Real Estate

Forty-seven sales of real estate were registered yesterday, the majority of them being small transactions dealing with houses and tenements in residential districts of the city. Among the larger deals were the following:

A. Malo sold to J. F. Strachan et al, lot 327-12, 13, 14 St. Louis ward, for $18,000.

J. C. Wilson et al, of Ottawa, sold to Mrs. A. E. J. Faber lot 137-614-5, parish of Riviere des Prairie, for $1 and other considerations.

Alex. Deschamp sold to Mrs. L. Dubreuil lot 328-446, village of Cote St. Louis, fronting on Boyer street, and measuring 26 x 95 feet, English measure, with houses thereon bearing numbers 755-57 Mentanna street, for $8,500.

Peter Albin sold to Mrs. A. Abbiss lot 9-41 and part of lot 9-42, village of Hochelaga, with buildings thereon bearing the civic numbers 602 to 608 Notre Dame street, and 54 and 56 Lasalle street, for $1 and other considerations.

Hon. L. P. Brodeur sold to the city of Maisonneuve lots 17-447 to 51; part of lot 17-419a, and part of lot 17-353a, with all rights in lots 17-455, 455a, and 449 for $13,771.

G. Zudick sold to J. Gilletz et al lot 31-21 Parish of Montreal, situated at the southeast corner of Nelson street and St. Joseph Boulevard, in Outremont, containing a superficial area of 7,238 feet, English measure, for $2,260.85.

O. Gouvre sold to G. Prudhomme lots 11-49-50-52 village of St. Jean Baptiste, fronting on St. André street, in Duvernay ward, measuring 78 x 94 feet, English measure, with buildings bearing the civic numbers 1161-3-9-9a-11 and 71a, for $9,000.

J. R. Duquette sold to L. E. Hetu lots 3616-658 to 60, Parish of Montreal, fronting on Clovis street, in Emard ward, with buildings and houses thereon erected for $9,000.

S. Laflamme et al sold to Miss M. E. Anderson part of lots 170-240-1 and 171-234, containing 62 x 280 feet in all, with dwelling house bearing the civic number 58, on Draper avenue, for $9,200.

SKYSCRAPERS COSTLY

Anyone with capital can erect a modern skyscraper, but it requires able and intelligent management to make it pay. The principal items of expense in operation are, first and heaviest, labor; second, coal, and, finally, the other supplies incidental to operation, such as oil, packing, lamps, janitor's supplies, etc. An honest, intelligent and careful supervising engineer is a most important factor in successful management, and the wise owner will get the best the market produces. But having done this, the margin of difference in operating costs between the careless, wasteful and incompetent operating man and that of the highest grade, most economical supervising engineer, is not the item which makes the financial success of your modern building. It is income and not operating expense which tells the story. It is income which pays the taxes and interest on mortgage; it is income which pays operating expense, and income which pays the dividends, and it is the successful renting of the building which produces that income. Present-day owners seek specialists in this line for the safeguarding of their investments, and the market rate for the services of these specialists is being steadily advanced.—Real Estate Record.

DECISION AFFIRMED IN EQUITABLE LIFE CASE

Court of Appeals Yesterday Affirmed Decision of the Lower Court in Well-Known Case.

(Special to The Journal of Commerce.)

Albany, July 15.—The Court of Appeals yesterday affirmed the decision of the lower court in the case of the Equitable Life Assurance Company against the Union Pacific Railroad Co., asking for an injunction against the proposed distribution of the extra dividend, consisting of Baltimore and Ohio common and preferred, stock and cash, to holders of Union Pacific common stock. So far as the Equitable's action is concerned, Union Pacific is now free to proceed with the payment of the dividend. No temporary injunction was granted in the other preferred stockholders' suit, and the executive committee of the road may order the dividend paid on July 20, if it considers the other suit unimportant enough to justify the risk of a decision against the company after the disbursement has been made.

The Equitable suit was filed March 6 last in the State Supreme Court. The Equitable's main contention was that the assets Union Pacific proposed to distribute among its common stockholders were capital assets and not surplus. Therefore it contended the preferred stockholders had equal rights with the common in the distribution, although the preferred stock is limited to 4 per cent. annually as its share in the surplus.

