

P. C. IN U. S. ON BRITISH SHIP Gain in Export Commerce of German and Austrian Merchant Marine. The published records of American exports to the various nations for the year 1914 shows the remarkable increase in the amount of goods made by French, Italian, and other nations for the month of July. The value of the goods shipped to the United States for the month of July was \$1,146,695, compared with \$1,099,920 for the same month in 1914. The value of the goods shipped to the United States for the month of July was \$1,146,695, compared with \$1,099,920 for the same month in 1914.

CANADA'S BORROWINGS FROM BRITAIN FELL TO \$5,475,000

New capital raised in Britain for private enterprise during the first half of the current year has been absorbed for the most part within the British Empire, according to the Economist, the total in 1915 to the end of June was £72,800,000. This was only half the total during the same period in 1914, when it reached £152,349,000. In 1913 the total was £120,360,000. Of this year's new issue £23,785,000 was devoted to enterprises within the United Kingdom, an increase of £9,000,000 over last year, while British possessions received £20,507,000, compared with £70,253,000 in 1914. Canada received only £5,475,000, compared with £38,771,000 for the first six months of 1914. The effect of the Treasury restrictions on new issues within the Empire is well illustrated in the following table, which gives the geographical distributions of the capital raised:

Table with 2 columns: First half 1914, First half 1915. Rows include United Kingdom total, British possessions, Australia, Canadian Dominion, India and Ceylon, South Africa, and Other British possessions.

The above table includes neither Treasury bills nor the new war loan, nor loans to the Allies. Were all these added the figures this year would be swollen enormously. The Treasury, the Economist says, has exercised a severe, if not always an intelligent, control over company issues in order to conserve the national resources for war loans.

L'Habitation Economique, Inc. Public notice is hereby given that, under the Quebec Companies Act, letters patent have been issued by the Lieutenant Governor of the province of Quebec, bearing date the twelfth day of July, 1915, incorporating Messrs. Louis Philippe Lessard, accountant, Joseph Elias Michaud, accountant, Joseph Seraphin Lamouroux, paymaster, Almeo Rodolphe Piquin, agent, Zeno Galerneau, clerk, of the city of Montreal, for the following purposes:

To carry on the general business of a real estate and investment company in all branches thereof; To acquire lands in this province and erect thereon dwelling houses with convenient improvements and destined to be let at moderate prices;

REAL ESTATE Miss Anna Couture sold to Olympe Cournoyer lot 29-479, village Hochelaga, containing 2,375 feet, with buildings on Cuvillier street, for \$5,000. Mrs. Oscar G. Lemoyne sold to Joseph Bonhomme lot 2-122, Village Cote Visitation, containing 25 in front, with buildings on Parthenais street, for \$5,500.

PERSONALS Mr. F. H. Ahern, of Quebec, is at the Windsor. Sir Rodolphe Forget left last evening for Murray Bay. Mr. J. A. Tessier, of Three Rivers, is at the Place Viger.

EDUCATION IS ONLY FIRE WASTE REMEDY Carelessness and Over Insurance Contribute to Causing Canada's per Capita Loss of \$3.15 INCENTIVE TO HAVE FIRES

Canada has now the distinction of having the highest per capita loss by fire of any country in the world, said Mr. W. H. Schmalz, manager of the Economical Fire Insurance Co. in a recent address before the Board of Trade at Berlin, Ont. In 1914 this loss reached the enormous figure of \$3.15. The United States follows a close second with something like \$2.55, while in European countries the proportion ranges from .90 down to .20 Germany having the lowest loss per head.

REAL ESTATE

Edouard Gohier sold to La Corporation de la Ville de Cartierville lot 31, Parish of St. Laurent, containing 70 feet in front and fronting on the public road, for \$3,000. Hector Vinet sold to Frs. Xavier Dion lots 405-20, 21, Parish of La Longue Pointe, each lot measuring 25 by 90 feet, with buildings, fronting on the public road, in the Mercier Ward, for \$2,058.86.

INCENTIVE TO HAVE FIRES Losses Often Passed Over Too Superficially by Companies Adjusters—Standard Building Code Should be Strictly Adhered to. Canada has now the distinction of having the highest per capita loss by fire of any country in the world, said Mr. W. H. Schmalz, manager of the Economical Fire Insurance Co. in a recent address before the Board of Trade at Berlin, Ont.

