OL. XXX. No.1

rom Glasgow with a gen-ng ocean liner of the St. ecome a rregnter.
uite a distinguished car.

ne, and has been coming the summer season for he serves as an example in that time in the size also be remembered that arried the Canadian con-899.

vessel the company dece, and as a consequence o September last. When mers occurred owing to ed to bring her back inon the Glasgow-Boston Boston in January list g gales of the hurricane works and cabins were is that the company are er, considering that the summer does not war. as a passenger steamer.

GOVERNMENT T LAKE CONNECTION

eek Mr. F. P. Gutelius, ernment Railways, is to ver parts of the Trans. e time, in company Pacific, ne will go over in the West.

operating the line built between Fort William as the Transcontinental and Moncton. Thus the self without connections traffic at Fort William neme was for an exten Bay or thereabouts, but now under operation by the failure of the Grand lease to operate these that the question o Transcontinental in the of Mr. Gutelius to the is question. If such an

REAL TICKETS.

he Government will in

fair to the Transcon

nion Railway Commis. will be liable to a fine a single-line ticket and of a joint ticket the ed in whole or in part, istance for which s

PACIFIC oronto

. 10.50 P.M. 8.00 A.M nd Standard Sleepers.

- Chicago

CES:

..... 8.45 a.m. and Standard Sleep-ion-Parlor and Diner

JNK RAILWAY SYSTEM

Phone Main 3152.

L THE WAY Γ - CHICAGO LIMITED. rior sérvice

9.00 4.30 4.30 p.m. daily 9.55 p.m. daily 8.00 a.m. daily tion Cars and Parlet Summerville.

Gouin Boulevard,

Gatineau

Peloquin,

Harmony, Lalonde,

Lariviere,

Masson.

Masson,

Everetta,

Amity, DeLorimier,

5th Avenue,

Harbour, DeLorimier,

DesErables,

Visitation,

Mary-Ann,

Sanguinet,

Montcalm,

Beaudry, Marie Louise,

St. Christophe,

Office of the Engineer Sup't, Road Department, City Hall, Montreal, April 30th, 1915.

Rachel

Nelleda.

Robert,

NOW IN EFFECT. mer Tourist Travel

., Cor. St. Francols-r-Phone Main 6905. " Uptown 1187 ion " Main 8229

LINES

PS.

F NAVIGATION , to Liverpool; endon; and Glasgow. tly employed in DINAVIAN, Etc. Class & "Cabin"

CANADIAN UNDERWRITERS

Winnipeg Fire Underwriters against recent publications charging them with discrimination, from a sense of national loyalty, against the insurance companies of the United States and other countries. The

They object particularly, however, to the point that the seven members of the provincial committee are all representatives of Canadian or English companies. By its claimed that there are only four two companies. It is claimed that there are only four American companies in Winnipeg that could properly be represented on the provincial committee, as few have branch of-

committee must supervise. The few eligible representatives of American companies have each been on the provincial committee for several years, and it advance of maturity. When you get the company's answer these people will offer you a little more than

WAREHOUSE AND OFFICES BURNED WITH LOSS OF \$10,000.

NEWSPAPER PROPERTY TRANSFERRED.

through counsel but it was pointed out that during bution period.

"In order to invest as little of their own money in

REALTY TRANSFERS INCREASED.

twenty-four was that in which La Corporation Ar- Quebec and St. Antoine. chiepiscopale Catholique Romaine de Montreal sold The year in question will conclude with the fift eth

WARNS AGAINST BUYERS OF **DEFERRED DIVIDEND POLICY**

Brokers Offer Little More Than Company is Permit ted to Pay and Reap Large Profit at End of Dividend Period.

New York, May 5 .- A warning against brokers who Canadian underwriters deprecate such action and are confident that the action taken in referring it to the individual members was the most effective way of pany of New York. The letter which is being sent to

"These parties, calling themselves bankers, brokers, or by some other misleading title, will offer to buy your policy on terms that are apparently advantageous to yourself. They usually begin by suggesting that you write to the company to ascertain how much it will pay in cash for the surrender of A special agent could not serve effectively, as he is out of town too often, while a local agent is not in touch with the outside matters which the provincial committee must supervise. The few eligible representatives of American commanies have such beautiful to the part of the par the company can legitimately pay, from which it might seem that the company was not treating you fairly.