On April 3, Justice Greenbaum, of the Supreme Court, decided against the Equitable, which then took an appeal to the Appellate Division. On May 2, the Appellate Division handed down its decision upholding the lower court against the Equitable, whereupon the latter appealed to the Court of Appeals.

The extra dividend declared on Union Pacific common stock consists of $12 par value, B. and O., preferred, $22.50, B. & O. common, and 3 in cash. At the present market for B. & O. stock his dividend has a cash value of about $32.75.

WORTHLESS STOCKS

Insurance Commissioner Potts Finds Many Companies Are Large Holder of New Haven Railroad Stock.

(Special to The Journal of Commerce.)

Springfield, Ills., July 15.—Insurance Commissioner Potts has issued a report showing that holdings of forty-three outside fire insurance companies of New Haven Railroad stock. They amount to $6,907,000, characterized by the Superintendent as worthless. The headquarters of most of these companies are in New York and New England and he says that for these companies to carry approximately seven million dollars of worthless paper is a circumstance that cannot be overlooked. He is presenting his conclusions to United States Government investigators.

Real Estate and Trust Companies

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

	Bid.	Asked.
Aberdeen Estates	120	125
Beaudin, Ltd.	200	201
Bellevue Land Co.	80	84¼
Bleury Inv. Co.	97	105
Caledonia Realty, com.	20	20½
Can. Cons. Lands, Ltd.	3	5¾
Cartier Realty	80	100
Central Park, Lachine	100	108
Charing Cross Industrial Com., 8 p.c.	10	20
Corporation Estates	74¾	75
City Central Real. Estate Com.	15¾	20
City Estates	90	110
Cote St. Luc R. & Im. Co.	50	58¾
C. C. Cottrell Ltd., 7 p.c. Pfd.	14	20
Credit National	120	140
Crystal Spring Land Co.	65¾	69
Dacost Realty Co., Ltd.	70	72¾
Duval Land Co.	..	54½
Drummond Realties, Ltd.	100	113½
Eastmount Land Co.	105	110
Fairview Land Co.	120	125
Fort Realty	25	38
Greater Montreal Land Com.	225	300
Pref.	100	118
Improved Realties, Ltd. Pfd.	60	64¾
Do. Common	15	18
K. & R. Realty Co.	53¾	75
Kenmore Realty Co.	70	82¼
Les Teresa Clipent, Ltee.	40	65
Lachine Land Co.	121¾	149
Land of Montreal	40	65
Landholders Co., Ltd.	45	58
Lemoine Dry Dock Land, Ltd.	100	104
La Societe Blvd. Pie IX.	..	64
La Compagnie des Terres de ciment	40	65
La Compagnie Nationale de l'Est	80	110
La Compagnie Montreal Est	90	95
La Salle Realty	97	100
La Compagnie d'Immeuble Union, Ltee	55	70
La Compagnie Immobilière du Canada, Ltee.	40	75
La Companie Industriel et d'Immeubles, Ltee.	..	100
La Compagnie Montreal Ouest de N. D. de G.	91	100
Longueuil Realty Co.	95	100
L'Union de l'Est	..	102
Mountain Sights, Ltd.	85	90
Model City Annex	61	75
Montmartre Realty Co.	10	10¼
Mont. Deb. Corp. Pfd.	70	80
Do. Com.	40	50
Montreal - Edmonton Western Land & Inv. Co. of Canada	90	95
Montreal Extension Land Co.	95	105
Montreal Land and Improvement Co.	95	125
Montreal Factory Land	55	70
Mont. Lachine Land Syn., Ltd.	95	120
Montreal South Land Co. Com.	40	60
Mont. Westering Land	10	20
Montreal Welland Land Co., Ltd., Pfd.	..	85
Com.	75	95
Montreal Western Land	10	25
Mutual Bond & Realties Corp. of Can.	75	80
National Real Est. & Inv. Co., Ltd., Pref.	76	99
Do. common	...	...
Nesbit Heights	10	12½
North Montreal Centre	50	85
North Montreal Land, Ltd.	125	135
Notre Dame de Grace Realty Co.	150	156
North Mont. Land, Ltd.	102	125
Ottawa South Property Co., Ltd.	150	156
Orchard Land Co.	170	184½
Pointe Claire Land Co.	100	125
Quebec Land Co.	150	160
Riverview Land Co.	175	178½
Rivermere Land Co.	100	120
Rivera Estates Co.	65	70
Rockfield Land Co.	80	100
Rosehill Park Realties, Ltd.	29½	31¼
Security Land Co., reg.	15	23
Summit Realties Co.	75	80
St. Andrews Land Co.	60	65
St. Catherine Rd. Co.	7½	10
South Shore Realty Co.	..	50
St. Paul Land Co.	49¼	50
St. Denis Realty Co.	600	700
The St. Lawrence Blvd. Land of Canada	75	98½
St. Lawrence Inv. & Trust Co.	100	135
St. Regis Park	85	90
Transportation, Pfd.	95	103
Union Land Co.	65	70
Viewbank Realties	..	95
Wentworth Realty Co.	145	150
Westborne Realty Co.	140	154
West End Land Co.	75	78¾
Windsor Arcade Ltd., 7 p.c. Pfd. with 100 p.c. bonus	65	94
Trust Companies:—		
Crown	80	84¾
Eastern	110	112¼
Financial	160	161¾
Marcil Trust Co.	136	137¾
Montreal	250	299½
National	181	200
Prudential, com.	221	222½
Prudential, 7 p.c. pfd.	490	505
Eastern Securities	95	116½
Bonds:—	80	97½
Arena Gardens, Toronto, 6 p.c.	85	92
Alexander Bldg. 7 p.c. sec. Mort. bonds with 50 p.c. bonus, com. stocks	75	80
Caledonian Realties Ltd. 6 p.c. debs.	75	84
City Central Real Estate	70	74¾
City R. & Inv. Co. bonds	80¾	82½
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp 6 p.c.	44	50
Transportation Bldg. pfd.	69½	70½

