

LE CARS  
STATES DECREASES

net number of idle cars  
red with 299,928 on June  
y 1 were 275,896, com-  
go.  
table showing the sur-  
us dates.

Shortage. Net surp.	
1914	785
1915	203
1916	966
1917	357
1918	543
1919	1,162
1920	2,229
1921	2,360
1922	2,355
1923	2,059
1924	1,918
1925	2,115
1926	2,333
1927	660
1928	1,233
1929	660
1930	770
1931	1,654
1932	455
1933	2,013
1934	7,145
1935	5,573
1936	2,333
1937	2,282

AY MAKES  
WITH ITS EMPLOYEES.

Two-year agreement has  
stormed and conducted  
way Company and the  
of the men met Sir  
Mr. R. J. Fleming  
-day. The men agreed  
romise was made in the  
men asked for a year-  
desired a three-year  
they compromised on  
men were asking also for  
-First year, 23 1/2 cents  
Second year, 25 1/2 cents  
Third year, 27 1/2 cents

motormen and conduc-  
extra over the sche-  
ed Men.  
ur.  
Repair Men.  
hour.  
hour.  
form the first year, pay  
the second year, and the  
third year, and after-  
the union in charge of  
er to act, was composed  
W. A. Robbins, secre-  
Gibbons, business agent  
on, H. C. Johnston, T.  
William Mackenzie, pre-  
y Company, and Man-  
half of the Board of  
pany.

RAILWAY CO.

of the stockholders of  
Company will be held  
the Woods Milling Com-  
oods Milling Company  
and St. Sacramento  
y, August 5th, 1915, at  
OS.

CONGRESS

25c) for Round Trip  
frew and East in Can-  
all trains July 14 and  
uly 15th.

MAINE COAST.

p.m. daily.  
mplet describing man-  
NEW LONDON.

K PACIFIC

the PANAMA-PACIFIC  
KA AND THE  
Pacific Coast through  
and Central British  
nne Rupert, B.C., with  
Steamships for Pacific  
ria and Seattle through

St. Cor. St. Francisco  
vler-Phone Main 5308.  
"Uptown 1187  
tation "Main 8229

PACIFIC

Alternate Routes.  
AST POINTS.  
ile, Portland, etc.  
N, BANGOR, ETC.  
ice.  
Canadian Rockies.  
p.m., Via the Great  
equipment.  
matter on application.  
EXCURSIONS.  
day.  
& Int. Stations.  
10.15 p.m.  
ICES:  
Phone Main 8125.  
Window St. Stations

DROWNING ACCIDENTS  
ONLY TO NUMEROUS

Knowing how to Swim Should be an  
Essential Part of Every Child's  
Education

METHODS OF RESCUING

Great Care Should be Exercised in Approaching  
the Victim and a Hold Should if Possible be  
Secured from Behind.

Every summer, a large number of lives are lost  
by drowning in the various bodies of water in Can-  
ada, and particularly at summer resorts. Occasion-  
ally these are unavoidable accidents but most of them  
are due to carelessness and are preventable.  
The first safeguard against drowning accidents is  
to know how to swim and it should be an essential  
part of every child's education. In England, much more  
attention is paid to the instruction of school children  
in this useful and healthful form of exercise.  
Children, after learning to swim, are liable to be-  
come too venturesome and should be cautioned not  
to take risks, as there is always the danger of cramps  
or heart failure due to the extra tax put upon the  
heart through exposure to cold water or through over-  
exertion.

In rescuing the victim of a drowning accident great  
care must be taken by the swimmer. Do not close in  
rashly, but act warily and bear in mind that the only  
safe and ready way to subdue a frantic man in the  
water is to secure a hold from behind him. A sim-  
ple and effective way is to lunge unexpectedly for  
his wrist, and, with a sudden, outward movement  
pull him about, throwing your free arm around his  
neck. Once you have him thus you can, if he is  
submissive, grasp him by the hair or the neck of his  
suit and with a quick pull towards you, start him  
floating face upward, when you throw yourself gen-  
tly backwards, and proceed to tow him in this posi-  
tion, or by swimming with your unhindered arm and  
the legs. As a last resort, a stunning blow on the  
head is effective.

The work of resuscitation includes the following:—  
First—Freeing the stomach and air passages from  
water and mucus.  
Second—Forcing the vitiated air from the lungs.  
Third—Replacing the foul gases with pure air.  
Fourth—Inducing circulation.  
Fifth—Restoring natural respiration. This of course  
is the final and essential aim.