"These people, however, buy only policies that are Calgary, May 5.—According to a special despatch received here to-day East Olds, a suburb of the town of Olds near here, was visited with a ten thousand dollar fire last night, about 10 o'clock, when the E. Name of Olds near here, was purposed to the control of dollar fire last many about the second fire amount of their own incestment.

E. Frulling warehouse and implement shed was burn-At the end of the dividend period they will surrender ed with contents. The owner carried about 25 per the policy for its cash value and the accruing dividend cent insurance.

The following offices were burned: Herman and Kirkendale, hay merchants; R. A. Crafg, lumber merchant and the Government land office. These were mostly covered with insurance. All papers and documents were saved. tinue the policy until your death, when they would collect the death claim for themselves.

Mayor Taylor, the former owner, offered objection by surrendering the policy at the end of the distri-

CARTIER CELEBRATION POSTPONED.

to the School Commissioners of the Maisonneuve for anniversary of Confederation in which Sir George Etienne Cartier was one of the prime movers.

Southward

Westward.

Fullum.

Fullum.

Fullum

Parthenais.

Gilford. DesErables.

9th Avenue

Masson. Hochelaga.

Sherbrooke

Sherbrooke.

Parthenais.

Ontario. Dorchester.

Roy. Notre Dame.

Craig. Westward.

200 ft. Northward.

Dorion.

9th Avenue.

950 ft. Southward. West Limits.

800 ft. West of Florence. Maplewood.

250 ft. N. of Sauriol.



FOR FIRE DAMAGE

Frothingham and Workman Must pay Lessors \$12,000 Because Outbreak due to Negligence

DESPITE CLAUSE IN CASE

perty and Should be Amended, Say Members of Bench.

it will be recalled, arose over the fire which took city, know that not a single free insurance company place on the 13th of January, 1914, during the water which has been started in the Province of Ontario

Both sides as is known, were as one in declaring that the fire had been caused by a gasoline torch, which was being employed by one of the company's

evidence on this question of fact found that there had been negligence, and, following the decision of the Supreme Court in the case of Labbe vs. Murphy. His Lordship held that the above mentioned clause in the lease did not relieve the tenant of responsibil-

In the local courts, the tendency has been to be after 2 o'clock on the afternoon of April 26, appeared to indicate that in the absence of a special clause in the lease, as outlined, the tenant, in cases where the rented premises are destroyed by fire, is saddled with the burden of proving that he was in no wise responsible. The clause above mentioned has the effect of shifting the burden of proof from the tenant said that he had been sent to the store about nine o'clock on the afternoon of April 26, o'clock on the after

Hon. J. D. Hazen, minister of marine and fisheries,

FIRE AND MARINE

DOFFICE, TORONTO, O. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager QUEBEC PROVINCE BRANCH of St. Peter Street, MONTREAL

WESTERN

HEAD OFFICE.

are deposited in my office, at the City Hall, where the interested proprietors may examine the same until 10.00 a.m. on Saturday, the 15th of May, 1915, when I shall hear all complaints that may be made against Assets Over Losses paid since said rolls.

SIDEWALKS

Cote des Neiges,

East Limits

St. Charles,

Dufresne,

Dufresne

Dufresne

Fullum.

No. 1274, Cartier,

DeLorimier,

vo. 1439,

Parthenais,

Frontenac.

Cherrier.

St. Catherine.

St. Catherine,

Craig, Notre Dame,

Iberville.

Dubue

Ontario,

Parthenais,

Gouin Boulevard.

Cote des Neiges,

490 S. Gouin Blvd.

JOHN R. BARLOW,

Engineer Sup't., Road Department.

MORE ALLEGED MUNICIPAL INSURANCE IS TALKED OF

tem of Protection That Does Not Protect-Does Not Distribute Risks.