Prominent Insurance Man

MR. ROBERT BICKERDIKE, M.P.
Mr. Bickerdike, one of the best known insurance men not only in Montreal but in Canada, and local managing director of the Western Assurance Company, is equally well known as a golf enthusiast, and can be seen mostly every day enjoying a game on the links of the Country Club at St. Lambert.

FIREMEN'S BENEFIT

Big Falling Off in Amount Derived From Benefit Entertainment at the Theatre Francais.

Not more than half the amount that was realized by the entertainment held at the Theatre Francais for the benefit of the Firemen's Pension and Benefit Society was realized this year from the same source. While the total has not been made up as yet, the amount that will go to the funds this year, after all expenses are paid, will be between $10,000 and $12,000. Last year the fund benefitted from the same source to the extent of $21,000.

One of the reasons given for the falling off this year by the fire fighters is that times are not so good and people had not as much to devote to charity. But one of the chief reasons for the large amount realized last year was that the entertainment came right after four members of the brigade lost their lives while battling with a blaze in Ste. Cunegonde and people took more interest at the time on that account.

Personals

Mr. J. W. McConnell has returned from a motoring trip.

Colonel F. S. Meighen is in Quebec for a few days.

Mr. Hugh White, Toronto, is in the city, staying at the Place Viger.

Sir Frederick W. Borden is at the Windsor.

Mr. G. W. Farrell will sail for home from London next week.

Sir Rodolphe Forget, M.P., has returned from Ste. Irenee greatly improved in health.

Mr. R. G. Paquette is spending a short time at the Highland Inn, Alonquin Park.

Hon. Wm. Pugsley arrived from St. John, N.B., yesterday, and spent the day in the city.

Mr. Justice Robidoux is leaving today for the Waterbury Inn, Waterbury, Vermont.

Mr. Stewart, New York, and Mr. Walter Basen are the guests of the Hon. Lionel Guest at Ile St. Gilles.

Mr. Ross H. McMaster has been elected a director of the Steel Company of Canada.

Col. Jeffrey H. Burland is entertaining Sir John Gibson, of Toronto, at his summer home, "Kilmarth," Little Metis.

Hon. Mr. Crothers, Minister of Labor, will not resign to become Lieutenant-Governor of Ontario. The story was that he would be succeeded by Hon. W. J. Hanna in the Cabinet at Ottawa.

