

ADRIAN PACIFIC PASSENGER SPECIAL... WINDSOR HOTEL... RAILWAY SERVICE TO CHICAGO... ALBERTA COMPANIES... LIFELINE... BOSTON LINE... WINDSOR HOTEL... RAILWAY SERVICE TO CHICAGO... ALBERTA COMPANIES... LIFELINE... BOSTON LINE...

Fire Prevention Warnings Effective Chief Tremblay Already Sees Improvement in City—People More Careful

CLEANING-UP AT HAND Fire Department to Take No Active Part in Campaign Chief Tremblay Sees Improvement in City—People More Careful

Notes of Interest Exhaustive tests have been carried out by the National Fire Prevention Association...

Alberta Companies Earn Big Profits Year 1913 According to Recent Report Breaks All Records in Western Province

LIFE INSURANCE GROWS Most of the Life Insurance Companies Have Only Recently Gone Into the Western Field but their Business is Growing Rapidly.

LIFE INSURANCE WIDENING WORK Companies Should Legally be Allowed to Take Care of Sick Policy Holders.

LIFE INSURANCE WIDENING WORK (Continued) A wider view of the work of life insurance was given to local insurance men...

LIFE INSURANCE WIDENING WORK (Continued) A well-known life insurance man in this city, in speaking on the remarks of Senator Tully...

INCENDIARISM SAID TO BE DECREASING IN CITY

Mr Emond Secretary of Fire Commission, Says that There is Less Incendiarism than Last Year at this Time

MANY FIRS HAVE BEEN INVESTIGATED More Investigations Were Made This Spring than Last, but No Prosecutions Resulted—Evidence Hard to Procure

Statistics for the first four months of this year, compiled by Mr. E. Emond, Secretary of the Montreal Fire Commission, show a considerable increase in the number of fires that have occurred...

Up to the end of March the increase in the number of fires was 103, while the increase in the number of investigations was 69, and 177 witnesses were examined...

TABLE OF FIRE LOSSES IN CANADA AND UNITED STATES April Shows Marked Improvement Over Previous Months Of This Year, Although Figures Are in Access Of Those of April Last Year

MARCH WAS VERY BAD MONTH Lou Far in Excess of the Same Month during the two Previous Years—January and February of 1912 Were Two Worst Months.

TABLE OF FIRE LOSSES IN CANADA AND UNITED STATES (Continued) The fire loss of the United States and Canada for the month of April, as compiled from the carefully kept records of The New York Journal of Commerce...

Lord Rosebery on Sin of Non-Insuring Speaks at Anniversary of Scottish Widows' Fund Life Assurance Society

INSURANCE ONCE A SIN It is Now a Sin Not to Insure—The System Speaks For itself and Needs Nothing Added to Emphasize It.

INSURANCE ONCE A SIN (Continued) The system speaks for itself, and the greatest of orators that ever lived could not embellish it. They could explain it, but they could not add to it...

HEAVIEST LOSS OF MONTH—Branford, May 10.—With a loss of \$25,000, fully covered by insurance, the main plant of the Canada Glue Company, located about two miles from the city, was totally gutted on Saturday night.

Ontario Agents Must Pay Tax New York Fire Loss Decreasing

Ontario Insurance Amendment Act Contains Many Important Changes

AUTOMOBILE INSURANCE Fee to be \$3, and no Business is Authorized Except by a Certificate Issued by Registrar—Heavy Fine to Offenders.

CHIEF'S REPORT GOOD Over 85 per cent. of the Fires in New York City Last Year Were Confined to Place of Origin. The Chief of the Fire Department, John Kenyon, has just completed the compilation of very complete and interesting statistics regarding fires and fire losses in Greater New York...

PERSONALS Mr. Robertson Macaulay, President of the Sun Life Assurance Company, will lay the corner stone of the company's new building on Dorchester street next week.

PERSONALS (Continued) Mr. Kenneth Stanton, son of Mr. J. C. Stanton, of the city agency of the Sun Life Assurance Company, is one of the most successful agents in the Montreal office.

PERSONALS (Continued) General W. B. Melick, general manager of the Western Assurance Company and British America Assurance Company of Toronto, is at present in England on business.

INSURANCE COMPANIES AND MEXICAN TROUBLE Fire Insurance Companies Limit Risk—Life Companies do Little Business with Mexicans, but with Europeans.

INCOME INSURANCE NOW NECESSARY Charles Sovel Declares This Type of Insurance is Profitable—Mite from Mining Struck.

