

DEFERRING RENEWALS OF AUTO LIABILITY

Policies Were Involved in Rate Speculation

New York, March 25.—Some of the largest automobile liability insurance companies on this question...

The attempt to revise at this time the automobile liability insurance form...

The present delay in issuing the cut-rate policy is therefore caused by the fact...

At a meeting of the governing body of the insurance exchange held here...

These familiar with the activities of the committee...

responsibility for fire. I believe the time is not far distant...

It is proposed first to require the party to pay the cost of the call on the amount...

The theory on which this is based has been long upheld in various countries...

A decrease in the number of fires will lead to lower insurance rates...

Boston, Mass., March 25.—Market of American Tin, 12 1/4 up 1/4...

Notices of Births, Marriages and Deaths

BIRTHS. ARCHAMBAULT—At 320 Quebec Ave. Montreal, the 21st inst., to the wife...

DEATHS. BOUCHARD—At 37 Rose de Lima St. Montreal, 1915, age 27...

YOUNG MAN READ

Journal of Commerce

COMMERCIAL MONTREAL

If you desire a newspaper that will cultivate your judgment and authority for your statements...

MANY EAST ASIATIC VESSELS ARE USING THE PANAMA CANAL

Washington, D.C., March 25.—The "Canal Record" just issued here, has the following to say regarding the movements of vessels of the East Asiatic Line through the Panama Canal:

The motorship Florida, of the East Asiatic Company (Aktieselskab Det Ostasiatike Kompagni of Copenhagen), held at Pedro Miguel Lock on account of the slide in Culebra Cut last week...

The Florida and the Jutlandia in returning through the canal were completing trips between Copenhagen and the west coast of the United States...

The seven westbound vessels aggregating 27,169 net canal tons, carried 43,766 tons of cargo...

Of the 13 transits, six have been from the Atlantic to the Pacific, and seven eastbound...

Ten of the company's 21 vessels are propelled by internal combustion engines...

THE CALIFORNIA EXPOSITIONS

The Grand Trunk and Grand Trunk Pacific Railways with their steamship and other connections, offer the traveler a choice of delightful routes...

From points in Eastern Canada the Grand Trunk provides exceptional facilities of reaching Chicago, where a choice in transcontinental routes is offered...

Handsome illustrated literature sent on application to M. O. Dufresne, No. 122 St. James Street, Montreal.

SHIPPING NOTES

La Gasconne sailed from New York for Havre with 1,500 horses destined for the French army.

Three hundred persons were drowned and four sailing vessels sunk during a heavy storm along the southern coast of Spain.

The outlook for the Canadian sealing season is unfavorable, as ice has held back the various fleets several times.

The opening of Kingston harbor for navigation took place to-day, the tug Stanton, of the Pyke Forwarding and Shipping Company, breaking the ice.

Hudson Maxim announces that he has perfected an invention making it possible for submarines to attack an enemy without showing even their periscopes.

The America, San Giorgio and Calabria have arrived at New York; the Northland is at Liverpool; the United States at Kirkwall, and the Italia, Casaria and Finland at Genoa.

The prize court of London ordered paid \$600,000 on American shipments of flour and wheat detained on board the Norwegian steamers Alfred Nobel, Kim and Bjornsen, and the Swedish steamer Fridland.

Through lack of shipping facilities the grain elevators of the Grand Trunk Railway at Portland, Me., contain over two million bushels of wheat...

During the week ended March 7, 10 vessels passed through the Panama Canal from the Atlantic to the Pacific, variously loaded with general cargo, coal, iron and steel...

Two lighthouses are ready for service in the river below Quebec. The C.G.S. Druid left Quebec to test the lights at Crane Island and the Beaujeu Banks.

To popularize the Panama Canal as a place of call for world tourists the canal authorities have given notice that yachts and other small pleasure craft will be permitted to lash together in passing through the waterway...

TWO BRIDGES ARE HOLDING BACK HUDSON'S BAY RAILWAY.

Le Pas, Man., March 25.—The Canadian Bridge Company, of Walkerville, Ont., has been given the contract for the steel cantilever bridge across the Nelson River at Manitow Rapids on the Hudson's Bay Railway.

The two bridges at Manitow Rapids and Kettle Rapids are responsible for holding back a completed railway to Port Nelson by next spring...

AMERICAN RAILROAD PRESIDENT SAYS BUSINESS IS IMPROVING.

New York, March 25.—W. H. Truesdale, President of Delaware, Lackawanna & Western Railway, after the monthly meeting of directors, said: "While earnings are only fair at present, there are indications that business all along the line is improving."

RAILWAY PLACES LARGE ORDER.