Mr. George D. Brymner, for twenty-six years manager of the Bank of Montreal at New Westminster, has been appointed assistant superintendent of branches in British Columbia of that institution.

Mr. E. Geoffrey Hoare, late of the Glyn Mills, Currie and Company, London, Eng., has been appointed a director of the Bank of British North America, in place of the late H. J. B. Kendall.

Mr. Shirley G. Dixon, the retiring president of the Students' Council of McGill University, having passed the examinations for the admission to the practice of law, has joined the legal firm of Greenshields, Greenshields, Languedoc & Parkins, and will follow his profession with this firm.

Windsor:—

Messrs. Clifford W. Hordern, Kelowna, B.C.; L. B. Simeon, Kelowna, B.C.; E. S. Clements, Toronto; J. L. Hodben, Toronto; F. D. Reeves, Providence; Dr. H. R. S. Londs, Jackson.

Ritz-Carlton:—

Messrs. C. D. Jenks, Chicago; Geo. V. Coe, New York; A. M. Jones, St. John, N.B.; Homer M. Moore, New York; J. H. Martin, New York.

Freeman's:—

Messrs. Alex. Fraser, Halifax; Wm. Jarvis, Saskatoon; J. S. Roblin, Detroit; J. A. Huntly, Toronto; H. B. Homer, Philadelphia; S. A. Pexton, Chicago.

Queen's:—

Messrs. Harry Harris, New York; P. Harrigan, Duluth; John M. Welche, Detroit; J. Pender, St. John; N. S. Smith, Edmonton; N. G. Irwin, Stratford; J. H. Hale, Ottawa.

INVESTIGATIONS OF LITTLE USE

Fire Commission only send one man Before Courts in Eighteen Months

MANY INVESTIGATIONS

Ten Cases of Incendiarism Were Discovered Last Month, But No One Was Arrested.

"There were ten cases of incendiarism last month in the city, discovered by the Fire Commission, but it was impossible to locate the guilty party; in the last eighteen months there was only one man sent before the Criminal Courts on a charge of incendiarism, and he was released by Judge Bazin on account of there being a lack of sufficient evidence." Such was the statement of Mr. Edmond Emond, Secretary of the Montreal Fire Commissioners, in an interview with the Journal of Commerce this morning.

Long Connection.

Mr. Emond's connection with the Commission dates back for the last 20 years, and he is better acquainted with the history of the Commission and the work which had been done than any other man in the city.

Mr. Emond stated that it was so difficult to obtain sufficient evidence against anyone that during his twenty years' work, there had not been more than twenty-five cases in which the Commission had been able to send men before the Criminal Courts, and in many of these cases the Courts had dismissed the case owing to a lack of evidence.

Mr. Emond said, of course the Commission in many cases had shown that claims of damages were excessive, and the insurance companies had been able to direct their actions accordingly. Still the insurance companies had their own investigators to look into the losses of the company, and the primary object of the Commission was to investigate fires to see whether they were caused by accident or by some person intentionally, and owing to the difficulty in getting sufficient evidence the commission had been unable in many cases to even fulfill this primary object.

Many, many times evidence clearly showed that fires had been caused intentionally, but there was almost always a lack of the necessary evidence to send the guilty party before the Courts, as the Commission had to exercise great caution in whom they had arrested.

Mr. Emond recaled one case in 1900 where he was conducting an investigation, and he caused a man to be arrested, the case could not be proved, and the man sued the city.

Would Have a Jury.

If this Court of investigation was able to try the different cases, and were aided by a jury, in much the same way as the Coroner's Court is, many men would have ben found guilty, and the work of the Commission would have been greatly helped," said Mr. Emond.

He hoped by next fall greater powers would be given to the Commission by the Legislature of the Province, and they would be able to punish in cases of carelessness. This would no doubt greatly reduce the number of fires. Mr. Emond blamed the insurance companies for many of the fires, as he said that in many cases they were over-insuring property, which was probably due to the keenness of the competition between the different companies.

Much Incendiarism.