INCOME INSURANCE NOW NECESSARY (Continued) Speaking before the first New England Congress of Life Underwriters in Boston last week, on "Monthly Income Insurance," Charles W. Sovel of Pittsburgh, former president of the National Association of Life Underwriters, said:

INCOME INSURANCE NOW NECESSARY (Continued) Only yesterday it was coined, this dime at American speed in dissipating inherited money. To-day it has allured the young man of the city who has outstripped the job. It takes nothing like three generations now-days for the money to get away...

INCOME INSURANCE NOW NECESSARY (Continued) The little phrase "payable monthly" so recently put into the income policies, is the great by-product of family protection. It is like Singer's sewing machine, which is the only one that gives and gives and gives...

THE CATCH—A woman once called up a life insurance office and asked: "Is it true you will insure my house for \$1,000 if I pay you \$5?" The reply was in the affirmative. "But would you assume custody into the origin of the fire?" she asked. "Oh, yes," was the affirmative. "Oh, yes," she said in disgust. "I knew there was some catch in it."

Public Notice is hereby given that under the Quebec Companies Act...

Public Notice is hereby given that under the Quebec Companies Act, the following companies have been liquidated...

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Journal of Commerce

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CAUSES OF EMIGRATION TO CANADA.

The present movement of population from Europe to Canada is, with few exceptions, attributable almost entirely to economic causes.

This does not mean, however, that emigration from Europe is now an economic necessity. At times in the past, notably in the famine years in Ireland, actual want forced a choice between emigration and literal starvation.

The purely economic condition of the workers in Europe is generally very much lower in Europe than in Canada. This is especially true of the unskilled laborer class, from which a large proportion of the emigration to Canada is drawn.

Canada's nearness to world markets in discussing the economic and other advantages which are bound to follow the opening of the Panama Canal.

The frequency of available data relative to wages in many European countries makes a satisfactory comparison with wages in Canada impossible.

Table with 3 columns: Country, Wages, and other metrics. Rows include Bohemians, Bricklayers, Carpenters, and Laborers.

WAR DOES NOT PRODUCE GOOD TIMES. Business men throughout the United States are discussing with a good deal of interest the pending struggle between their country and Mexico.

new immigrants come, on the whole, very cheaply than the low wages have practically as great a purchasing power as the higher wages in the United States and Canada.

Next to the advice and assistance of friends who have already emigrated, the propaganda conducted by steamship ticket agents is undoubtedly the most important immediate cause of emigration from Europe to Canada.

There is at present an agreement among the larger steamship companies which, in a measure, regulates the distribution of the traffic and prevents unbridled competition between the lines; but this does not prevent the vigorous and widespread hunt for steamer passengers which is carried on throughout the chief emigrant-furnishing countries.

The worker should receive a cordial welcome to Canadian shores so long as he is of the right type. Canadians ought not to affect the airs of superiority over incoming settlers of other nationalities.

It is understood that the payments to the directors, according to advice received, will be reduced to 10 per cent of the amount of the stock.

Bank securities were particularly steady, there being almost no variation in price.

The weakness in Amsholden preferred, which developed in the late trading yesterday, when the stock was offered at 100 cents, was not followed by other province issues.

Bank stocks steady. Bank securities were particularly steady, there being almost no variation in price.

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to be productive of much good not only in the plans and movements which will result from the gathering, but from the publicity which such a meeting will attract.

Does Uncle Sam look upon the Mexican situation in a spirit of meditation or of meditation?

THE MAN WHO OWNED HUD- DERFIELD. The death of Sir John Ramsden, the Yorkshire Baronet who owned the land on which Huddersfield is built, has led to much discussion of British land system and of the need for improving it.

DAYLIGHT SAVING AND CALENDAR REFORMS. A food fad of discussion is going on in the papers at the present time over the question of Daylight Saving.

THE PANHANDLE FIELDS. The Panhandle field, one of the rapidly growing oil fields in Texas, is rapidly being developed.

HONESTY VS. GAS METERS. Every once in a while something comes up that is calculated to jar one's honest belief.

BRITISH COAL OUTPUT. The United Kingdom produced 287,411,881 tons of coal during 1913. This total was the highest on record.

A LITTLE NONSENSE NOW AND THEN. Why has your wife decided to give up the European trip she was contemplating?

INSURANCE DAY AT SAN FRANCISCO. The entire side of an Insurance Day in connection with the Panama Canal Exposition at San Francisco is timely.

business and cause the service to deteriorate. These two classes of results, resulting from different immediate causes, are not dissimilar in their ultimate result.

TRANSPORTATION TROUBLES. THE WAY OUT. (By E. S. Siggart.) Article 2 (Continued.) The creation of the Interstate Commerce Commission of the United States has brought about a profound and permanent change in the railway situation of that country.

