

LAWRENCE'S FIRE HAZARD IS HIGH — PROTECTION IS POOR

Being insufficiently large to carry the necessary supply and structural conditions are weak, say fire underwriters.

Engineers of the National Board of Fire Underwriters after re-inspecting the city of Lawrence, Mass.,

The lack of a duplicate force main and the inadequate capacity of the main arteries in connection with the high service, which furnishes a large measure of the fire protection in the principal mercantile district, and the insufficient carrying capacity of the mains in the South Lawrence are features in connection with the water supply that should receive immediate consideration. The low service reserve pumping unit, which was reported in poor condition, is undergoing repairs to a valve deck in suction chamber. A commission of five was appointed by the Mayor in June, 1915, for the purpose of investigating and reporting on the feasibility of an improved city water supply; as it is quite probable that a gravity system of supply will be ultimately developed, extensive alterations and replacements as recommended at the pumping station are not for the present considered advisable.

With the fire department weak in full paid men, resulting in the apparatus being seriously undermanned during meal hours, and efficiency somewhat impaired due to the lack of modern automobile apparatus, more liberal financial support should be arranged for at the earliest possible date. The present per capita cost of maintaining the fire department is approximately 25 per cent. less than that considered necessary in cities of this size; no money has been expended for new apparatus in nearly five years, and that now required to maintain the call force could be used to much better advantage in increasing the number of full paid men. Except for installing a complete set of new batteries, putting in two additional alarm boxes and reconstructing about three miles of overhead circuits, nothing has been done with reference to the fire alarm recommendations. The housing of the present headquarters equipment in a fireproof building, and the installation of a department telephone switchboard are essentially important improvements justifying early and favorable consideration.

"Nothing has been accomplished towards remedying weak structural conditions, extending the fire limits and adding the important provisions lacking in the building laws, or towards ensuring more efficient supervision and control of electric wiring installations."

HAMILTON WILL FORCE ITS UNMARRIED MEN INTO WAR.

Hamilton, Ont., July 15.—Mayor C. Walters announced this morning that city would discharge all its unmarried laborers and fill their places with married men in order to make the single men realize that their country needed them.

The city has about 900 or 1,000 laborers on its payroll, and the 200 unmarried men among them will have to go.

The mayor stated that the recruiting campaign now on will leave little excuse for any single man to apply for charity this winter.

CONSCIENCE.

to suppose that the public always are concerned, and to get of a ticket agent to go on his way rejoicing, experience of the C. P. R. money refunded—a proof which it is regarded by a gratifying letter reader. In Montreal, the other, reading as follows:—ride on the C. P. R. from become a Christian I am the wrongs of my life in a money order for \$5.25 fare with interest at 6 per cent. If this is not correct, so."

RAY OF GEORGIA.

tral Railway of Georgia of 6 per cent. one preference stock, payable out of June 30 last.

inois Central. These are company has declared for

THE OREGON MUTUALS.

The eleven Oregon Mutuals (fire) wrote \$70,652,958 last year upon which premiums of \$421,018 were collected.

The losses and other expenditures amounted to \$176,218, leaving a net profit of about \$1,000 for each company.

LUSITANIA VERDICT COMING.

London, July 15.—The decision in the Lusitania investigation is expected to be handed down on Saturday, it was announced here to-day.

MARITIME PROVINCE SECURITIES

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

Eastern Canada Savings & Loan	145	140
Eastern Trust Company	160	155
Mar. Tel. & Tel. Pfd.	100	95
Do. common	80	75
N. S. Underwear, pfd.	95	90
Do. common	85	80
Porto Rico Tel. pfd.	105	102
Do. common	50	45
Stanfields, Ltd., Pfd.	95	90
Do. common	45	40
Trinidad Electric	72	65

Bonds:—

Grandam-Henderson, 6 p.c.	98	95
Eastern Car, 6 p.c.	98	95
Mar. Tel. & Tel., 6 p.c.	102	100
Maritime Natl., 6 p.c.	100	97
Porto Rico Tel., 6 p.c.	100	98
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Impregnable

Assets of the Sun Life of Canada have more than doubled in the past five years, have more than trebled in the past nine years, and have more than quadrupled in the past eleven years.