Since the beginning of the year 12 direct cases of incendiarism have been proven by the Commission; most of these fires occured in the north end of the city, in vacant houses and had been started by setting fire to oil-soaked rags. Then of these fires had taken place last month. The guilty party or parties, however, were still at large. Detective A. Constantin had been put on the case, but no arrests had yet been made.

The following table shows the work done by the Commission during June, 1913, and June of this year:—

	Inspections June 1913.	Investigations June, 1914.
Inspections made	226	206
Investigations held	36	39
Witnesses Heard	122	129

Up to date this month, 85 inspections were made, 14 investigations held, 30 witnesses heard.

HEALTH MOVEMENT

Alderman Blumenthal Starts Campaign Against Dirty Restaurants in Hope of Checking Disease.

War on uncleanly restaurants and lunch rooms has been declared by Acting Mayor Blumenthal. As a result of an order issued from the Mayoral Chamber yesterday morning, Dr. Sepherin Boucher, city health officer, has turned the whole city inspection force to the work of inspecting them so far as they can be spared from other necessary work.

"While the Mayor is away I am acting as though I am the Mayor myself," said Acting Mayor Blumenthal. "I told the Health Department to inspect the places in which people eat, not even neglecting boarding houses. They are to see that every establishment in which food is sold is kept clean, and that the conditions in the kitchens are absolutely sanitary. Dr. Boucher promised me that he would give the matter immediate attention, and he will continue it until everyone has been inspected.

"We are getting a new bill to govern these places, and they will all have to have a clean bill of health from the Health Department before they can open. Dr. Boucher will make reports suggesting other by-laws which will also be in the interests of the public.

Mr. Harold Arthur Sanderson, chairman of the White Star Line, has been appointed an honorary captain in the British Royal Naval Reserve.

SMOKE VAFIADIS
Celebrated Egyptian Cigarettes

Tools or Machinery at Half-Price; A Buyer for What You Want to Sell

Increase Your Output With Small Investment

Your "good will" is what yields you the greatest returns. Why pay first cost prices for tools and machinery when used equipment will do as well? Keep your investment down and your returns will be higher. The Want Ad Way will put you in touch with men who must sell what you want to buy—or who will buy what you have to sell. It is a short-cut to the very deal you want to make. The merchant advertises to sell goods—and he succeeds. So can you—but all you require is the expenditure of a few pennies—and a plainly worded ad. If you don't know how best to write it, let us help you and save words for you. But get busy on it NOW! Don't wait until the thing you want is gone. You will find a Little Want ad in this paper one of the best investments you ever made. To be prosperous—

Learn to

USE

"The Want Ad Way"

2c Per Word

(Suggestions for You to Adopt)

WANTED TO BUY—A used gasoline engine—about 80 h.p. Cylinder must be in first-class condition—all brasses in place, and engine subjected to test. If the price is right address at once.

TO SELL—A standard gasoline engine; generates 32 h.p. In excellent shape. Must sell because we are installing steam plant. Can supply shafting and belting; 2 bbls. gasoline go with engine. Snap price. Address, immediately:

FOR SALE.

BOOT AND SHOE MANUFACTURE, situated at No. 636 Craig street east, completely equipped and in good running order. For conditions and permit to visit, apply to Alexander Desmarteau, 60 Notre Dame street east. Bell Tel. Main 8770.

KINDLING WOOD FOR THE MILLION. Kindling, $2.25; Cut Hardwood, $3.25; Mill Blocks, $2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

BOOK BARGAINS of cloth-bound second-hand books on all subjects, history, fiction, sermons, poetry, etc.; $1 and $2 books for 10c. Country customers can have assorted lots that originally cost $15 or more for $1, sent by express. (No cash no reply.) Norman Murray, 233 St. James St., (2 stairs up.) Montreal.

WANTED TO BORROW.

$50,000 WANTED, on good, well built and occupied property. Address: P. O. Box 2204, Montreal.

AUTOMOBILES TO RENT.

AUTOMOBILE OWNERS' EXchange, 231 Berri St.—Autos to rent by day or hour, for all occasions, drives, weddings, etc. Seven passengers. Careful chauffeurs. East 4196.

MONTREAL AUTO LIVERY, 184 Berri St., East 4363. Eight first-class autos at rent at any time; reasonable charges. Give us a trial. A. Goudron, proprietor.

