..	25	38
Improved Realities Limited (pfd) ..	50	60
Improved Realities Limited (com) ..	50	60
K. & R. Realty Co.	78	100
Kenmore Realty Co.	70	70
La Compagnie D'Immeubles Union, Ltd. ..	55	67
La Compagnie Immobiliere du Can. Ltd. ..	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace ..	91	91
La Compagnie Industrielle D'Immeubles ..	60	62
La Compagnie Montreal Est, Ltd.	90	92
La Compagnie Nationale de L'Est ..	80	98
Lachine Land Co.	125	125
Landholders Co., Limited	97	97
Land of Montreal, Ltd.	100	100
La Salle Realty	100	100
La Societe Blvd. Pie IX	64	80
Lauzon Dry Dock Land, Limited ..	80	80
Longueuil Realty Co.	100	100
L'Union de l'Est	101	101
Montmartre Realty Co.	10	10
Montreal Deb. Corporation (pfd.) ..	44	44
Montreal Deb. Corporation (com) ..	34	89
Montreal Extension Land Co., Limited ..	66	66
Montreal Factory Lands	95	101
Montreal Lachine Land	94	94
Montreal Land & Imp. Co., Limited ..	38	38
Montreal South Land Co., Ltd. (com) ..	10	10
Montreal South Land Co., Ltd. (pfd.) ..	78	78
Montreal Welland Land, Ltd. (pfd.) ..	10	15
Montreal Welland Land, Ltd. (com) ..	75	75
Montreal Western Land, Limited ..	17	17
Mountain Sights, Limited	76	95
Mutual Bond & Realities Corporation ..	50	84
Nesbitt Height	123	130
North Montreal Centre, Limited ..	155	155
Notre Dame de Grace Realty	150	150
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited ..	148	148
Pointe Claire Land	100	124
Quebec Land Co.	175	175
River Estates	17	17
Riverview Land Co.	65	65
Riverview Land Co.	100	113
Rockfield Land Co., Limited ..	27	30
Rosehill Park Realities Co., Limited ..	73	9
St. Andrews Land Co.	75	79
St. Catherine Road Co.	50	50
St. Denis Realty Co.	117	117
St. Lawrence Blvd. Land of Canada ..	50	55
St. Lawrence Heights, Limited	55	55
St. Lawrence Inv. & Trust Co.	80	80
St. Regis Park	95	102
South Shore Realty Land, Limited ..	45	47
St. Paul Land Co.	650	680
Summit Realities Co.	50	55
Transportation Bldg. (pfd.)	80	84
Union Land Co.	130	130
Viewbank Realities, Limited	147	147
Westbourne Realty Co.	140	153
West End Land Co., Limited	80	80
Westwood Arcade Ltd., 7% with 100% bonus ..	79	79
Bonds and Debentures	76	76
Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds ..	76	79
Arora Gardens, Toronto, 6% Bonds ..	75	75
Caledonian Realities Co., Ltd., 6% ..	75	75
City Central Real Estate Bond	75	75
City R. & Inv. Co., Bond	75	75
Marcell Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	39	39
Transportation Bldg., 7%	79	79
Trust Companies	110	112
Crown	160	160
Marcell Trust Co.	250	260
Montreal	181	200
National	221	221
Prudential (com)	405	505
Prudential 7% pfd., 50% paid up (pfd.) ..	118	118
Eastern Securities	8	8

MR. MORGAN HAS NO INFORMATION.

NEW YORK, February 20.—J. P. Morgan, when asked regarding the reported \$80,000,000 British credit offered here, said he knew nothing respecting it.

MAY DEPARTMENT STORES.

The May Department Stores Company declared a dividend of 14 per cent. on the common stock, payable March 1 to holders of record Feb. 15.

REAL ESTATE

Mrs. Guilfoyle and others sold to Mrs. Gallery lot 1145, St. Anne Ward, on Selma street, for \$10,000.

E. Gorn sold to Max Stein lot 11-1165-2, Cote St. Louis, with buildings Nos. 2385 to 2370 St. Lawrence Boulevard, for \$7,500.

J. Camille Roy sold to Jean de Boeck lot 1415, St. Jean Baptiste Ward, with buildings Nos. 636 and 638 Papineau street, for \$7,500.