At Dec. 31st last they stood at \$64,187,656; now they exceed \$72,000,000—easily the largest amount held by any Canadian Life Company.

Sun Life of Canada policies are safe and profitable policies to buy.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE—MONTREAL

Alternate Routes:
\$114.50.
San Francisco.
COAST POINTS.
Seattle, Portland, etc.
TON, BANFF, ETC.
service.
la Canadian Rockies.
50 p.m., Via the Great
equipment.
matter on application.
FFICES:
Phone Main 812
& Windsor St. Station

PERSONALS

Sir Rodolphe Forget, M.P., is at Ste. Irene, Que.

Mr. E. Bissell Whalley, of London, Eng., is registered at the Place Viger.

Mr. Gordon Crean, of Toronto, left last evening for home after spending a week with his brother, Union avenue.

Cabinet Ministers who will be in Ottawa to-day are Hon. Messrs. White, Rogers, Reid, Doherty, Burrell, Coderre, Casgrain, Blondin, Loughheed, Crothers and Kemp.

The following gentlemen were introduced on 'Change at the Board of Trade yesterday: W. A. Matheson, Winnipeg, by R. Neilson; and Chas. E. McNeill, Chicago, by A. H. Dalrymple.

KAISER INFORMED WAR HAS REACHED CLIMAX FOR GERMANY.

Paris, July 15.—A neutral traveller, just arrived here from Germany, has told the Temps that the best informed persons in Germany believe that Gen. von Hindenburg has told the Kaiser that the war has reached its climax for Germany, and that as no greater advantage can be expected it will be well to seek peace and thus prevent a continuation of a profitless butchery.

At this the Kaiser is said to have ordered von Hindenburg to be silent and to leave his presence. Immediately afterward he issued an order giving Gen. Mackensen von Hindenburg's place. The party which preaches "war to death" considers that it has won a great victory in von Hindenburg's disappearance.

WHOLE NORTH AMERICAN CONTINENT AT CANADA'S BACK.

Swift Current, Sask., July 15.—Speaking here while on his way to the Panama Exposition, Colonel Theodore Roosevelt, ex-president of the United States, congratulated Western Canada on her prosperity, and made the following significant remarks: "Now that I have come and seen for myself the extraordinary developments which have taken place in this country, I have absolute faith in your future. You are going over a few rough spots now, but never mind, I have gone over a few rough spots myself. You are going over rough places, I say, just now, but cheer up, and remember that the whole North American continent is at your back."

CHEAPER NITROGEN FORESEEN.

Hot Springs, Va., July 15.—W. H. Bowker, of Boston, addressing the National Fertilizer Association Convention here to-day, said one of the beneficent effects of the European war would be cheaper nitrogen, and predicted it probably would be disclosed that the German chemists had found new processes for making that element, probably extracting it from the air.

Mr. Bowker said coal in the United States was one of the greatest sources of nitrogen, and he estimated that the 1913 production of the twelve first coal producing States was sufficient to produce thirty pounds of nitrogen for each acre of improved land in the United States. He urged steps to recover the nitrogen from consumed coal.

TERRIBLE RESULT OF FIRE AT QUEBEC.

Quebec, July 15.—Most tragic was the result of a fire in St. Sauveur parish yesterday afternoon when the four children of Dimidio Renaud, a baker, residing in the top storey of a house on Victoria street, were burned to death on the rear gallery of their home. In sight of their aged grandmother and the women folk from the neighborhood, who stood in the yard below powerless to save them. The names of the victims are: Giselle Renaud, aged 7 years; Paul Emile Renaud, aged 6 years; Anne Marie Renaud, aged 4 years; Marie Ange Renaud, aged 2 years.

HECTOR MCINNIS BECOMES PRESIDENT EASTERN TRUST.

Halifax, N.S., July 15.—Hector McInnes, K.C., has been elected president of the Eastern Trust Company in succession to R. E. Harris, K.C., appointed to the Supreme Court Bench.

Mr. McInnes has had a long experience at the bar and particularly in corporation work, so that he is specially qualified for the position now given him by the directors of the Eastern Trust.