TO LET.

PART of fine office, with unequalled attendance; services of French and English stenographer; separate electric light; separate desk telephone. Main 592. $15 per month. 21 C.P.R. Telegraph Building.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA. LOUR LODGE AND COTTAGES. — Write Aubrey Brown, for illustrated booklet.

LOTS FOR SALE.

LOTS FOR SALE AT POINT CLAIRE Frontage 120 feet by 115 feet deep. The chance of a lifetime, going at 7½ cents per foot. Cash required $335.00; balance easy instalments spread over four years. High location, near both stations and Lake St. Louis. Apply P. O. Box 2914, City.

SITUATIONS WANTED.

COTTON MILL SUPERINTENDENT wants position. Good manager. Excellent experience. Al references. "Supt.," Box 315, Providence, R.I.

GENTLEMAN, SPEAKING AND writing fluently French, Italian and German, thoroughly experienced in every kind of commercial or technical office work, seeks position. Salary no object. Box 2109 Journal of Commerce.

QUALIFIED ACCOUNTANT (C. A.), offers his services as secretary-treasurer or comptroller to soundly established concern. Highest references. Box 2111 Journal of Commerce.

MIRROR FRAMING.

MIRRORS AND FRAMES, OLD MIRrors and picture frames repaired like new a specialty. Picture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisentainer Co., 58 St. Lawrence Blvd.

BELTING.

BELTING FOR SALE— WE HAVE largest stock in city; all sizes in hair, cotton, rubber and leather, 25 to 50 per cent. cheaper than others. Special bargains in slightly used stock. Call or 'phone Main 4959 or 6587. Imperial Waste & Metal Co., 7 Queen St.

AUTOMOBILES FOR SALE.

AUTOMOBILE FOR SALE—A BARgain. E. M. F., 30 h.p. runabout, new tires, cost $1,250, for $650. Money accepted only. Apply L. P. Prairie, 340 Christophe Columbus, or St. Louis 2797.

AUTO BARGAIN—5 PASSENGER, 4 cylinder, 25 h.p., touring car, first class running order. Owner anxious to realize. L. DeJean, 492 Lagauchetiere West. Main 7385.

BUSINESS PREMISES TO LET.

OFFICE TO LET. — Adjoining Stock Exchange, on first floor, bright, front office, 600 sq. ft., partitioned. Splendid location and snap at $50.00 per month. For full particulars apply Dominion Trust Company, Quebec Bank Building.

TO LET—JACOB'S BUILDING, 282 St. Catherine Street West, large, bright office, central location, rent low. Apply Room 1, or M. Roman, 235 St. James street. 'Phone Main 1271.

NEW MAPLIN BUILDING—Offices to let in this well lighted fireproof building; low rentals. Apply on premises, corner Victoria and St. Catherine street west.

MANUFACTURING FLATS, warehouses and garages, all heated, to let, in several locations. Will divide to suit tenant. Very advantageous. Apply 269 St. Denis. E. 891.

TWO MANUFACTURING FLATS, 2,000 feet each. Two Manufacturing Flats, 1,100 feet each. Best lighted flats in city. Corner of Little Craig and St. James St. Apply Mitchell Realty, Limited, 82 Bank of Ottawa Building. Phone Main 9689. 222 St. James St., City.

WAREHOUSE TO RENT— TWO flats, 1,000 feet each. Excellent light, best wholesale business district on St. Paul Street. Will rent very reasonably, separately or together, to reliable parties. 'Phone Main 1789 for appointment.

111 METCALFE ST., JUST ABOVE St. Catherine St., W., large house, suitable for any business; size of basement, and first floor 28 x 105, with light on 2 sides. Will alter to suit tenant; good lease; reasonable rent. Aply Tannenbaum, Limited, 302 St. Catherine W. Up 7620 and 2036.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

STORES TO RENT at 276 and 278 Bleury street. Apply F. A. Scroggie, St. Catherine and Bleury.

FIFTY RULES DRAWN UP GOVERNING NEW ACT

Many Rules Relating to Compensation Insurance Likely to Cause a Great Deal of Trouble.