1. Lay patient down carefully prone with face  
downward. Open mouth wide, and if foul with mucus  
or foreign matter, clean with hand or cloth.  
Stand across body, facing the head, pass your arms  
around the waist until your hands meet over the left  
side, interlocking the fingers in order to grasp the  
stomach between your palms. Force out the water by  
raising the body from the middle, at the same time  
pressing the hands together. Knead inward and  
upward under the ribs from the left side towards the  
centre. Press for four seconds, then relax, endeavor-  
ing to grasp more of the stomach pouch, until wa-  
ter ceases flowing from the mouth.

2. Place a pillow-like support beneath the victim  
at the stomach. Turn his head to windward and  
hook his arm on the side opposite the face and rest  
the head in the bend of his arm.  
3. Kneel over the patient facing the head with one  
leg on each side of the body. Rest your open hands  
on his back, thumbs near the spine, at the height of  
victim's elbow, with fingers spread over the lower  
ribs. Throw yourself forward with weight on your  
arms, and with steady, increasing pressure force the  
foul air from the lungs. After four seconds straight-  
en up quickly, releasing the ribs, so that they will  
spring back into place. Bend over again immedi-  
ately to press for four seconds more, then straighten.  
Continue this treatment until signs of life begin to  
appear. Make from twelve to fifteen respiratory acts  
to the minute. Do not become discouraged if your  
efforts at resuscitation do not at first meet with suc-  
cess, as often a patient will respond after all hope  
seems lost.

Authentic cases are on record of victims having  
been restored to life after being under water for as  
much as half an hour, and it has at times taken as  
long as four hours to induce natural respiration in  
the apparently drowned.  
4. As soon as natural breathing sets in strip the  
patient of all wet clothing, cover the upper body  
with something warm and dry and start rubbing the  
limbs with rapid strokes, first from the centre joints  
towards the heart and gradually working down in this  
manner to the extremities.  
5. After massaging the patient put him to bed and  
if natural heat does not return promptly, distribute  
covered hot bricks or water bottles at the soles of  
the feet, over the stomach and under the armpits.  
6. If necessary, give patient whiskey, brandy or  
other stimulants, diluted in hot water. Administer in  
teaspoon or tablespoon doses, every ten or fifteen  
minutes for the first hour, and as often as seems ex-  
pedient thereafter.

WILLIAM CUTHBERTSON DEAD.

William Cuthbertson, for many years representa-  
tive of the Canadian Express Company, is dead at  
his home.

ROYAL BANK IN LONDON.

Thomas R. Whitley, Western Supervisor of the  
Royal Bank of Canada, has been appointed to have  
charge of the interests of the bank in England.

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
Eastern Trust Company	160
Mar. Tel. & Tel. Pfd.	100
1st Do. common	80
N. S. Underwear, pfd.	95
Do. common	35
Porto Rico Tel. pfd.	105
Do. common	50
Stanfield, Ltd. Pfd.	95
Do. common	45
Trinidad Electric	72
Bonds:	
Brandram-Henderson, 6 p.c.	98
Eastern Car. 6 p.c.	98
Mar. Tel. & Tel. 6 p.c.	102
Maritime Natl. 6 p.c.	100
Porto Rico Tel. 6 p.c.	100
Stanfield, Ltd. 6 p.c.	98
Trinidad Electric, 5 p.c.	85

PERSONALS

Rev. Dr. Sanderson, of Toronto, is at the Windsor.

Col. A. C. Irvine, of Winnipeg, is at the Place Viger.

Bishop Burke, of Winnipeg, is at the Place Viger.

Mr. and Mrs. A. M. Bernier, of Levis, are at the Place Viger.

Dr. and Mrs. L. P. Normand, of Three Rivers, are at the Place Viger.

Mr. A. Aemilios Jarvis, of Toronto, was at the Windsor yesterday.

Mr. W. Molson Macpherson, President of the Mol-  
son's Bank, is at the Ritz-Carlton.

J. A. Chiquette, of Quebec, who has just returned  
from Buenos Ayres, is at the Place Viger.

Cabinet Ministers in Ottawa to-day are Hon.  
Messrs. White, Reid, Casgrain, Coderre, Blondin, Do-  
herty, Burrell, Loughheed, Rogers and Kemp.