EXPLOSION OF OIL LAMP CAUSED SERIOUS OUTBREAK The explosion of a lamp was the cause of the blaze which damaged the home of A. McNichol 454 Notre Dame street west, on July 24, at 1:20 a.m. Fireman W. Moore, of No. 36 fire station, declared before Fire Commissioner Ritchie at the investigation yesterday afternoon that when he entered the house there was a strong odor of coal oil.

CRAMP HAS LARGE ORDERS FOR SHIPS AND OTHER WORKS New York, July 31.—The order books of the Cramp Shipbuilding Co. are rapidly being filled up, this company having about the only available shipbuilding space, many other concerns having sold their capacity two years ahead. The orders of the Cramp Co. include two boats for the Mexican Petroleum Co. and one for the Huesteca Petroleum Co. to cost about \$650,000 each; two boats for the W. R. Grace Co. one large steam yacht, one Ward line boat and several torpedo boat destroyers.

ACCOUNTANTS Robson, Hill, Ritchie & Davy Accountants and Auditors. J. J. Robson, L.L.B.; M. S. Temple Hill, C.A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scott.); John H. Davy, C.A. MCGILL BUILDING, MONTREAL.

Automobile Insurance Fire, Theft, Transportation, Liability to Persons Property Damage, Collision Accident, Health, Plate Glass, Burglary, Fidelity, Judicial and Contract Bonds, Employer's and Public Liability.

The Provident Accident and Guarantee Company HEAD OFFICE — MONTREAL 160 St. James Street. Tel. Main 1626.

Business Permanency One of the greatest contributors to the permanency of a business is partnership insurance. A North American Life partnership policy will establish a high degree of credit and safeguard your business in any eventuality, be it financial stringency or death.

North American Life Assurance Co. "Solid as the Continent." HEAD OFFICE — TORONTO, CANADA.



MR. D. A. THOMAS. Who is representing the British Munitions Department in Canada. He was in Montreal last night and is now in Quebec.

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PERSONALS

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LIFE PAYMENTS IN CANADA. Life payments in Canada for the week ending July 17, as compiled by the Insurance Press, were as follows: Blind River, Ont. (x) 3,674. Calgary, Alta.: Edwin G. Lamb 2,000. Do. Jacob Stofft 4,987. Chilliwack: James J. Grigg 5,000. Coldstream (x) 594. Lacbute, Que.: Joseph T. Valois 5,000. Montreal: Martin D. Beck 2,530. Do. A. R. Darche 1,000. Do. 1,274. Plaisance, A. Perrotton 1,500. Sandwich: Samuel J. Piercy 1,104. Shawville, A. E. Bourke 1,000. Tilbury: Richard G. Crawford 10,042. Do. James S. Richardson 3,005. Toronto: Daniel John Collins 500. Do. Sydney W. Grant 7,500. Do. Harold J. Partridge 4,000. Vancouver: Joseph W. Odium 2,000. Victoria: Thomas B. Moody 2,066. Winnipeg: Frederick A. McMurtry 6,000. Various places, 185 industrial 19,546.

FOUR ARRESTED ON SUSPICION. New York, July 31.—Under orders of Chief Brophy of the Fire Investigation Bureau of New York city, four men were arrested yesterday under suspicion of being implicated in a fire Wednesday night in the 12-story loft building at Nos. 115-125 West 30th street, which endangered the lives of 50 girls. The men were held by Magistrate Koenig under \$2,500 bail each for a hearing on Monday. The damage done by the fire amounted to \$1,500. The four men held are Herman Seiner, a member of the firm of Seiner & Kaplan, sales makers in the damaged building; Bernard Kaplan, the other partner; Samuel Berger, contractor; and Antoine Episcopia, foreman.

POURED COAL OIL ON FIRE. Milverton, Ont., July 31.—In applying coal oil to a fire in her kitchen stove yesterday, Mrs. William Raycraft, of the 14th concession of Ellice township, received burns from which she died shortly afterward. The oil can exploded in the woman's hands.

LOSS BY FIRE Welland, Ont., July 31.—Fire, starting yesterday in Lambert's big rink, destroyed that structure and three buildings belonging to the Welland County Agricultural Society, the main exhibition hall, poultry hall and the secretary's ticket office. A residence owned by the Woodward estate and occupied by Mrs. Shaw was also destroyed.

COSTA RICA ISSUES NEW INSURANCE REGULATIONS H. M. Minister in Panama has forwarded a copy and translation of a legislative decree recently passed which regulates the operations of insurance companies in Costa Rica. The decree lays down the conditions to which all policies issued after March 29, 1915, must conform, whether for fire, life, crop or any other class of insurance.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED Real Estate, Timber Limits, Farm and Coal Lands, Water Powers. J. T. BETHUNE Managing Director. 605-606 TRANSPORTATION BUILDING. Cable Address: BRITISHCAN. Codes: Western Union and Premier Bentley.