The vice-presidents are James Manchester, St. John; John Y. Fayzant, and J. W. Allison, Halifax.

PREMIER BORDEN ATTENDS MEETING BRITISH CABINET.

London, July 15.—Great significance attaches to the fact that Sir Robert L. Borden, the Canadian Premier, attended yesterday's meeting of the Cabinet, at the invitation of Premier Asquith. This is in line with the policy announced by the British Government of consulting the Dominion Governments on the steps being taken to prosecute the war and the promise that the Dominion would be heard on all matters concerning the Empire.

TO DOUBLE CAPITAL.

California Casualty Company has decided to double its capital stock. At a meeting just held in San Francisco the shareholders voted unanimously to increase the capitalization of the company from \$100,000 to \$200,000.

TORNADO LOSSES ONE MILLION.

Estimates by Chicago Adjusters place the tornado losses in the storm which swept over Missouri, Indiana and part of Ohio at \$1,000,000. This was the worst storm since 1905.

KERR LAKE DIVIDEND.

The Kerr Lake Mining Company has authorized the regular quarterly dividend of 25 cents a share, payable on September 25.

BOSTON STOCK QUOTATIONS.

Boston, July 15.—11 a.m. prices:—

Zinc	59 1/2	up 1/2
Allouez	54 1/2	
Boston and Maine	24	off 1/2
Butte and Superior	70 1/2	off 1/4
Calumet and Arizona	64 1/2	up 1/4
Calumet and Hecla	57 1/2	up 3/4
Centennial	18 1/2	
Copper Range	54 1/2	
East Butte	12 1/2	up 1/4
Granby	87	up 1/4
Island Creek	49 1/2	off 1/4
Isle Royale	23 1/2	up 1/4
Lake	15 1/2	
Mohawk	72 1/2	up 1/4
Mass Gas, ex-div.	90 1/2	up 1/4
Shoe	50 1/2	off 1/4
Smelting	42 1/2	up 1/4
Wolverine	62	

WAR RISK INSURANCE RATES ARE REDUCED

Trans-Atlantic Schedules cut by Underwriters — Archangel Rates and Others Unchanged

SOME CHARGES LOWER

For Insuring Shipments to Liverpool, Irish Ports and Far East, Via United Kingdom, Lower Charges are in Effect.

New York, July 15.—War risk insurance schedules in the local market show material reductions in many rates from those prevailing last week. The insurance rates for shipments in British or other belligerent tonnage from this port to Liverpool have been cut from 1 1/2 per cent. to 1 per cent.; the London rates are unchanged at 1 1/2 per cent.; to the Irish ports the charges for insurance are now quoted at 1 1/2 per cent., against 2 per cent. last week.

The underwriters have also cut their rates on shipments to the east coast of England and Scotland, including the port of Hull, from 2 per cent. to 1 1/2 per cent. Schedules to Havre, Europe, between Brest and Bayonne, Spain, Mediterranean, not east Sicily, Greece, Denmark, Norway and Sweden, not beyond Malmo and Holland, are unchanged from those ruling a week ago. The rate of 2 per cent. per \$100 of insurance, on shipments in belligerent tonnage from here to Archangel, Russia, is also being maintained.

The rates for insurance on shipments to the Far East via both the Suez Canal and United Kingdom ports have also been reduced. Via the Suez note the rate now stands at 1/2 of 1 per cent., against 3/4 last week, while the United Kingdom tariffs have been cut from 2 per cent. to 1 1/2.

The rates for war risk insurance to West Indian and Central American ports have now reached their minimum basis, being quoted at one-tenth of 1 per cent. To Brazil, River Plate and South American ports the rates now rule at one-sixth of 1 per cent., compared with one-fifth a week ago.

The underwriters say that the reductions are made because the losses to mercantile tonnage of all nationalities by submarine and other war operations in European waters have been confined practically in their entirety to those vessels insured on the other side. The experience of the local insurance factors has been excellent ever since the war began, only half a dozen losses of any size having fallen on them.