It must be admitted that there has been great energy, equally great has been much public spirit shown by the Interstate Commerce Commission.

Part of World Movement. It must be admitted that there has been great energy, equally great has been much public spirit shown by the Interstate Commerce Commission.

Steel Trade Conditions. Conditions in the steel trade in Canada have not yet shown any improvement.

Bank Stocks Steady. Bank securities were particularly steady, there being almost no variation in price.

Scalping Toronto Railway Rights. (Special to Journal of Commerce.) Toronto, Ont., May 12.—The character of the local market was not changed by any particular news.

Foreign Grain Markets. New York, May 12.—The foreign exchange market opened with a steady but not a new high on the movement.

What City Planning is. City planning is simply the exercise of foresight as to what the city and its environment will be in the future.

A BILLION BUSHELS OF WHEAT. Figures that can be made on the basis of the farm conditions exhibited in a recent Government crop report read like a fairy tale.

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Dominion Iron Again Weaker. Dominion Iron and Steel Corporation's stock is again weaker.

Mayor on the Street Had it that President Plummer Would Resign. Toronto Mayor James H. Plummer is reported to have said that if he were elected President, he would resign.

Conditions Under Which New Stock to be Issued will be Published Wednesday. The Montreal Stock Exchange is expected to publish conditions for the issue of new stock on Wednesday.

Mr. Plummer's Resignation. J. H. Plummer has repeatedly expressed his desire to be relieved from the responsibility of his office.

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OGILVIE FLOUR DIVIDEND. The Ogilvie Flour Mills Co. has declared a quarterly dividend of 10 per cent.

DOMINION IRON AGAIN WEAKER

Plummer on the Street Had it that President Plummer Would Resign

TORONTO RAILWAY

Condition Under Which New Stock to be Issued will be Published

Steel Trade Conditions.

Bank Stocks Steady.

SCALPING TORONTO RAILWAY RIGHTS

(Special to Journal of Commerce.)

Foreign Grain Markets

OGILVIE FLOUR DIVIDEND

NEW EXCHANGE MEMBER

MAY INFRINGE THE MONROE DOCTRINE

German Financiers Make Two Million Dollar Loan to Haytian Government

NAVY WANTS GOODS

Bids Asked For Large Quantities of Canned Goods For Ten Day Delivery

Proxies Lacking to Carry By-Law

Mexican Northern Power Meeting Had to be Adjourned

CANADIANS WERE LAST

But Sufficient English Proxies Will be on Hand to Support Creation of \$3,000,000 prior Lien Bonds.

Details of Proposal.

NUMBERING CUSTOMERS

OTIS ELEVATOR CO.

NEW YORK'S TONE Generally Firm

ROCK ISLAND BUYING

Siege Extended to October's End

That Condition in Brazil Is Accompanied By Rigorous Censorship

GOVERNMENT HARD UP

Guarantees Suspended.

Are Particularly Angry.

Afternoon Board.

MONTREAL UNLISTED

CANADIAN RAILWAYS MAKE BETTER SHOW IN EARNINGS.

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CHICAGO LIVE STOCK.

NEW YORK STOCKS

NEW YORK CLOSING PRICES.

Steel President

Weak Accounts in Grand Trunk's Were Taken into Strong Hands on the London Stock Exchange

BRITISH RAILS STRONG

Support Extended to C. P. R.—Sentiment in American Rails Appeared Cheerful.

LONDON CLOSING PRICES.

MR. MCGIBBON IN CHICAGO.

COMMERCIAL BAR SILVER.

LONDON HOUSE EMBARRASSED.

COTTON COMPANIES WILL HOLD ANNUAL MEETINGS.

A SESSION OF THE COURT OF KING'S BENCH

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NEW YORK STOCKS

NEW YORK CLOSING PRICES.

NEW YORK STOCKS

LONDON HOUSE HAS ASKED ASSISTANCE

Said to Have Extensive Canadian Connections—Large Losses Incurred.

AMERICAN OIL COMPANIES OPERATING IN MEXICO.

MOTREAL STOCKS

LONDON CLOSING PRICES.

MR. MCGIBBON IN CHICAGO.

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NEW YORK STOCKS

NEW YORK CLOSING PRICES.

NEW YORK STOCKS

New York's Tone Generally Firm

With Standard Mines Ranging Above Monday's Final Prices

ROCK ISLAND BUYING

Business in Wall Street Came at Times Almost to a Complete Stand Still

KNOX MOTORS COMPANY.

Dividend Notices

THE QUEBEC BANK.

THE BANK OF TORONTO.

BANK OF MONTREAL

UNION BANK OF CANADA.

THE BANK OF OTTAWA.