Henry James Taylor sold to Mrs. F. Cole part of lot 1728 St. Antoine Ward, measuring 21 by 129 feet, for \$1 and other considerations.

Mrs. Sam. Deswick sold to Herman Frankel and others, lot 1495, St. Anne Ward, containing 105 by 99 feet, on Dalhousie street, for \$1 and other valuable considerations.

Mark Rostrozovitz, and others, sold to Salomon Lack lot 903-246, 247, St. Louis Ward, with buildings Nos. 538 to 544 Sanguinet street, containing 40 by 70 feet, for \$14,630.

Francois Bourque sold to J. Bte. Bouchard the northeast part of lot 36-323, and the southwest of lot 36-323, parish of Montreal, with buildings on St. Cyrille street, Outremont, for \$12,000.

D. H. Scott and Company sold to Mrs. Eliot Spalding lot No. 189-247, parish of Montreal, with buildings 157 Vendome street, Notre Dame de Grace, measuring 34 by 114 feet, for \$12,000.

John Henry Hand sold to Edward Foster the southeast part of lot No. 218-60, and the northwest part of lot No. 218-61, parish of Montreal, with house, 701 Grosvenor avenue, containing 36 by 111 feet, for \$20,000.

Of the twenty-four transfers of real estate registered on Saturday, the largest cash transaction was the sale from F. N. St. Onge and others to Maurice Dufresne, of five lots, being Nos. 14-7614, 7616, 7617 and 7618, Hochelaga Ward, and lot 762 in the same ward on Sherbrooke street, and Jeanne d'Arc for \$20,500.

Ideal Realities, Limited, sold to J. B. Pelouquin Hotel Company, Limited, lots 215-13 to 16, parish of Sault au Recollet, at the northeast corner of Gouin Boulevard and Berri street, containing a total area of 30,847 feet, and five other lots on Roy street in Longue Pointe Ward, being Nos. 407-1264, 1269, 1270, 1271 and 1274, same parish cadastre, containing each 25 by 60 feet, for \$1 and other good considerations.

WAR CAUSED LARGE DECLINES.

The German invasion and a serious dislocation of business in France have affected the life insurance companies of that country, as well as other important interests, says the Financialer. The indications were that, had peace been maintained, the offices would have been able to report a large increase of business last year, but with the outbreak of war there was a sudden and considerable slump, with the result that fifteen companies report large declines. As regards sums assured, the aggregate decrease for the fifteen companies amounts to \$24,345,000 francs, or about \$75,877,200.

RUSSIA RAISING FUNDS.

London, February 22.—An Imperial ukase, according to a Reuter's Petrograd despatch, orders the issuance of two new series of five per cent. treasury bills.

The interest on investments and bank balances produced \$53,357. The decrease in reserve required for unearned premiums was \$12,407. Losses incurred and paid in 1914 amounted to \$118,510.

The ratio of net losses paid and incurred is 46.8 per cent. of the net premiums. The ratio of expense, including Government taxes and fees, is 51.9 per cent. of net premiums. Half-yearly dividends at the rate of 8 per cent. per annum and bonus of 2 per cent. making 10 per cent. for the year, have been declared and paid.

All liabilities have been provided for and the position of the Company has been strengthened, as a net result of the year's operations, by an increase in its surplus to shareholders of \$68,717.

The total assets are \$1,251,686.

The following officers have been elected for the ensuing year: Mr. J. H. Ashdown, president; Mr. R. T. Riley, vice-president and managing director; Sir James Atkins, K.C., M.P. and Messrs. G. R. Crowe, R. J. Campbell, John Galt and G. V. Hastings, directors.

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

BIRTHS.

CHAILAND.—To Mr. and Mrs. Ferdinand Chailand, 844 Craig street east, on February 18, 1915, a daughter.

MARRIAGE.

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

DEATHS.

DEYANY.—In this city, on February 20th, 1915, Theresa M. Devany, daughter of the late Lawrence Devany, auctioneer. Funeral will be held from her brother's residence, 246 Emery street, February 23rd at 8.30 sharp, to St. Patrick's Church, and thence to Cote des Neiges Cemetery. Friends and acquaintances are respectfully invited to attend.