The following gentlemen were introduced on 'Change  
at the Board of Trade yesterday: Lieut. F. G. Rap-  
hael, 51st Battalion, Calgary, Alta. by H. W. Rap-  
hael; L. Danah Wilgress, Department of Trade and  
Commerce, Ottawa, by the secretary, and W. H. Tay-  
lor, Chatham, Ont., by W. H. D. Miller.

FOREIGN BANKS AND INCOME TAX.

London, June 30 (by mail).—In the King's Bench  
Division on June 23rd, Mr. Justice Rowlatt had be-  
fore him an appeal by the Yokohama Specie Bank  
from the decision of the British income tax commis-  
sioners, who had assessed the bank to income tax on  
profits gained by the Industrial Bank of Japan (for  
which the Yokohama Specie Bank was agent) in this  
country. Mr. Dickens, K.C., appeared for the appel-  
lant bank, and in support of the appeal, said the In-  
dustrial Bank was established in Japan and enjoyed  
special privileges in matters relating to the Japanese  
Government. In the case of issues made in London,  
the Industrial Bank made arrangements with Parr's  
Bank, the Hongkong and Shanghai Bank and the  
Yokohama Specie Bank to issue prospectuses and  
collect subscriptions. The Yokohama Specie Bank  
collected the money received for subscriptions from  
the two other banks, and the proceeds, less the commis-  
sion due to the three banks, were either remitted  
to the Industrial Bank in Japan or handed over to  
the account of the Japanese Government in this coun-  
try. The commissioners of income tax were of opin-  
ion that the Industrial Bank of Japan, on the occa-  
sions when the loans were raised, traded or made  
profits in the United Kingdom, that the Yokohama  
Specie Bank was the agent of the Industrial Bank of  
Japan within the meaning of the Income Tax Acts,  
and that the Industrial Bank was liable to pay in-  
come tax in respect of the profits earned by raising  
money in this country.

His Lordship, in delivering judgment, said in his  
opinion the Industrial Bank of Japan had done noth-  
ing in the way of carrying on business in this coun-  
try. The work of issuing the prospectuses and of  
collecting the subscriptions was performed by the  
Yokohama Specie Bank and the other two banks.  
They received commissions for what they did, and  
in respect of those commissions they had paid income  
tax. On these grounds the appeal would be allowed  
with costs.

ROYAL BANK'S NEW QUARTERS  
IN TORONTO NOW OCCUPIED

Great Height of Building Towering Above Other  
Nearby Skyscrapers, Affords Imposing View  
and Attracts Immense Attention.

Toronto, Ont., July 14.—The Royal Bank of Canada  
has removed its principal office in this city from the  
old Traders' Bank building to the new palatial edifice  
recently erected at the northeast corner of King and  
Yonge streets. All the books, furniture and move-  
able contents of the old offices have been carefully  
placed in the new quarters.

The building, specie and negotiable paper received a  
special conveyance under guard of bank officers who  
dutifully watched their treasure until it was safely  
locked up in the large steel vaults of the new bank.  
The vaults are considered the best on the continent  
and afford absolute security against fire and rob-  
bery.

The new building is on the finest site in Toronto.  
Its great height towering above the other nearby  
skyscrapers affords an imposing view and attracts the  
immediate attention of either the American visitor or  
the casual Toronto observer. The interior of the  
building is handsomely finished in marble and bronze  
and the Gothic portico permits the copious entrance  
of fresh air and light.

The manager of the Toronto head office, N. Hillary,  
has the best outlook of any Toronto business man.  
When interviewed in his office to-day, he showed the  
representative of the Journal of Commerce a vase  
of beautiful American red roses which the Manufac-  
turers and Traders National Bank of Buffalo had  
sent him with their compliments.

The manager said: "We are all ready for business  
now and have a very bright office and the staff is  
well looked after. All the latest banking equipment  
for doing business has been installed and everything  
is most satisfactory."

Some of the Toronto directors of the bank visited  
the new premises this morning and expressed their  
appreciation at the change of banking headquarters.

INTER MOTOR CO. EARNINGS.

New York, July 14.—The strength in Interna-  
tional Motor Company preferred is due to the boom  
which earnings have enjoyed in recent months, and  
which are assured in coming months by contracts  
already received.  
Interests connected with the company estimate  
that for 12 months ending December next, earnings  
will be well in excess of 700,000, which is equivalent  
to 20 per cent. on preferred stock on which no pay-  
ments have been made since September, 1912.

LONDON METALS.