New York, March 25.—Toledo Railway and Light Co. has placed an order with Westinghouse Electric & Mfg. Co. for a 26,000 kilowatt turbo generator with all electrical equipment to cost about \$750,000.

ANTICIPATE FURTHER FEARS OF BEARISH POLITICAL ADVICE.

Chicago, Ill., March 25.—Wheat was under the influence of liquidation during the early trading. There seemed to be further fears of bearish political advice.

A favorable crop report on April 7th is looked for with no apprehension at present because of lower temperature in the northwest.

Corn continued heavy with no support of moment. Oats were weak with other markets and on outside liquidation.

New York, March 25.—Cotton market opened steady. May \$27 up 2, July \$29 up 5, Oct. 10.07 up 6; December 10.21 up 4.



MR. MORLEY DONALDSON, Vice-President and General Manager Grand Trunk Pacific.

The Charter Market

(Exclusive Leased Wire to Journal of Commerce.)

New York, March 25.—The steamer market was steady, and a fair volume of business was done in chartering in the various trades.

Sailing vessels are also wanted for lumber, coal and to European ports, but in the other transatlantic trades the demand has fallen off considerably.

Charters: Grain—British steamer Virent, 26,000 quarters from the Atlantic Range to a French Atlantic port, 105, heavy, 75 6d. April-May.

Italian steamer Angelo Parodi, 2,488 tons (previously), from Baltimore or Norfolk to West Coast of Italy, 45s. April.

Schooner Van Allens Boughton, 1,909 tons, from Virginia to the River Plate, 4s. April.

Miscellaneous—Norwegian steamer Hercules, 2,428 tons, from the Philippines to the United States, with general cargo 90s, on D. W., April.

Norwegian steamer Rigi, 1,164 tons, from New York to Copenhagen, with general cargo, lump sum, prompt.

British steamer King Howel, 2,822 tons, transatlantic trade, 9 or 12 months, 12s 6d. deliveries United Kingdom, April.

British steamer Largo Law, 2,541 tons, same, for nine months.

British steamer Indrawadi, 3,369 tons, from Huvela to New York, Philadelphia or Baltimore, with part cargo, 6s, prompt.

Barge Severn, 762 tons, from Jacksonville to New York with piling, pt.

NORTH PACIFIC EARNINGS.

New York, March 25.—Northern Pacific's February gross earnings decreased \$217,000. Operating expenses were \$667,000 lower, and the net operating income showed an increase of \$430,000.

TALK OF JITNEY BUS SERVICE AROUSES CALGARY ST. RAILWAY

Calgary, Alb., March 25.—If a jitney bus service is inaugurated in Calgary, Superintendent McCauley proposes to put on a three-cent fare service on his street cars and increase the number of cars in the central section of the city...

At the Montreal Chamber of Commerce yesterday a delegation was received from St. Henry, Ste. Cunegonde, and St. Joseph, wards, asking for support of their case before the Grand Trunk Railway Company...

NEW YORK CURB FIRM.

New York, March 25.—Curb market opened firm. Stores 9 1/4 to 9 3/4. Riker-Hegeman 7 1/4 to 7 3/4. Profit Sharing 3 1/2 to 3 3/4. W. Pac. 5 1/2 to 5 3/4. Atlantic Refining 5 1/2 to 5 3/4. Dome Mines 1 1/2 to 1 3/4. Anglo 1 1/2 to 1 3/4.

RAILROAD NOTES

According to C. P. R. advices there will be at least 30 per cent. of an increase in the western wheat crop this year.

The Interstate Commerce Commission has ordered the Louisville & Nashville to pay the Tennessee Copper Co. \$4678.18 for over-charges on shipments from Tennessee to Georgia.

Owing to opposition to a five per cent. increase in class and commodity rates in Illinois, tariffs providing therefor have been suspended until September 15 by the state railroad commission.

The spring meeting of the National Industrial Traffic League is to be held April 8 and 9 at Memphis, Tenn. The docket is to be distributed next Saturday, and will carry a number of important subjects for consideration.

Plans for a new union passenger station at Macon, Ga., have been approved by the state railroad commission. The building with track changes is to cost \$1,500,000 and is to be completed by September, 1916.

Thomas W. Nash, aged 85, a veteran land surveyor and railway engineer is dead at his home in Ontario. He acted as surveyor for many lines of railway in eastern Ontario, and for fifteen years was chief engineer for the Kingston and Pembroke Railway.

Mr. Morley Donaldson, vice-president and general manager of the Grand Trunk Pacific, left Montreal yesterday for the west. He has been in Montreal for about a week discussing with Mr. Chamberlain, the president, the future policy of the company in Western Canada.