THE INDEPENDENT ORDER OF FORESTERS Policies issued by the society are for the protection of your family and cannot be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age. POLICIES ISSUED FROM \$500 TO \$5,000. TOTAL BENEFITS PAID - 42 MILLION DOLLARS. FRED. J. DARCH, S.S. Temple Bldg., Toronto, Can. ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

The London & Lancashire Life & General Assurance Association, Limited. Offers Liberal Contracts to Capable Field Men GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION. We particularly desire Representatives for City of Montreal. Chief Office for Canada: 184 ST. JAMES STREET, MONTREAL. ALEX. BISSETT, Manager for Canada.

British America Assurance Company FIRE, MARINE AND HAIL. Losses paid since organization over \$28,000,000.00. W. R. BROCK President. W. B. MEIKLE, Vice-President and General Manager. PROVINCE OF QUEBEC BRANCH: Lewis Building, 17 St. John Street MONTREAL. THOMAS F. DOBBIN, Resident Manager. Have Vacancies for a few good City Agents.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON. Assets Exceed \$48,000,000. Over \$12,500,000 Invested in Canada. FIRE AND ACCIDENT Risks Accepted. CANADIAN HEAD OFFICE: 57 BEAVER HALL HILL Montreal. Agents wanted in unrepresented towns in Canada. J. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED OF LONDON, ENG. The Largest General Insurance Company in the World. AS AT 31st DECEMBER, 1914. Capital Fully Subscribed \$14,750,000. Capital Paid up 1,475,000. Life Fund and Special Trust Fund 72,625,335. Total Annual Income Exceeds 45,000,000. Total Funds Exceed 133,500,000. Total Fire Losses Paid 174,236,575. Deposits with Dominion Government 1,206,433. Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal. Applications for Agencies solicited in unrepresented districts. J. MCGREGOR, Mgr. Canadian Branch. W. S. JOPLING, Asst. Manager.

AN IDEAL INCOME can be secured to your beneficiary with Absolute Security by insuring in the Union Mutual Life Insurance Company, Portland, Maine on its MONTHLY INCOME PLAN. Backed by a deposit of \$1,000,000.00 in value with the DOMINION GOVERNMENT in cream of Canadian Securities. For full information regarding the most liberal Monthly Income Policy on the market write, stating age at nearest birthday, to WALTER J. JOSEPH, Manager Province of Quebec and Eastern Ontario, Suite 302 McGill BLDG., MONTREAL, QUE.

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND. FIRE INSURANCE SINCE A.D. 1714. Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager. North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager. AGENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED Real Estate, Timber Limits, Farm and Coal Lands, Water Powers. J. T. BETHUNE Managing Director. 605-606 TRANSPORTATION BUILDING. Cable Address: BRITISHCAN. Codes: Western Union and Premier Bentley.

The Independent Order of Foresters Policies issued by the society are for the protection of your family and cannot be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age. POLICIES ISSUED FROM \$500 TO \$5,000. TOTAL BENEFITS PAID - 42 MILLION DOLLARS. FRED. J. DARCH, S.S. Temple Bldg., Toronto, Can. ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

SECOND-HAND PLANT--OR A GOING CONCERN? The interests of your family demand that your life be protected in favor of your firm. The bigger part of your estate is probably locked up in your business--but will your family come out if that business has to be liquidated and sold for what it will bring--perhaps the price of a second-hand plant? Canada Life Insurance will enable the partners to pay your heirs a proper price for your share of the business as a going concern. HERBERT C. COX President and General Manager

YOUNG TURKEYS

By Peter McArthur

Friday, July 23.—The young turkeys now go to roost every night. This statement may not seem of importance to people who know the turkey only on the platter...

of range, but not a hairsbreadth farther. It is a never-falling marvel to me how hard it is to hit a turkey with a switch and also how close you can get to them without hitting them.

By this time it had become absolutely necessary to attend to the milking, so we left the city visitor and the two little boys to pit their patience against that of the turkeys.

Assembling such members of the family as were not otherwise engaged we started to drive the turkeys to the Baldwin tree. You never saw a more surprised and indignant and stupid flock of birds in your life.

"Endurance is the crowning quality And patience the one passion of great hearts." He had wearied in well doing but patience had conquered in the end.