KATON.—On February 20th, 1915, at the residence of his son-in-law, 179 Laporte avenue, St. Henri, Edward Eaton, aged 76 years and 5 months, native of Macleodfield, England. Funeral on Tuesday, February 23rd at 2.30 p.m., to Mount Royal Cemetery.

HUDON.—On Sunday morning, February 21st, 1915, at the residence of her son-in-law, Mr. E. Melancon, 1170 St. Hubert street, Mrs. Firmin Hudon, at the age of 71 years.

WRAY.—In the city of Montreal on February 19, 1915, George Wray. Funeral from William Wray, 617 University street, Sunday, February 21, at 7 p.m., to C.P.R. Windsor station. Interment at Boston, Mass.

JONES.—At the Western Hospital, on Saturday, February 20th, 1915, Delmar Clarence Jones, beloved son of George Jones. Funeral from his father's residence, 53 Fortia street, on Tuesday, February 23rd, at 2 p.m., to Victoria Presbyterian Church, and thence to Mount Royal Cemetery. Friends and acquaintances are respectfully invited to attend. Papers please copy.

KING.—On Friday, February 19th, 1915, at his late residence, No. 328, Goyave Avenue, Westmount, Henry Harrison King, son of the late H. W. King. Funeral private.

MAHONEY.—In this city, on February 20th, 1915, Patrick, eldest son of Simon Mahoney, in his 26th year. Funeral from his father's residence, 28 Rioux street, on Tuesday, February 23rd, at 8 a.m., to St. Ann's Church, and thence to Cote des Neiges Cemetery. Friends and acquaintances are respectfully invited to attend. Papers please copy.

McLENNAN.—At the Western Hospital, on Saturday, February 20th, 1915, Margaret Julia, beloved daughter of the late John McLennan, Esq., M.P., and Mrs. McLennan.

KING.—At Waterville, P.Q., Reginald Adolphus Doolittle King, M.D., C.M., son of the late Rev. William King, for many years a Church of England missionary and Quebec, and brother of the Rev. Rural Dean Ernest King, of Quebec, rector of St. Peter's Church, Montreal.

CONROY.—At Thorold, Ontario, February 21st, 1915, Mary Elizabeth, daughter of the late James Conroy, civil servant. Funeral from her mother's residence, 28 St. Patrick street, on Tuesday morning at 7.45 to St. Gabriel Church, and thence to Cote des Neiges Cemetery.

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE

111 Board of Trade Buildings

Telephone: — Main 7882; Up 1339

Your Patronage Solicited.

PREMIUM INCOME OF N.Y. STATE INCREASED BY \$58,702,267

Insurance Departments Report Shows That 651 Companies Have Insurance in Force of \$87,699,224,955, a Substantial Increase Over 1913.

Albany, February 22.—The fifty-sixth annual report of the Insurance Department of New York State, shows that the total receipts, including taxes on premiums and on net values of life policies, also from various fees from insurance companies during the fiscal year ended September 30th, 1914, amounted to \$839,684, as against \$782,894 last year. The total disbursements of the department were \$441,372, as compared with \$386,582 for the fiscal year of 1913.

A balance of \$398,313 is reported. The figures from the latest available annual statements show that the 651 different insurance companies authorized to do business in New York State, had combined assets of \$5,532,656,143; a gain of \$329,231,981, and liabilities including capital of \$4,902,260,141; an increase of \$390,819,658.

The total premium income for the year was \$1,196,040,919, a gain of \$58,702,267, while the insurance in force amounted to \$87,699,224,955, an increase of \$6,258,068,520.

PARLOR STOVE AND LAMP WERE RESPONSIBLE FOR TWO FIRES

Considerable damage was done last night to the home of S. Amyot, at 250 Crawford street, Verdun, by a fire which originated from a parlor stove during the absence of the family. After a fifteen-minute battle, the Verdun firemen were successful in extinguishing the flames, the outbreak having been confined to the first floor.

District Chief Carson had an unusual fire to fight on Saturday at 5.35 o'clock, when an alarm called the firemen in his division to Notre Dame de Grace, near Mayfair avenue. Great volumes of smoke were issuing out of the new Loyola College, which is under construction there, and on investigation Chief Carson found that a pile of about 75 loads of cork which were heaped on the ground floor were ablaze. It had caught fire after the workmen had left for the day.

Cornwall, Ont., February 22.—James W. Kelly