The cable advices that the Bulgarian Government has ordered all Bulgarian subjects to depart from Italy at once were, however, the subject of some speculation as to possible developments among the Balkan States which may soon add new dangers to shipping abroad. The disappointment among the officials at Washington at the general tone and contents of the German response to the Wilson note on the Lusitania matter was not regarded as a forerunner of a new crisis in our foreign relations by the insurance factors. The underwriters take the view that the only result will be a continuation of the diplomatic parleys and interchanges of notes between the two governments.

REAL ESTATE

La Protonotaire Cour Supérieure sold to E. Lucien Lafleur lot 876, St. Mary ward, with buildings on Logan street, for \$14,200.

Camille Dion sold to Michel Prud'homme lot 4670-331, parish of Montreal, with buildings on Fourth avenue, Town of Verdun, for \$4,500.

Doris Chevrier sold to Eugene E. Turgeon lots 134-668, 670, parish Riviere des Prairies, without buildings, and situate on the public road, for \$2,400.

Daniel J. Creighton sold to William James Martin lot 600, St. Antoine ward, containing 2,694 feet, bounded in front by Drummond street, for \$6,000.

Thomas W. Lamb sold to Mrs. George Fee part of lot 323-2, parish of Montreal, containing a superficial area of 5,525 feet, vacant and fronting on Westmount Boulevard, for \$8,000.

Jos. L'Heureux sold to Wilfrid Laplante lots 92-7, 92-15, 92-12-3, southwest part of 92-16, 92-12-4, 92-8, parish Pointe aux Trembles, with buildings on Notre Dame street, for \$3,500.

Hector Roy sold to Jos. Moise G. Poirier undivided one-half of lot 3993-2, parish of Montreal, containing 25 by 82 feet, with buildings on Leprohon street, St. Paul's ward, for \$3,800.

James Frechette sold to Mrs. Francois Xavier Denis lot 5-355, Village Cote St. Louis, containing about 26 by 110 feet, with buildings corner De La Roche and St. Zotique streets, for \$5,500.

Henri Pierre Pelletier sold to J. M. Alphonse Daoust lot 906-47, St. Louis ward, containing 32 by 85 feet, with buildings cive Nos. 222 to 230 Laval Avenue, and Nos. 142 Roy street, for \$23,100.

The Sheriff of Montreal sold to Omer Thibault the northeast part of lot 404-21, parish of La Longue-Pointe, containing 25 feet in front with buildings, Notre Dame street, Longue Pointe ward, for \$4,900.

Pinne Nisenholtz sold to Jos. Hormidas Provost lot 7-563, Village Cote St. Louis; that emplacement measures 25 by 65 feet, with buildings fronting on St. Andre street, bearing the cive Nos. 2409, 2411, 2413, for \$5,750.

Mount Royal Land Co., Ltd., sold to Zephirin Berthiaume lots 643-41, 42, parish of St. Laurent, containing together 30 by 70 feet, without buildings and situate on Alice street, for good and valuable considerations and the sum of \$300.

James Renwick, liquidator of "The Tombyl Upholstering & Frame Manufacturing Co., Ltd." sold to Wilfrid Lamarre lots 385-111, 112, 113, 114, parish of Montreal, each lot containing 22 by 95 feet, with buildings cive No. 10 in Marin Avenue, St. Henry ward, for \$11,000.

COMPANY ADVANCES JITNEY BUS RATES.

The Pacific Coast Casualty Company has advanced its rates on jitney bus bonds from 25 to 50 per cent., and the management asserts that there is very little profit in the business at this figure without the strictest surveillance.

WILL FIRE HUGE OIL TANK AS EXPERIMENT — FIRE PREVENTION

Inventor Claims He Has Apparatus That Will Extinguish Worst Oil Fire—Insurance Men Will Be Present.

Philadelphia, July 15.—A venturesome exploit is scheduled to take place in the midst of South Chester's cluster of oil works, next week, when a lighted match will be carefully tossed into the middle of an 80,000 gallon tank of oil. This exposure of many thousands of dollars' worth of property to destruction will not be the stealthy act of a firebug. Not only will it have the official sanction of Chester's fire and police authorities, but the fire will be witnessed by a party of insurance men and Philadelphia, Camden and Chester business men, besides representatives of some of the oil concerns.

