

NEW POLICY COVERS RISKS FROM SUBMARINES AND MINES

Passenger Risks at Sea Now Provided For—Licensing and Registration of British Brokers Deferred Until After the War.

London, April 21.—A natural and logical extension of the scheme for insurance against "Zeppelin raids," bombardment and invasion is to be found in the indemnity against submarine attacks, which the enterprising British Dominions General Insurance Company embodies in a special policy covering passenger risks at sea.

The war is the ever-present consideration, and all other matters must be relegated to the background. Even important internal reforms must wait until the declaration of peace, and, as for private affairs being allowed to take up the time of the authorities, it is not to be heard of.

The Canadian Pacific Railway Company sold to the Protestant Board of School Commissioners of the city of Montreal, a strip of vacant land extending from St. Germain street to Desery street, and containing 10,000 square feet, composed of part of lots Nos. 338-50 and 338-53, Hochelaga Ward, for \$6,036.

Yesterday's 22 realty transfers included a transaction involving the sum of \$12,000. George Henry Kent having sold to L. Alexandre Martin the north-west part of lot No. 12-10-29, Cote St. Louis, with buildings at No. 2128 Mance street in Laurier Ward, measuring 25 x 100 feet, for \$12,000.

SAULT-AUX-RECOLLETS DELIVERY. In view of the fact that letter carriers' delivery has been established in the Town of Sault-aux-Recollets, the postage of newspapers from the office of publications will be, on and from the 15th instant, at the same rate as for the city, one cent per four ounces.

LLOYDS QUOTE 50 P.C. ON RISK OF HOLLAND JOINING WAR. London, May 4.—War risks taken at Lloyds are no means confined to insurance against capture at sea, bombardment on land by warships or Zeppelins, insurance against Italy's joining in the war has not of late been quoted, perhaps because that event seemed so certain as to make the rate prohibitive.

INLAND REVENUE WAR STAMPS. The Postmaster desires to inform the public that inland revenue war stamps cannot be accepted on letters, postcards, postal notes or post office money orders, but the war tax stamp, issued by the Post Office Department in one and two-cent denominations, or where these are not easily obtainable, ordinary postage stamps may be used on letters, postcards, postal notes or post office money orders, as well as on wines, patent medicines, perfumes, cheques, etc., and this is provided for in the special war revenue act, 1915.

TORONTO PAYS INSURANCE OF 8,550 OF HER CITIZEN ARMY. Toronto, Ont., May 4.—The insurance of Toronto's citizen army now totals \$9,950,000, at a cost, during the first year of the war, of \$389,550. The number of men insured so far is 8,550. The latest insurance agreement signed yesterday covers the insurance of 3,700 men of the second and third contingents for \$1,000 each.

CHANGES HIS ALLEGIANCE. New York, May 4.—George W. Gale, private secretary to George F. Baker, head of the First National Bank and at one time manager of the credit department of that institution, has resigned to become a member of the staff of Charles Starck, national bank examiner of the New York district and vice-chairman of the Federal Reserve Bank.

REAL ESTATE

P. J. Charlebois sold to Mrs. Charles Senecal lot No. 339-245 Cote St. Louis, measuring 26 x 103 feet, fronting on Fabre street, for \$10,000.

Joseph Arthur Demers sold to Wilfrid Alaïre lot No. 1225-252, St. Mary Ward, with buildings Nos. 1134 to 1140a Cartier street, for \$9,000.

John Smith sold to Alexander Hope part of lot 281, parish of Saunt au Recollet, divided into two parts by the public road, with a house, for \$5,000.

Sheriff Lemieux sold to Mrs. P. Trudeau half of lot No. 8-259 Cote St. Louis, measuring 25 x 130 feet, with buildings fronting on St. Denis street, for \$8,200.

William G. Hopper sold to Mrs. A. M. Morgan, a lot in Notre Dame de Grace Ward, measuring 25 x 90 feet, with a dwelling house at 287-289 Oxford avenue, for \$8,600.