In view of Montreal's alleged insurance of its municipal fluidings, valued at several millions, with fund of a few hundred thousands, details of which were given in the Journal of Commerce some weeks ago, the following from the Toronto "Saturday Night" is of interest:

Hamilton City Council has been bitten by the bug ger. of municipal insurance. Insurance is distribution of loss, spreading out over large areas, so that the loss by one fire or conflagration may be distributed over thousands of risks in the case of a fire, or in the case of a conflagration over hundreds of municipalities. Hamilton, or any other city, cannot expect to form municipal insurance that would protect against the conflagration hazard.

Ottewa, which has been bitten by conflagration three times, their conflagrations running into millions, has actually been foolish enough to talk muniyears ago the business of the city of Hamilton was so unprofitable that it practically wrecked the city's own local fire insurance company, but, of course, the memory of the public is short. Why does not the city of Hamilton take hold and buy the stock of the local company and run the fire insurance company of Ottawa, are at the Queen's

the Province. I venture to say that it is conserva-tively operated, and while I do not wish to pass bouquets, still, I think, with reasonable underwriting ability; yet this company which was organized in Law Makes Tenant the Insurer of Landlord's Pro- 1862, and into which a lot of money has been sunk, is not yet up to our standard of safety of having a surplus to policy holders of \$50,000, and equal to onehalf the premium income. I venture to say, also, NEWSPAPER PROPERTY TRANSFERRED.

Vancouver, B.C., May 5.— The World newspaper has now formally passed into the hands of a company headed by John Nelson, and will be run upon independent lines politically.

Mayor Taylor, the former owner, offered objection through counsel but, it was pointed out that during the properties of St. Sulpice the sum of \$12,000. The case, it will be recalled, arose over the fire which took capable for the same period last year. The total to date since January that there is awaiting that member of the city of the dividend they would, of course, collect the face tenant for a fire caused by his own negligence has been rendered by Mr. Justice beners, in condemning own family or beneficiary, and in that case they would generally realize a much greater profit than briests of St. Sulpice the sum of \$12,000. The case, it will be recalled, arose over the fire which took capable for operating a fire insurance company successfully, a situation and a salary that will make it pay him to leave pretty of the dividend they would of course, collect the face tenant for a fire caused by his own negligence has been rendered by Mr. Justice beners, in condemning own family or beneficiary, and in that case they would generally realize a much greater profit than briests of St. Sulpice the sum of \$12,000. The case, it will be recalled, arose over the fire which took capable of operating a fire insurance company successfully, a situation and a salary that will make it pay him to leave the fire would be present the premium income. I venture to say, also, that there is awaiting that member of the city of Aldermen who is capable of operating a fire insurance company successfully, a situation and a salary that will make it pay him to leave the present of the city of Insurance company successfully. "In order to invest as little of their own money in had been \$65,000.

The bondholders were anxious to get rid of the property, thouln neither the creditors nor the bondholders would ever get a cent out of it.

What they wished to do was to provide against incurring any further losses.

"In order to invest as little of their own money in the transaction as possible, they will usually seek to obtain a loan on the policy from the company and thus be obliged to advance from their own capital only the small bonus which they would have to pay you on account of the prospective dividend."

"In order to invest as little of their own money in the transaction as possible, they will usually seek to obtain a loan on the policy from the company and thus be obliged to advance from their own capital only the small bonus which they would have to pay you on account of the prospective dividend."

Both sides as is known, were as one in declaring that the fire had been caused by a gasoline torch.

I do not know whether the City Council of Hamof them have had repeated calls made on the capital TRUST COMPANIES

employes, in an endeavor to thaw out a frozen water but from what we see of municipal mismanagement we Real estate transfers which were registered yrsterday, represented an increase of \$68,517 over those
of the day previous. The most important of the
twenty-four was that in which La Corporation Artwenty-four was that in which was a character to the want a frozen water
the variation of the decided to
war, the Cartier Centenary Committee has decided to
war, t In the lease between the plaintiffs and the defendants, it was stated that the lessees were not to be held responsible for damages caused the premises by accidental fire. Hence, the only question in the case was to determine whether the fire was accidental or whether it had been caused through the negligence of mismanagement than has angered in the last few. of conductng the municipality that could be put into was to determine whether the meaning the negligence of mismanagement than has appeared in the last few defendant or its employes.