If there is any doubt in the minds of the spectators as to just what will happen at the instant of contact between the oil and the blazing match, this doubt will be dispelled by the first puff of yellow flame. A few seconds later thick columns of heavy black smoke will merge into a cloud slowly mounting skyward. As the fire gets fully under way the steel sheets around the rim of the tank will start to bulge and warp. Within a stone's throw of the burning tank are others holding hundreds of thousands of gallons of oil. It is not yet known how the insurers of this oil will regard the experiment.

Should the fire go unchecked for any length of time it is likely that the tank will finally yield to the strain and let loose a fiery torrent. But while the flames are leaping their highest one of the workmen about the plant will turn on a small valve controlling a line of two-inch pipe running into the tank. Then it will be learned whether or not it is possible to control and extinguish an oil fire of this size.

According to W. W. Walker, a Camden fire protection engineer, he will not only be able to stop the blaze almost instantly with a mysterious solution he has discovered, but even for quenching a fire over such a large surface the cost, he claims, will be less than \$10. In other words, Walker is staking his faith in his discovery against a very possible fire loss of many thousands of dollars.

The Chester fire authorities consented to the test only after Walker convinced them that he had tested his system through experiments made on a much smaller scale. When first requested to issue a permit for an oil tank to be fired within the city limits, the thing seemed so absurd to the fire marshal as to almost take his breath away. He promptly assured Walker that he would do nothing of the kind. Persistent explanations finally convinced the fire marshal that proper precautions would be taken, under his supervision, to protect adjoining property as far as possible. Even then he insisted that he would be on hand "in case of accident."

The inventor will say nothing further than to intimate that his solution can "smother" the worst oil fire that ever happened, although he admits that the liquids he uses are the same as in most of the chemical fire extinguishers on the market, with the addition of a foam producing substance that is a product of licorice root.

SEATTLE LIFE MEN AID IN MILK FIGHT.

The Seattle, Wash., life insurance men are standing solidly behind Health Commissioner McBride in his effort to secure the passage of a new milk ordinance compelling milk dealers to either pasteurize their milk or submit their cows to the tuberculosis test.

The NATIONAL-Canada's new Transcontinental Train.

Scenic Gems on the New Route

With the departure from Toronto of "The National" on the first transcontinental trip a new way has been opened between Eastern and Western Canada; a new steel highway created linking the Atlantic and the Pacific.

The inauguration of through, fast service over this great all-Canadian route marks an important epoch in the Dominion's development. A vast area of productive land, of great scenic beauty, hitherto without modern transportation facilities, is made easy of access. Its mineral, lumber and agricultural wealth can now be tapped and its sporting paradises developed, while a new trail is created for travellers. The finest equipment that can be produced is being used in the service from its very inception, while the smooth roadbed and great steel bridges embody all that has been learned in three-quarters of a century by those who build our railways.

"The National" will operate between Toronto and Winnipeg over the lines of the Grand Trunk, the Temiskaming & Northern Ontario Railway, and the Canadian Government Railway, involving a fast run between the two cities of forty-two hours. The first stage of the journey from Toronto takes the traveller through the heart of the "Highlands of Canada," a region attuned with beautiful lakes and winding streams, and replete with natural loveliness.

From North Bay the steel stretches away northward 215 miles, through the famed Timagami region to the Town of Cochrane. The train also skirts the famous Cobalt territory, the mines of which have produced in the last few years silver valued at a hundred million dollars.

From Cochrane to Winnipeg the practically virgin territory. The scenery along the line is fascinating. At Winnipeg "The National" makes connections with the Grand Trunk Pacific line, which stretch clear across to Prince Rupert, B.C., thus providing the Dominion with its first all-Canadian transcontinental route.

The National-Canada's new Transcontinental train in service between Toronto and Winnipeg.

The Fort Garry whistled adjoints the Union Station.

Through the Canadian Rockies, en route to Prince Rupert, B.C.

The Transcontinental is the best new railway ever constructed. Here is a stretch of line west of Cochrane—level road-bed with heavy steel rails.

The line runs through the Timagami forest Reserve, Land No. 10.