William George Freeman sold to Louis Liebovitch, lot No. 433-12, St. Jean Baptiste Ward, with buildings for \$9,250. Mr. Freeman had bought it from Alfred Gauthier for \$8,800.

Max Lubin sold to A. Blumstein lot No. 11-1771-2, Cote St. Louis, measuring 5 x 45 feet, with all buildings, and another lot No. 11-1770-1, Cote St. Louis, measuring 15 x 45 with buildings fronting on Baby street, for \$4,500.

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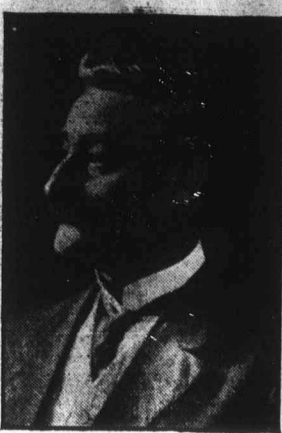
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WEDNESDAY HALF HOLIDAY. Berlin, Ont., May 4.—The Retail Merchants' Association has decided in favor of a Wednesday afternoon holiday during June, July and August.

INSURED AGAINST PEACE. An insurance was effected at Lloyds' recently against the risk of peace being declared by September 30, the rate paid being 20 gs. per cent.

MARITIME PROVINCE SECURITIES. (Quotations furnished by J. C. Mackintosh & Co., Members Montreal Stock Exchange, 166 Hollis Street, Halifax, N.S.)



MAYOR M. MARTIN.

The Clean-up Campaign, which is now under way, is being carried on under the auspices of the city.

BEGIN CLEANING OF MONTREAL CITY

Literature and Lectures Open Campaign Which will Last Nearly Three Weeks

FIRE DEPARTMENT HELPS

Chief Tremblay and His Men Undertake Fire Prevention Work—City Health Officer in Charge of Hygiene Campaign.

Commencing with a deluge of some fifty thousand hangers containing instructions regarding fire prevention and hygiene, which are being distributed by the firemen to-day, the annual "clean-up campaign" has started and Montreal will continue to be subjected to it for nearly another three weeks.

The executive of the City Improvement Campaign met last night and decided on all these things. The cleaning of the city is to last from May 16 to May 22. Preparations, with a view to getting Montreal in a proper frame of mind to be cleaned, commence to-day.

A course of free lectures will be commenced to-morrow, when Mr. E. Montet, chairman of the educational committee, will speak in the Laurier Hall at the corner of St. Lawrence Boulevard and Laurier avenue. His subject will be "War and Hygiene," and there will be stereoscopic illustrations. The following wards will hear Mr. Montet on the dates given: Delormier, May 6; Rosemount, May 7; Lafontaine,

May 8; Hochelaga, May 10; Point St. Charles, May 11; Ste. Catherine, May 12; St. Henri, May 13, and Ville Marier, May 14. These lectures will bring Montreal to the eye of the week of its actual cleaning. This period will be initiated by sermons from the pulpits of the city churches on Sunday, May 16. The next day will be devoted to fire prevention and will be under the administration of Chief Tremblay. Tuesday will be "front yard day" and Wednesday "back yard day." The former is to be devoted to gardening operations and the latter to the removal of garbage in addition to the cultivation of vegetables and the whitewashing of fences.

Thursday, May 20 has been dedicated to sanitation and houses from their cellars to their attics are to be treated with soap, water and air. This will be followed by an application of the paint brush on Friday. On Saturday, May 22, the last day of the campaign, the reduction of the very serious infantile mortality of Montreal is to be considered. The moving picture houses will show educational pictures. There were present at last night's meeting in the City building, Mr. E. A. Covert, in the chair; Chief Tremblay, Dr. W. G. Kennedy, the Hon. Dr. J. J. Guerin, Dr. W. H. Atherton, Dr. E. Duboué, and Messrs. U. H. Dandurand, W. H. Gerke, E. E. Montet, A. B. Ware, J. Thurston Smith, J. Sopher.

PERSONALS

Mayor N. Drouin, of Quebec, is at the Place Viger. Mr. G. A. Landry, of Dorchester, is at the Windsor.