London, July 14.—Spot copper £75. off 5s.; futures  
£79 5s., off 5s.; electrolytic £93 10s., unchanged.  
Spot tin £171 10s., off £1; futures £165 10s., off  
15s.; straits £174 10s., off £2 10s. Sales spot 50  
tons; futures 100 tons.  
Lead £25 2s. 6d., off 1s. 3d. Spelter £100, un-  
changed.



ADMIRAL DE ROEBEK.  
In command of the British fleet at the Dardanelles.  
It is said that the passage will shortly be forced.

NEW YORK CITY CENSUS SHOWS  
POPULATION OF 5,245,812

This is a Clear Gain of 478,729 in Five Years Since  
National Census—Queens' Leads All  
Boroughs in Increase.

New York, July 14.—Father Knickerbocker's popu-  
lation has increased almost a half a million in the  
last five years. To be exact, the actual growth of  
the greater city of New York from the day that the  
national census takers finished their work in 1910 un-  
til June 15 last, when the State enumerators started  
in, was 478,729, an increase of something more than  
10 per cent.

According to the figures obtained from the Census  
Supervisors of Brooklyn, Queens, Manhattan, the  
Bronx and Richmond—these figures are subject to  
revision, of course—New York had a population of 5-  
245,812 on June 15, as compared with 4,766,883 in 1910.  
The figures in Brooklyn may be increased by about  
5,000, it was expected yesterday.

Alexander Wolf, Supervisor of the Census for Man-  
hattan and the Bronx, made it possible to get fairly  
accurate figures of the total city by giving out his  
figures for those two boroughs. He does not expect  
any material change from his completed statement,  
which will be issued on July 15. William Lieberman,  
of Brooklyn, expects a revision of the Brooklyn fig-  
ures.

Mr. Wolf announced that the population of Man-  
hattan is 2,351,757, a growth of 202,115 in five years,  
or practically .86 of one per cent. The reason for  
the fact that the population of Manhattan does not  
keep record with the growth of previous years is due  
to the building of loft and office buildings in lower  
Manhattan, and to the fact that many persons are  
leaving the congested sections in the lower East  
Side.

Mr. Wolf said that the statistics showed a  
tremendous shift of population from the East Side  
to the Bronx and Queens and Brooklyn, which was  
off-setting to a certain extent the increase due to the  
building of apartment houses on the upper West Side.  
The Bronx has a population of 399,955 as against  
436,380 in 1910, an increase of more than 37 per  
cent. How that borough has jumped in the last  
twenty years is shown by the census figures of 1900,  
which gave the population of the borough as 290,567,  
and in 1890, when the borough had 88,908 inhabitants.

Figures of the other boroughs announced some days  
ago show that Brooklyn has a population now of  
1,808,191, as against 1,634,331 in 1910, an increase of  
10.8 per cent. Queens really has the banner, for  
her growth in five years is almost 40 per cent.  
In June her inhabitants totalled 394,851 as against 281-  
941, an increase of 110,810. Richmond's population is  
given at 100,050, an increase of 14,059, or 14 per cent.  
plus.

The city of New York is the largest in the world,  
unless one counts together the metropolitan and city  
police districts of London. The population in 1911  
of registration London was 4,522,564, but with the  
metropolitan and city police districts combined it was  
7,252,963.

New York's total population, according to the State  
Census, is 5,245,812, an increase of 478,729 in five  
years. The following table shows the growth in the  
different boroughs in the last five years:

	1915.	1910.	Per cent increase.
Manhattan	2,351,757	2,331,442	.86
The Bronx	399,955	436,380	37.
Brooklyn	1,808,191	1,634,331	10.8
Queens	394,851	284,041	35.58
Richmond	100,050	85,991	14.
Total	5,245,812	4,766,883	10.4

MAY ASSIST SIR THOMAS SHAUGHNESSY  
TO BUY MUNITIONS FOR ALLIES.

New York, July 14.—Railroad officials who heard  
certain rumors that Frederick D. Underwood, presi-  
dent of the Erie Railroad, was about to terminate  
his long tenure of the executive post of that road, to  
associate himself with Sir Thomas Shaughnessy, of  
the Canadian Pacific, in buying war supplies for the  
Allies, were inclined to doubt the truth of the report  
until Mr. Underwood had been heard from.

The president of the Erie had not returned last  
night from a trip to the middle West. Mr. Under-  
wood was quoted as saying in Milwaukee on Sat-  
urday:

"Something big is coming out, but its publication  
will have to wait until I reach the Erie offices in  
New York. I am going to stay with the Erie until it  
pays dividends. There are big developments pend-  
ing in eastern affairs, but announcements will come  
only from the general offices of the road."