His Lordship, Mr. Justice Demers, reviewing the subject of which they know nothing by going into

FIRE IN ARSENE LAMY STORE.

ity, if it were shown that he had been negligent and that it was his negligence which had brought about the fire. Condemnation accordings here to be In the local courts, the tendency has been to be

FORTICE TO RATEPAYERS

feet of shifting the burden of proof from the tenant to the handlord, who must prove that the tenant was responsible.

In the present case the plaintiffs alleged that the bildaze was clearly due to a negligent and improper handling of the gasoline torch. More than one member of the local judiciary, speaking privately, suggested that the law as it now stands should be amended.

They declare that the present enactment putting the was of was also given regarding the fire at the burden of proof on the tenant to the handlord, who must prove that the tenant was responsible.

PUBLIC NOTICE IS HEREBY GIVEN that the law as it now stands should be amended.

They declare that the present enactment putting the burden of proof on the tenant to show that he was in the stands should be amended.

They declare that the present enactment putting the tree faced that the law as it now stands should be amended.

They declare that the present enactment putting the tree faced that the present enactment putting the tree faced was or was also given regarding the fire at the home of Joseph Alix, 515 Ste. Emille street, on April 25, and that at the home of Carl Barthe, 37 Dorothy was enoughly accounted the view that the law as it stands virtually accounted the view that the law as it stands virtually accounted the view that the law as it stands virtually accounted the view that the law as it stands virtually accounted the view that the law as it stands virtually accounted the view that the law as it stands virtually accounted to view the stands and the present case the plaintiffs alleged that the had asked for an extension light. When this was not officential, and accepted a candle, by the light of which he was for the sum of the had accepted a candle, by the light of which he was for which he was for which the was for which the law as it now stands should be amended.

They declare that the present enactment putting the treat at the burden of proof on the tenant to show that he was not responsible.

They declare th

Guelph, Ont., May 5.—The Bell Telephone Company

Do., common \$61,000,000.00 Brandram-Henoeraus 98
TORONTO, ONT.

resident

Brandram-Henoeraus 98
Markime Nail, 6 p.c. 98
Markime Nail, 6 p.c. 101

**sear-Tel. & Tel. 6 p.c. 100 W. R. BROCK, President
W. B. MEIKLE, Vice-President and
General Manager
QUEBEC PROVINCE BRANCH
61 St. Peter Street, MONTREAL
ROBERT BICKERDIKE, Manager

War. Tel. & Tel. & p.c. 100
Stanfield's, Limited, 6 p.c. 100
Stanfield's, Limited, 6 p.c. 98
Trinidad Electric, 5 p.c. 85
x Ex-dividend,

PERSONALS

...... Mr. J. H. Blue, of Sherbrooke, is at the Windsor.

Mr. J. O. McCarthy, of Toronto, is at the Windsor.

Dr. W. Bedard, of Quebec, is at the Piace Viger. Captain Holmes, of Victoria, B.C., is at the Wind-

Mr. G. W. Parmalee, of Quebec, is at the Ritz-Carl-

Mr. W. E. Seagram, of Walkerville, is at the Wind-

Mr. Henry Aylen, of Ottawa, is at the Ritz-Carl-

Dr. H. Lunam, of Campbellton, is at the Wind-

Captain P. Lachance, of Quebec, is at the Place

Messrs. John McPhail Russell and T. B. Williams,

The Hon. J. D. Hazen, Minister of Marine and I venture to say that the Hamilton Fire Insurance Fisheries, underwent an operation at the Royal Victoria Hospital yesterday afternoon. It was entirely successful and Mr. Hazen expects to leave the hospital within two weeks.