New York, July 15.—Rules to the number of 50 have been issued by the State Workmen's Compensation Commission of New York, for the government of employers, employes and insurance institutions affected by the workmen's compensation act. It is essential that these rules be observed if the payment of claims is to be made expeditiously through the system outlined in the law.

Men familiar with the adjustment of insurance claims contend that the law prescribes a cumbrous and uncertain method of settlement in the rule that all payments must be made through the board. The commission has been confronted with the necessity for being explicit in the adoption of a system, the details of which must be followed closely both by those entitled to claims and those who must pay them, if chaos is not to follow in a few months.

These rules cover the form of notices of injury to where they must be sent, how they must be proved, who shall make inspections, the proceedings under which hearings can be held, those who are subject to the act, the computation of awards for injury, and other details.

These rules are subject to change upon the vote of a majority of the commission at any meeting.

A DOUBTFUL ARGUMENT.

Recently a policyholder in a large Canadian company wrote a letter to the office of the company when paying his first premium, in which he said: "I hope to live anyway twenty years and pay each and every one of the premiums, even though they should be as hard to pay as this one. If buying life insurance forces me to live a pauper, I feel justified and happy that I will not die one."

THROWING MATCHES

Two Fires Investigated Yesterday Showed That Fires Were Caused By Carelessness.

Two fires investigated by the Fire Commission yesterday were both attributed to matches negligently thrown on the floor.

In the case of the fire at the residence of Hyman Costom, 2281 Clarke Street, on July 11th, it was shown that the flames started under the bed, where Mrs. Costom is thought to have thrown a match when she went into the room before taking her family to the mountain. When she returned damage to the extent of $632 had been done by the fire.

The other fire happened under similar circumstances. Mr. I. Podolski, 1078 St. Dominic street, had taken his wife and sister-in-law to Dominion Park on Saturday evening. When they returned, about one o'clock in the morning, their parlor had been badly damaged by fire. Evidence went to show that the fire commenced in a clothes cupboard near which Mrs. Podolski had lit matches previously to going out.

RECENT FIRES.

Montreal, July 15.—Fire broke out at midnight in the tailor shop of Eisenstat Brothers, 1631 Notre Dame St. W., destroying or damaging a large part of the clothing stock, consisting of ready made suits. Some penetrating the neighboring watchmaking shop of Louis Lemarbe, No. 1633, did some damage.

Port Dover, Ont., July 12.—The Port Dover Brick and Tile Works here were destroyed by fire last night, with a loss of $20,000, on which there was no insurance. The fire is believed to have been the work of an incendiary.

Preston, Ont., July 12.— The large barn, near Doon, of John Slee, caught fire yesterday afternoon through the heating of the hay; some thirty tons were destroyed, as well as three horses, several cattle and some chickens. The barn and contents were insured for $35,000, which will not nearly cover the loss.

WESTERN ASSURANCE COMPANY
FIRE and MARINE Incorporated 1851
Assets Over - $3,500,000.00
Losses paid since organisation over $57,000,000.00
Head Office, - TORONTO, ONT.
W. R. BROCK, President
W. B. MEIKLE, Vice-President and General Manager
MONTREAL BRANCH
61 ST. PETER STREET
ROBERT BICKERDIKE, Manager

ADVERTISING LIFE INSURANCE

Plans have been made for an elaborate campaign of advertising for life insurance, practically covering North America.

And after a careful study of the situation 75 per cent. of the appropriation is to be spent in the daily newspapers.

THE UNDERWRITERS HAVE REACHED THE CONCLUSION—AND WISELY—THAT BY USING THE NEWSPAPERS THEY CAN GET THE EYE OF MORE PEOPLE THAN ANY OTHER WAY.

This advertising will not exploit the merits of any company or individual.

It will hammer home the advantages of insurance and the reason people should protect their families.

The underwriters believe that such a campaign will bring a wide interest in insurance which will pave the way for the agents to get business.

ANOTHER PRACTICAL DEMONSTRATION OF CO-OPERATION, AS WELL AS A TRIBUTE TO THE BUSINESS-BUILDING QUALITIES OF THE NEWSPAPERS.

When answering advertisements please mention The Journal of Commerce.