BOSTON OPENED STEADY.

Boston, July 14.—Stock market opened generally  
steady.  
American Zinc . . . . . 59 up 1/4  
Alaska . . . . . 37 1/2  
Cal. & Ariz. . . . . 65 up 1

PHILADELPHIA OPENED STEADY.

Philadelphia, July 14.—Stocks opened steady.  
Columbia Steel . . . . . 49 1/2 Off 1/4  
Phila. Electric . . . . . 23 1/2 bid

GENERAL MOTORS AT 182 1/2.

New York, July 14.—General Motors common sold  
up 8 1/2 to 182 1/2, a new high record.

REAL ESTATE

Louis Larue sold to Onesime Daoust lot 8-554 Vil-  
lage Hochelaga, with buildings on Letourneau street.  
Maisonnette, for \$6,087.

Arsene Desautels sold to Theophile W. Maher lots  
5-45, 46 Village Cote St. Louis, with buildings on the  
De La Roche street in the St. Denis ward, for \$5-  
000.

Jos. Henri Lemieux sold to Hyacinthe Label the  
undivided part of lot 906 St. Louis ward, containing  
23 x 82 feet, with buildings, civic Nos. 114, 116 of Laval  
avenue, for \$12,150.

Arthur Leger and others sold to Fred George Moss  
lot 1225-243 St. Mary ward, containing 1,674 feet in  
superficies, with buildings, civic Nos. 1080, 1082, 1084,  
of Cartier street, for \$9,500.

Mrs. Edouard Ladouceur sold to Alphonse Limoges  
an emplacement known as lot 7-671 Cote St. Louis,  
containing 25 x 110 feet, with buildings civic Nos. 2735  
to 2737a on St. Hubert street, for \$4,900.

Pasquale D. Ambrosio sold to Joseph M. G. Poirier  
the northwest part of lot 12-22-37 Cote St. Louis, con-  
taining 25 x 110 feet, with buildings civic Nos. 2670  
to 2680 on Park avenue, for \$15,290.50.

James H. Maher sold to Mrs. Henry J. Murphy lots  
219-76-3, 219-77-1 Parish of Montreal, having a super-  
ficial area of 4,924 feet, with buildings thereon erect-  
ed, civic No. 353 of Roslyn, Westmount, for \$8,290.

J. Herve Savaria et al. sold to William G. Hopper  
lot 151-445, and northwest half of 151-446 Notre Dame  
de Grace ward, forming an emplacement of 60 x 115  
feet, with buildings, civic No. 258 of King Edward  
avenue, for \$4,300.

Jos. Narcisse Arsenault sold to Alexandre McKay  
134-225, 226, 237 to 239, 246, 247, 366, 367, 404, Parish  
of La Riviere des Prairies. Those ten emplacements  
are vacant and situate on the Public Road, for \$4-  
000.

Emile G. Teasdale sold to Edouard Dubreuil lots  
the southwest part of lot 1493-13, northeast part of  
1493-12 St. Mary ward, containing 22 x 96 feet, with  
buildings, civic Nos. 1190 to 1194 on De Montigny  
street, for \$2,300.

Arthur E. Liddell sold to Thomas Scott an emplace-  
ment being composed of lots 161-222 and 161-28-8-1  
and 2 Village de Cote des Neiges, with the cottage  
thereon and other buildings, civic No. 43 of Piedmont  
avenue in the Mount Royal ward, for \$1 and other  
good and valuable considerations.

Baudin Corporation, Limited, sold to Henri Fou-  
creau lots 63-12, 13 undivided 1/4 part of lot 63-1,  
undivided 1/4 of lots 63-2 to 9, 14 to 28, 31 to 231, un-  
divided 1/4 of lot 64, Parish of Sault au Recollet,  
with buildings on two emplacements. Those lots are  
bounded in front by the Public Road, in rear by Le  
Riviere des Prairies, for \$10,000.

The largest amount involved in the thirty-six real-  
transfer registered yesterday was \$16,000. The more  
important transfers were:

Victorien Castonguay sold to Mrs. Charles Bruchet  
the southeast half of lots 1121, 1122, northwest part of  
lot 1123, St. Henry ward, forming an emplacement of  
46 x 84 feet, with buildings civic Nos. 69, 71, 73, 75a of  
Laporte street, for \$16,000.