Dividend No. 81.

Dividend No. 108.

American Wool Handling Poor Losses of Live-Extent of Output Stock are Heavy and Mill Capacity

Investigation into Methods of Handling Now Being Made by United States Approximately Ninety Per Cent of Loss was From Cholera Flour Milling Industry Ranks as Second most profitable in Dominion

FOUR THINGS NEEDED A HIGH AVERAGE 36,000,000 BBLs A YEAR

Separation of the Different Wools Necessary and Only About Sixty Per Cent of Value is Recovered in Sack It Separately.

A preliminary report of the investigation into the methods of marketing American wool, now being conducted by the United States Department of Agriculture, indicates that from 10 to 20 per cent of the value of the crop is lost annually through the neglect of a few simple measures.

Figures prepared by the Bureau of Statistics and based on reports from 382 growers, who shared in 1912 a total of 2,269,085 sheep, show that at the present time about one-half of the flock owners sack ewe lamb and buck wool separately, about 60 per cent separate the black fleeces and tie with paper twine, and less than one-half put tags in separate sacks.

The remedy, the investigators declare, is to raise the reputation of a locality by an agreement among the wool growers not to allow any poorly handled wool to leave the community.

TYPEWRITER TRADE

But Introduction of New Models Has Quietly Taken the Market Considerably.

The net earnings of the Remington Typewriter company for the year ended Dec. 31, 1912, were \$1,751,577, as compared with \$1,745,775, a decrease of \$5,802.

Interest and depreciation were \$527,893 as compared with \$440,837, an increase of \$87,056 which reduced net income to \$1,224,684, a decrease of \$110,000 from 1912.

The following shows the net income of the company in 1912 and 1913, as compared with the net income for the last five years:

The capitalization of the company consists of \$4,000,000 7 per cent cumulative first preferred stock, \$5,000 5 per cent cumulative second preferred stock and \$10,000,000 common.

The profit and loss deficit on Dec. 31, 1913, was \$1,385,643, March there was a loss in gross revenues of about \$650,000, and a deficit of \$215,300, after deduction of expenses and taxes, an increase of about \$1,500,000.

Operating expenses of all the Eastern railroads have been much higher for a long time, as a result of legislation, increased wages, higher cost of materials, etc.

If the carriers are granted an increase in rates the "Big Four" is one of the companies that will reap substantial benefits.

For the fiscal year ended Dec. 31 last, the company reported a deficit after charges and before dividend deductions of more than \$2,627,000, and nearly \$3,000,000 after payment of preferred dividend.

Rests with Progressive Individuals to Bring Conditions up to Standard That Will Be Benefit to all

The Bureau of Statistics of the Department of Agriculture has received estimates from its correspondents and agents concerning losses of live stock from diseases and from exposure during the past year, and their relative condition April 1, from which the following summary is made:

The losses of swine from disease are estimated at 119 to every 1,000 hogs in the country, an excess last year's heavy loss of 110 per 1,000, and the average yearly loss in the preceding 10 years of 54.9 per 1,000.

Losses from exposure are estimated at 1.93 bushels of wheat per acre, which compares with 20.5 similarly estimated last year's losses from exposure are estimated to be 10.9 per thousand, which compares with 14.1 similarly estimated last year's losses from exposure are estimated to be 10.9 per thousand, which compares with 14.1 similarly estimated last year's losses from exposure are estimated to be 10.9 per thousand.

Losses of sheep from disease during about 21.7 per thousand, which compares with 24.6 similarly estimated a year ago, and 22.2, the 10-year average, which compares with 21.2 per thousand, which compares with 21.2 per thousand, which compares with 21.2 per thousand.

BIG FOUR TAKES UNDERLYING LIENS

Will Not Offer Additional Bonds Until Benefits of Work Recently Done Become Apparent in Earnings

New York, May 11.—It is understood that there will be no public offering for the present of the \$4,161,000 five per cent bonds of the Cleveland, Chicago and St. Louis Railway Company which are authorized by the Ohio Public Utilities Commission to cover a like amount of St. Louis, Kansas, Cincinnati and Indianapolis Railway Company.

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Bank President

GLEANED FROM MANY SOURCES

A motion, looking to the immunity from blockade in time of war of all vessels owned privately, was introduced in the Imperial House of Commons last week.

The Canadian Pacific Railroad steamer will make Manila a port of call to and from the Orient.

The United Fruit Company has now active operation a weekly service between Boston and Havana.

A floating shipyard at New Orleans is planned with \$5,000,000 capitalization, the plant to have entirely electric power and employ a thousand men.

A Boston shipping firm has ordered stopped the building of two steamers by the Fore River Shipbuilding Co., who rolled by American companies.

