

INCREASED VALUE OF FURNITURE.

It is a notable feature of the London "Times" review of fire insurance, that special attention is called to the increase in the prices of furniture. This is a fact that probably has not impressed itself upon the minds of the general public as much as has the advance in food prices, as people do not purchase furniture every day as they do groceries and meats. Yet statistics issued by the United States Department of Labor show that in this country also prices of furniture have risen more in the past five years than have the prices of any other of the leading necessities. From surveys of prices in eighteen leading ship-building cities on the Atlantic, Gulf and Pacific coasts and the Great Lakes, the Department of Labor finds that prices of food, clothing, rents, fuel and light, furniture and "miscellaneous" have risen 76.76 per cent between the first half of 1914 and the first half of 1919. In the same period in these cities clothing has advanced 127.74 per cent and furniture has advanced 129.62 per cent in price. The larger part of "household goods" consists of furniture and clothing. If prices have risen to the same extent throughout the country as in these ship-building cities, the householder who had his goods insured for \$1,000 in 1914 needs over \$2,200 of insurance to protect the same amount of goods of the same quality now.

NEED FOR LARGER FIRE POLICIES.

The necessity of increasing the premium income of fire insurance companies, by inducing policyholders to take out insurance more in keeping with the present increased value of their property, is urged by the New York Journal of Commerce. The increase in expenses cannot be prevented. They are going up in every other line, and insurance is subject to the same natural laws as other enterprises. There is no reason to look for any marked change in the volume of losses, at any rate not for a reduction in losses, while prices are advancing. The only way in which the situation can be met satisfactorily is by increasing income. Either rates must be raised or a larger volume of business must be done, with only a slight increase in expense over what it would cost to handle the present volume. There is little doubt that rates ought to be readjusted. As much was intimated by one of the commissioners who recently joined with others in recommending the immediate taking off of the surcharge. But there is one other way to increase premium income, to the advantage of the agents, the companies and the public. That is by inducing assured to carry insurance more in keeping with the present value of their property. The amount of insurance carried has been largely increased since the middle of 1917, but it is very doubtful if the increase has kept pace with the increase in values. The average man does not know how much his property has increased in value, measured by dollars. The average man does not keep an up-to-date inventory of his belongings. Under the spur of the sudden rise in price following the entry of the United States into the war thousands of householders and others did increase their insurance, but since that date there have been further increases in values, and it is time for another revision.

GRAND TRUNK RAILWAY SYSTEM AT TORONTO EXHIBITION.

Mr. H. R. Charlton, of the Grand Trunk System, has just returned from Toronto where he has been superintending the installation of the Grand Trunk Exhibit in the Railways Building at the Canadian National Exhibition. Mr. Charlton stated that this year a change had been made in the general scheme that has hitherto been followed in the Grand Trunk display, and, instead of having the entire country represented with a showing of the natural resources and agricultural products,

they have confined their endeavors to an art exhibit, depicting the many interesting phases of the development and attractions of Canada with pictures and photographic transparencies. There will also be a very fine display of mounted fish and game, and large photographic reproductions made from direct negatives taken at the hunting grounds. As there are approximately ten thousand hunters who go up into the "Highland of Ontario" in October and November this display will be interesting to many of them. Recent catches of speckled trout and small mouth black bass have been sent down from Algonquin Park and have been frozen into large cakes of artificial ice. These cakes of ice will be enclosed in glass cases so that visitors may see the fish to perfection. Large panoramic photographs of London, Ontario, taken from an aeroplane, are another interesting feature. The special opportunities and advantages offered by the Industrial Department of the Grand Trunk are also given a prominent place in the exhibit, and information will be furnished to interested parties respecting vacant factories, choice locations for factories and warehouses, available waterpowers, etc. The scheme of decoration followed this year is a pleasing combination introducing the Prince of Wales colors (Royal blue and gold) with His Royal Highness' insignia consisting of the three ostrich feathers in evidence.

FOSTER FLAX GROWING.

An interim report of the Empire Flax Growing Commission declares it is essential that the British government's efforts to foster a revival of flax growing in the United Kingdom and extend its cultivation within the Empire which has achieved a considerable measure of success should be continued until the full value is derived from the industry. The scheme for the supply of fibre seed from western Canada should continue until such a time as owing to the return of normal conditions or the development of other sources of supply the question of a seed supply for the United Kingdom is put on a permanently satisfactory basis.



A SESSION OF THE COURT OF KING'S BENCH (Crown Side), holding criminal jurisdiction in and for the DISTRICT OF MONTREAL, will be held in the COURT HOUSE, in the CITY OF MONTREAL, on Wednesday, the TENTH DAY OF SEPTEMBER NEXT, at TEN o'clock in the forenoon.

In consequence I give PUBLIC NOTICE to all who intend to proceed against any prisoners now in the Common Gaol of the said District, and others, that they must be present then and there; and I also give notice to all Justices of the Peace, Coroners and Peace Officers, in and for the said District, that they must be present then and there, with their Records, Rolls, Indictments and other Documents, in order to do those things which belong to them in their respective capacities.

L. J. LEMIEUX,

Sheriff.

Sheriff's Office,
Montreal, 20th August, 1919.

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A Little Nonsense

SO DO WE ALL.

An ad. in the Philadelphia Public Ledger:

"Bailey, Banks and Biddle Co.

Watches for Women

of Superior Design

and

Perfection of Movement."

"So," remarks D. C., who sends the clipping, "so do we all!"

At a certain hospital they are having a good laugh at the expense of a certain physician who had sent a patient home as convalescent. He instructed the man's wife to call on him next morning at the hospital and report. In due time she called up and said: "He has been feeling very badly. I do everything I can to please him, but nothing seems to satisfy him." "But you wouldn't say his condition was critical, would you?" demanded the doctor. To which the woman replied: "It's worse than critical; it's abusive."

A stylish dressed woman entered the restaurant. The waiter handed her a bill-of-fare written in French and said: "Please mark off the dishes you wish to order." Could a woman, dressed in the height of fashion, confess that she was unable to read French? Taking the pencil, she made a few dishes, and the order read: "Dinner, 75 cents," "June 20," "Vegetables," "Please pay at the desk," "No tips." The waiter brought her a beefsteak and chip potatoes, but she did not dare to raise a word in protest.

The lady lecturer had got her second wind. She was going strong.

"Yes," she cried, waving her arms, "women have been wronged for ages. They have suffered in a thousand ways."

She paused a moment to let this momentous statement sink in.

"There's one way which they have never suffered," breathed a meek little man.

The lady lecturer fixed him with baleful eyes.

"And what is that?" she hissed.

"They have never suffered in silence."

Gr-rr-r-h! The train drew up with a mighty crash and shock between stations.

"Is it an accident? What happened?" inquired a worried-looking individual of the conductor.

"Someone pulled the bell-cord!" shouted the conductor. "The express knocked our last car off the track! Take us four hours before the track is clear!"

"Great Scott! Four hours! I am supposed to be married to-day!" groaned the passenger.

The conductor, a bigoted bachelor, raised his eyebrows suspiciously.

"Look here!" he demanded. "I suppose you ain't the chap that pulled the cord?"

A. B. SEE

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