The 5 per cent. loan of Dutch East Indian Railway Co. for \$1,000,000, issued at 95 1/2, has been largely oversubscribed, and the bonds have risen to 102 1/2. Another big loan will soon be made in Holland—a \$25,000,000 issue of 5 per cent. bonds by the Dutch East Indies.

At Pennsylvania annual election, the stockholders re-elected directors C. Stuart Patterson, Wm. Wood and Wm. H. Barnes for new terms of four years, and authorized directors to increase limit for issuing bonds by \$40,000,000, making \$170,000,000 the total limit under which new bonds may be issued.

Those who sold supplies to the St. John Valley Railway contractors, and the men who worked for the sub-contractors, are urging upon the Government the justice of their claims for an immediate settlement, and it is understood that the assurances they have received are somewhat of an indefinite nature.

According to a return just made by the Department of Railways of the Alberta Legislature, there are in the province now 4,997 miles of railway. During the year 1914 a total of 450 miles was constructed, of which 249 miles were built by the Canadian Pacific Railway.

The appeal of the Grand Trunk Railway against a judgment rendered by Mr. Justice Weir for \$100 in favor of Delphis Collin, for the loss of his son, who was killed on the level crossing at St. Bruno by an Intercolonial Railway train, which had running powers over the G. T. R. was commenced yesterday before the Court of Review.

Showmen in the United States are preparing to fight against a proposed charge of \$2 for parking all circus, theatrical and private cars for 24 hours or fraction of that time that the cars are stored on a sidewalk, no free time being allowed for loading or unloading.

At a meeting of representatives of 52 roads, approximately was given to a uniform home note card for empty and loaded freight cars, prepared by the Pennsylvania. Up to this time some roads have had no such card, and other lines varying styles.

J. H. Clark, superintendent of floating equipment of the Baltimore and Ohio, has been appointed also assistant general superintendent of the New York division and general superintendent of the Staten Island lines, succeeding W. H. Averell, who was advanced to general superintendent of Wheeling. Mr. Clark will transfer his office from Baltimore to St. George, Staten Island.

At the Montreal Chamber of Commerce yesterday a delegation was received from St. Henry, Ste. Cunegonde, and St. Joseph, wards, asking for support of their case before the Grand Trunk Railway Company, requesting that the elevation of the company's tracks within the city should begin this year, and that further steps should be taken to make the present level crossings safe by establishing guardrails to warn pedestrians and people in carriages and other conveyances, that trains were coming.

Further progress toward the signing of an agreement and contract between the New York Central and Buffalo terminal commission for new freight and passenger terminals is dependent upon the passage at Albany of the Horton bill now before the legislature, or a state wide canal lands bill, to cede to Buffalo in the former case, and to other cities in the latter, abandoned parts of the Erie canal.

The New York Central is ready to expend \$5,000,000 to \$70,000,000 for the Buffalo terminals, and other improvements which will solve more than 70 per cent. of the passenger handling and commodity carriage at that point, but the company will do nothing more in the matter until the question of canal lands is disposed of.

WEATHER MAP.

Cotton Belt—Partly cloudy, no moisture. Temperature 38 to 54. Winter Wheat Belt—Cloudy, some snow in Nebraska, Iowa. Temp. 22 to 40. American Northwest—Scattered snow in the Dakotas. Temp. 2 to 18.

CANADIAN RAILWAY EARNINGS PROMISE BETTER NET RESULTS

Some improvement was shown in Canadian railway earnings for the third week in March, but the volume of traffic, both freight and passenger, is obviously much below the level of the corresponding period last year.

As all the railways have succeeded in cutting down their operating expenses very materially, now that smaller decreases are being noted in the gross there should be a betterment in net earnings.

Table showing Canadian Pacific Railway earnings for 1915 and 1914, including columns for Jan. 7, Jan. 14, Jan. 21, Jan. 28, Feb. 4, Feb. 11, Feb. 18, Feb. 25, Mar. 4, Mar. 11, Mar. 18, Mar. 25.

Table showing Grand Trunk Railway earnings for 1915 and 1914, including columns for Jan. 7, Jan. 14, Jan. 21, Jan. 28, Feb. 4, Feb. 11, Feb. 18, Feb. 25, Mar. 4, Mar. 11, Mar. 18, Mar. 25.

Table showing Canadian Northern Railway earnings for 1915 and 1914, including columns for Jan. 7, Jan. 14, Jan. 21, Jan. 28, Feb. 4, Feb. 11, Feb. 18, Feb. 25, Mar. 4, Mar. 11, Mar. 18, Mar. 25.

TRANSACTIONS MUST BE CASH.

New York, March 25.—The following notice has been posted at the Stock Exchange: Referring to circulars in the matter of certificates of deposit for Chicago, Rock Island and Pacific R.R. Co., four per cent. due 2002 and reference in same that certificates of deposit will be exchanged on or before March 25, 1915, notice is given that all transactions to-day in same must be for cash.