STANDARD MOTOR BOOKS WAR  
ORDER OF \$5,000,000

Will Build 600 Engines for Great Britain—To be Used  
in Elco Launches—Will Mean Much to the  
Organization.

New York, July 14.—Lewis Nixon's Standard Motor  
Construction Co., which first was introduced to the  
world 15 years ago as the United States Long Dis-  
tance Automobile Co., has booked a \$5,000,000 war or-  
der which is counted upon to put the company in the  
forefront of those concerns which have benefited  
from contracts given out by the warring nations. The  
company has taken from the Elco Launch Co., a sub-  
sidiary of the Electric Boat Co., the contract to  
build 500 eight-cylinder motors of 380 horsepower at a  
cost of \$10,000 each, the motors being designed for  
installation in the 500 70-foot launches which are be-  
ing built by the Elco Launch Co. for the British gov-  
ernment. The launches are to be used as mine lay-  
ers and mine sweepers and will be equipped with  
guns designed to destroy submarine periscopes.

The Standard Motor Construction Co. has taken  
business for the Elco Launch Co. in the past, its  
plant being equipped to build larger heavy-duty mo-  
tors than the Elco. Originally planned to turn out el-  
ectric launches, and known then as the Electric  
Launch Co., the Elco plant has not yet been brought  
to the point where it can turn out the large motors  
for which there was little call until the British gov-  
ernment determined to build a fleet of launches for  
naval service. Up to that time there was a hiatus  
between the large launch motors and the small vessel  
motors. The Nixon organization, which has patient-  
ly extended its facilities as opportunity offered and  
has followed the ideas of its president who has long  
been known as a naval designer, found itself in the  
peculiar position of being able to set almost its own  
price on the motors offered to it by the Elco Launch  
Co. The price of \$10,000, however, is said to be rea-  
sonable considering the unusual nature of the order.

The Standard is also understood to have had a  
number of orders for powerful motors from other gov-  
ernments. Several South American governments have  
used large motors in small naval vessels and just be-  
fore the war broke out it is said a number were de-  
livered to the Austrian government, the motors sub-  
sequently being installed in submarines.

The Electric Boat Co. recently took over the New  
London Engine Co., but that plant is working night  
and day in an effort to keep up with its orders for  
Diesel engines for the submarines which Canada is  
building for Great Britain, and for engines for other  
vessels building. This and the situation at the Bay-  
onne plant of the Elco Launch Co., necessitated turn-  
ing the gasoline motor part of the launch contract  
over to the Standard.

Not many weeks ago Standard Motors was sell-  
ing on the Curb around \$1 a share. There are 180,000  
shares of \$10 par outstanding and the floating supply  
is not large. The company also has a bonded debt of  
\$250,000. The value of the contract for 500 motors is  
estimated therefore at two and one-half times the  
combined stock and bond capitalization of the com-  
pany and as a result the stock has advanced rapidly  
selling yesterday up to 9 1/2.

NORTH CAROLINA'S  
NEW INSURANCE LAW

Many Complaints Have Been Coming  
in From Dissatisfied Agents Un-  
certainty Prevails

LAW MUST BE FOLLOWED

Is a Hasty Makeshift, Redrafted After Failure of  
More Draconic Measures—Law is Criticized.

Raleigh, N.C., July 14.—The new law applying to  
insurance which went into effect on the first inst., is  
full of trouble and annoyance to agents, and they  
have not been slow in voicing their complaints. Even  
at the present time much uncertainty prevails, but the  
recent circular of the Insurance Commissioner sug-  
gests that only a reasonable and conservative view  
will be taken of its requirements. The stamping of  
the policy with details of the rating schedule was at  
the time pointed out by insurance men as not only  
impracticable, but an absolutely needless innovation.  
It was shown subsequently that it would entail heavy  
and unnecessary expense upon both companies and  
agents, not only in the matter of reprinting all of the  
tariff, but in the employment of additional clerical  
force to carry out its useless exactions.

The co-insurance clause section of the law is an-  
other stumbling block, but apparently this has also  
been simplified by the good judgment of those hand-  
ling the question with the Insurance Department. The  
law says that companies cannot issue a contract  
subject to any form of co-insurance unless the "as-  
sured or his agent shall in writing request such co-  
insurance clause or provision, etc., etc." Of course,  
only one entirely unfamiliar with the practical de-  
tails of the conduct of a local agency would have in-  
jected into the law the requirements now causing the  
utmost concern and annoyance and producing