It is the loss of a copper as to whether the automobile gets the greatest amount of gratuitous advertising.

Stockholders of the Kelly-Springfield Rubber Tire Company have voted to increase the capital from \$1,149,500 to \$1,259,000.

In a recent test of wire, wood and steel wheels, conducted by the University of Michigan, the steel wheel was victorious.

The statement has been made by John N. Willys that his Overland plant at Toledo has turned out 40,000 cars of the 50,000 mark with a valuation of \$400,000, and he expects that the 50,000 mark will be passed before the fiscal year expires.

Clarence B. Bowen, a wealthy Chicago stock broker, was arrested in Philadelphia, accused of eloping with a 17-year-old girl. He had \$15,000 on his person.

A patent has just been granted for a new type of spectacles, in which are provided a row of three or more vertically arranged non-contiguous slats or screens.

Shipping along the coast of Newfoundland is almost at a standstill because of an ice blockade.

The Italian Ministry of Education will spend \$15,000,000 for public school buildings in four years.

The personal estate of Frederick Weyerhaeuser, the lumber king, is valued at \$37,000,000. His will makes no mention of his vast timber holdings.

The statistical report of traffic through the St. Mary's Canal for the month of April, 1914, shows a total freight movement of 774,520 tons, as compared with 1,905,555 tons in April, 1913.

Canada burned up nearly \$2,000,000 of created wealth during April, 1914.

It is estimated that a daylight saving bill if put into force in Great Britain would effect a saving of \$12,500,000 a year in agricultural lighting.

The cost of maintaining a first-class passenger liner has risen since 1904 from something less than \$500,000 a year to nearly \$1,000,000, and the Erie and Erie authorities are trying to reduce this heavy cost.

To Work Oil Field in China

Mr. Nanton Joins C.P.R. Directors

Might Lead Bankers to Seriously Consider Advantage of Chinese Investments

AMERICAN ENTERPRISE HOLDS MANY OFFICES

American Firms in Other Lines of Business Have Also Given Considerable Attention to Stand-Oil Co's Activity.

World-wide attention has been attracted by recent announcement that Stand-Oil Company of New York had entered into a contract with the Chinese Government whereby a partnership was formed for the working of the Chinese oil fields.

The great nations of the world, other than the United States, which have been concerned over the question of a fuel supply, hardly look with favor on an agreement which promises the production of petroleum controlled by American companies.

Aside from the oil question, bankers throughout the world, and especially in the United States, have been furnished an example of an enterprise which might well lead them to consider seriously the advantage of Chinese investments.

The statement of W. E. Bemis, vice-president of the Standard Oil Company of New York, who has been in England, considered the Chinese field for development in the world seems to have some foundation when it is considered that China has a population of 400,000,000 people.

From the view of its probable effect on the world's petroleum situation, this move by Stand-Oil is probably one of becoming one of the biggest factors in the oil world.

China's mineral resources are absolutely unexplored. Geologists who have examined the Chinese fields are confident over the probabilities of a great oil production in this country.

Officially announced that the company is ready to spend millions of dollars in an effort to develop the oil fields. This would seem to indicate an effort to develop the oil fields.

It is pointed out that the Chinese undertaking is by no means a new thing. It has been made public that a decision on the part of the company to spend several millions of dollars in China is not sufficient ground for such a conclusion.

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Oil Men Seeking Aid

New York—Meeting of representatives of 68 oil companies operating in Mexico, including all big interests of the Standard Oil Company, will be a committee of five to request President Wilson, to take steps to insure unmoiled resumption of operations.

Standard Oil man recently remarked that the Asiatic company was a rival of the Standard Oil Company, and that the Standard Oil Company was a rival of the Standard Oil Company.

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LOCAL CHEMICALS REMAIN STEADY

Importations are now coming forward but are light

Oil prices are firm

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Mr. Nanton Joins P.R. Directorate

LOCAL CHEMICALS AND DRUGS REMAIN STEADY AND QUIET

Cheese Market is Depressed

PROMINENT PAINT MAN

Grain Reacted After Mid-Day

INDO-CHINESE OILS BECOMING BIG IMPORT ITEM TO STATES

Winnipeg Stock Exchange

AMERICAN DRUG TRADE

Heavy Stocks of New Zealand Cheese Afloat

EXPORT ARE SLOW

Despite Disappointing Cables Market Took Strong Start

THE LINEN MARKET

OLDS MANY OFFICES

OLDS MANY OFFICES

THE COTTON MARKET

THE COTTON MARKET

NEWS FAVORABLE

TRADE IS HIGH

On Many Boards

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