Guelph, May 5.—Building Inspector Lambert reports that the building prospects for 1915 are showing so improvement, although the figures are still far below those of last year. The total to date since January

REAL ESTATE AND

2			
**********		0004	
Quotations for to-day on the Mon			
Estate Exchange, Inc., were as		follows:	
And it control to the	Bid	Ask	
Aberdeen Estates		1	
Beaudin Lte	wheren	i	
Bellevue Land Co	70	7	
Bleury Inv	97	10	
Caledonian Realty		1	
Can. Cons. Lands Ltd	3		
Cartier Realty		. 7	
Central Park Lachine	100	10	
City Central Real Estate (Com.)	100	. 10	
City Estate Ltd	-	12	
Corporation Estates.	0.78	. 5	
Cote St. Luc. & R. Inv	50	5	
C. C. Cottrell, 7% (Pfd.).	-	1	
Credit National	-	Ti	
Credit National. Crystal Spring Land Co.	-	5	
Daoust Realty Co. Ltd	45	. 5	
Denis Land Co. Ltd.	75	90	
Dorval Land Co	15	20	
Drummond Realsies Ltd		100	
Eastmount Land Co.	90	9	
Fort Realty Co. Ltd		2	
Greater Montreal Land Inv. (Com.)	174	189	
Greater Montreal Land Inv. (Pfd.)	100	118	
Highland Factory Sites Ltd	25	38	
Improved Realties Ltd. (Pfd.)	50	60	
Improved Realties Ltd. (Com.)	-	1/	
K. & R. Realty Co	784	100	
Kenmore Realty Co		70	
La Co. D'Immouble Union Ltee	55	67	
La Co. Immobiliere du Canada	40	7:	
La Co. Im. Ouest de N-D de Grace	91	94	
La Co. Industrielle d'Immeuble	01	90	
La Co. Montreal Est Ltee	90	92	
La Co. Nationale de l'Est	90	98	
Lachine Land Co		120	

VOTE TO INCREASE CAPITAL.

New York, May 5.—The stockholders of the New Montreal South Land Co. (Pfd.).

Montreal Weland Land Co. (Com.).

Montreal Weland Land Co. (Pfd.).

Montreal Land & Imp. Co., Ltd.

Montreal South Land Co. (Pfd.).

Montreal Land & Imp. Co., Ltd.

Montreal South Land Co. (Pfd.).

Montreal Weland Land Co. (Pfd.).

Montreal South Land Co. (Pfd.).

Montreal Velland Land Co. (Pfd.).

Montreal Velland Land Co. (Pfd.).

Montreal Weland Land Co. (Pfd.).

Montreal Velland Land Co. (Pfd.).

Mon

Guelph, Ont., May 5.—The Bell Telephone Company successfully underwent an operation at the Royal Victoria Hospital yesterday.

It is expected that Mr. Hazen will be able to leave the hospital within two weeks.

Persons having business with Mr. Hazen other than that of an official character are requested to communicate with his private secretary, Mr. G. Heidmann at Ottawa.

A. MACDONALD COMPANY.

Winnipeg, Man., May 5.—At the annual meeting of the A. Macdonald Company, Limitec, the old board of directors was re-elected as folicovs:

Messrs. W. P. Riley, W. H. M. Williams, H. Wilbur Hutchison, Andrew Kelley, and H. C. Cowdry.

The time for the deposit of M. K. & T. notes expired on Tuesday. Over 90 per cent. have been deposited and more are expected.

Guelph, Ont., May 5.—The Bell Telephone Company have taken out a permit to crect a fine three storey brick and concrete office building with basement on a site they have purchased on the north side of Cork street. The building with basement on a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north side of Cork street. The building with basement or a site they have purchased on the north s

Bonds and Debentures.

Bonds and Debentures.

100%.
Arena Gardens, Toronto, 6%.
Caledonian Realties Co., Ltd.
City Central Real Estate Bonds.
City R. & Inv. Co. Bonds.
Greater Montreal Realty.
Marcil Trust Gold Bonds.
Montreal Deb. Corp., 6%.
Transportation Bldg.

Trust Companies.

Crown.
Eastern.
Marci Trust Co.
Montreal.
National.
Prudential

eneral Agents - 4 Youville Square