LESSON IN COURTESY

Issued to Employees by President Elliott, of the New Haven Road.

Howard Elliott, president of the New Haven, has issued the following bulletin on "Courtesy." "Courtesy is a business asset, a gain and never a loss. Officers and employees, above all others, should be courteous. Use courtesy in all dealings with passengers, patrons, and one another. Railroad men help their company by being courteous. This railroad believes in courtesy. Even the discourteous like to be shown courtesy. Smooth away life's difficulties by being courteous. You will find your value increased by courtesy. Life is not so short but there is always time for courtesy."

TO BEGIN NEW RAILWAY.

Calgary, Alta., March 25.—The construction of the Bassano-Coronation Railway, 110 miles in length will shortly be commenced by the firm of Grant, Smith & McDonnell Company.

RAILROADS.

CANADIAN PACIFIC

EASTER EXCURSION. \$11.45 - - Boston and Return. Going April 1st, Return April 12th.

TRAIN SERVICE. 9.30 a.m. 8.50 p.m. Daily.

PANAMA-PACIFIC EXPOSITION. REDUCED FARES. LOS ANGELES, SAN FRANCISCO, SAN DIEGO, NORTH PACIFIC COAST. NOW ON SALE.

TICKET OFFICES: 141-148 St. James Street. Phone Main 8152. Windsor Hotel, Place Viger and Windsor St. Stations.

GRAND TRUNK RAILWAY SYSTEM. EASTERN EXCURSIONS. BOSTON and Return - - \$11.45. NEW YORK and Return - - \$12.30. Going April 1; return limit, April 12.

CITY TICKET OFFICES: 122 St. James St. Cor. St. Francois Xavier—Phone Main 6905. Windsor Hotel. Uptown 1157. Bonaventure Station. Main 1229.

STEAMSHIPS.

CUNARD LINE. CANADIAN SERVICE. Sailings from Halifax to Liverpool—ORDUNA (15,500 tons) Apr. 19th.

For information apply to THE ROBERT REFORM CO., LIMITED, General Agents, 20 Hospital Street. Steerage Branch, 23 St. Sacramento St. Uptown Agency, 550 St. Catherine Street West.

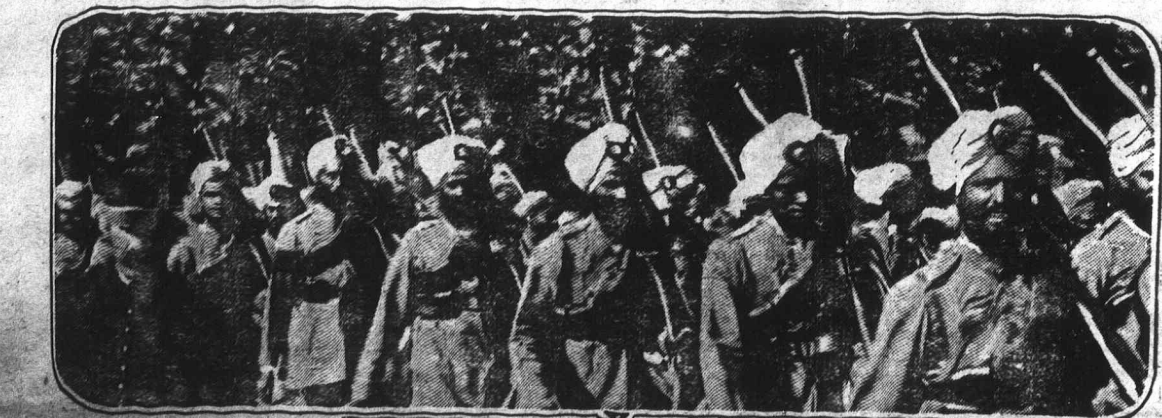
GERMAN RAILROAD TRAFFIC DURING MONTHS OF WAR

The American Association of Commerce and Trade of Berlin, in a bulletin, has the following to say of railroad traffic in Germany:

A conspicuous sign of Germany's economic strength is indicated in the further improvement of the railway traffic and earnings. The earnings in the first months as compared with the corresponding months in the previous year, expressed in relative percentage (percentage of previous year's figures) are given in the following table:

Table showing German railroad traffic earnings by month from August to January, with columns for Pass. Service and Freight Service in p.c.

These figures indicate an increase in the passenger service and an apparent decrease in the freight earnings in the month of January. It should be noted, however, that the month of January, 1915, records one Sunday more and one work-day less in comparison with 1914, which fact will explain the apparent decrease.



Indian troops who are now fighting in France and Flanders. These men have done splendid work in the trenches.