The Hon. Rufus Pope was at the Windsor yesterday. The Hon. C. E. Dubord, of Quebec, is at the Place Viger.

Mr. Fred. Lovell, M.P. for Stanstead, is at the Ritz-Carlton. Mr. George Hodge arrived home from England on the Metagama.

Mr. David McNicoll has returned from a trip to the Southern States. Sir Horace Archambault has returned to Montreal from Ottawa.

The Hon. C. J. Doherty, Minister of Justice, returned to Ottawa yesterday. Mr. Mortimer Davis has returned after an absence of several weeks in California.

ALLIANCE MARINE ACCOUNT. The marine account of the Alliance Assurance Company, just issued, shows a distinct advance in the allocation of profits. The premium income for 1914 amounted to \$2,290,271 29 100. Claims paid during 1914, as well as outstanding claims, amounted to \$1,834,421 13 100, or 47.53 per cent., while the ratio of expenses was 17.97 per cent., making a total of 65.7 per cent. As a result, after deducting a reserve for unexpired risks, a surplus of \$70,744 75 70, is transferred to profit and loss. A corresponding comparison for the three previous years follows:

Table with 3 columns: Premiums, Claims, Surplus. Rows for 1911, 1912, 1913.

LEARNED LITTLE OF FIRES. Although yesterday's session of the Fire Commission lasted until late in the afternoon, and witnesses were heard in regard to four different fires, little of importance developed during the hearing. Some time was spent in endeavoring to ascertain the possible cause of the blaze at the store of Jos. Octave Martineau shortly after 1 o'clock on the morning of April 25.

ADMITS TO MEMBERSHIP. New York, May 4.—Graham & Miller, of No. 44 Pine street announce that Charles H. Miller has been admitted to membership in the New York Stock Exchange.

PLACE VIGER HOTEL INTRODUCES SEVERAL DEMOCRATIC FEATURES

Series of Club Breakfasts Have Been Arranged and the Rates For Rooms Have Been Greatly Modified.

The reconstruction which made the Place Viger Hotel one of the most attractive hotels in Eastern Canada, has been followed by other changes intended to make this an even more popular house than it has proven in the past.

So far from increasing prices, several new features have been introduced which are essentially democratic. Thus a series of club breakfasts has been arranged, which gives selected menus ranging from 35 cents upwards, and the rates for rooms are modified so as to rent for as low as \$1.00 or \$1.50 a day, while rooms with private bath range from \$2 to \$5.

There rates are for one occupant, and are quoted, of course, on the European plan. There is now an excellent Grill Room at the Place Viger, and nothing could be more delightful than the balcony overlooking Place Viger Square, with its fine old trees and the water playing in the fountain.

The Place Viger Hotel has always been a favorite with families, and its excellent kitchen has made it the chief banqueting centre of this city.

GRAIN ELEVATOR BURNED. Port Arthur, Ont., May 4.—The National Elevator owned by the National Elevator Co., of Winnipeg, located on the C.N.R. tracks, about two hundred yards inland, was completely destroyed by fire yesterday evening. The elevator had a capacity of about 500,000 bushels, but was holding only a small amount at the time of the fire. The plant was worth about \$100,000 and insured for about \$60,000. Being a private elevator, it was not under militia guard as are other local plants. The origin of the fire is unknown.

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REAL ESTATE AND TRUST COMPANIES

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

Large table listing various real estate and trust companies with columns for Bid, Asked, and other financial details.

YEAR'S PERSONAL ACCIDENT PREMIUMS DECREASED AND LOSSES ARE LARGER

According to an abstract of personal accident insurance in Canada for the year 1914, issued by the Department of Insurance, the premiums for the year amounted to \$2,198,296, a decrease of \$17,790 compared with the premiums for 1913. Losses incurred increased by \$168,831 from \$880,404 in 1913 to \$1,047,238 last year. The following table shows the comparative statements of the various companies:

Table comparing personal accident insurance premiums and losses for 1913 and 1914 across various companies.