LETTER TONE IN COTTON MARKET DURING WEEK

New York, July 31.—In conjunction with the stock market, the cotton market started to climb during the past week, owing to a better feeling which is now apparently throughout the country.

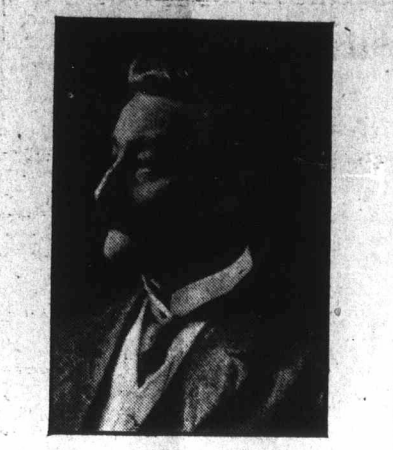
CANADIAN TRADE REPORTS FROM LEADING CENTRES

New York, July 31.—According to dispatches received by Dun's Review from branch offices of R. G. Dun & Co. in leading cities in the Dominion of Canada the quietness usual at this period prevails, though at one or two points trade is reported to be somewhat more active than expected at this season.

THE HIDE MARKET

New York, July 31.—There were no new developments of interest in the market for hides yesterday. Quiet conditions prevailed, no further sales being reported.

Table with columns for location and price, including items like Orinoco, Laguayra, Puerto Cabello, Caracas, Maracaibo, Matamoras, Vera Cruz, Tampico, Tabasco, Tuxpan, Country Slaughter Steers, Dry Salted Selected, Wet Salted, and Auktion Sale of Butter.



MAYOR M. MARTIN. Who has been refused an appeal from the Contempt of Court proceedings.

MORE ACTIVITY IN DRY GOODS MARKET

Mens Wear Markets for Spring Goods Showing More Activity and Strength EXPORTS INCREASED

New York, July 31.—The feature of the drygoods trade during the week was the improvement in the woollen good departments. The mens wear markets for spring are showing more activity and breadth.

The worsted and woollen dress goods agents think that the trade has turned the corner. The lines that have been priced for spring are being ordered. There has been some increase in the demand for staple goods for fall from the cutting trades and from the jobbers.

The converters of fine and fancy goods are re-ordering very cautiously. Their men are now on the road and sales are being made slowly. Until this spring ordering begins to come along from the jobbers and the cutting trade, the orders in first hands will be slow.

"TO-DAY." (Douglas Malloch) Sure, this world is full of trouble—I ain't said it ain't. Lord! I've had enough'n' double Reason for complaint.

TEA SITUATION UNCHANGED. New York, July 31.—The tea trade is still waiting for developments, business being light and little indication of any immediate change for the better.

AUKTION SALE OF BUTTER. At the Quebec Agricultural Co-operative Society sale held at the Board of Trade the offerings amounted to 910 packages of creamy butter, of which the Whyte Packing Co., Ltd. bought 602 packages.

The War Day by Day

(Continued from Page 6.)

March 5.—Three British steamers sunk by submarines. March 10.—German submarine U-12 sunk. British win important victory near Le Bassee.

April 10.—British steamer Harpalyce, first relief boat of New York State, and under charter to Belgian Commission, sunk by torpedo.

April 17.—Turkish torpedo boat sunk in attack on British transport. British submarine E-15 lost. April 19.—British capture Hill 60 south of Ypres.

April 25.—Reports of serious risings in India and Burma received from Straits Settlements. German cruiser Kronprinz Wilhelm interned at Newport News, Va.

May 1.—American steamer Gulfport torpedoed by Germans off Sicily Islands. Two German torpedo boats and British destroyer Recruit sunk in running fight in North Sea.

May 18.—Russians routed Austrians in Bukovina and captured 20,000. British army to use gas in future.

June 1.—Second Canadian division completed at Shorncliffe. June 2.—Allies further progress announced, lines having been extended and consolidated in France.

June 10.—Italians took Monfalcone. U. S. note to Germany reiterates previous demand and insists on rights of neutrals.

June 12.—Allies advance to within four hours march of Gallipoli. Austro-German division wiped out and right wing of army outflanked by Russians in Galicia.

June 23.—Lemberg captured by advancing German armies. June 24.—Enrolment of munitions in England commenced.

July 1.—Munitions Bill passed in England. July 2.—French repulsed German drive at Verdun. Allies made further progress in attack on Turk position at Achi Baba in Gallipoli.

July 12.—British Admiralty announce destruction of Konigsberg in operations from July 4 to 11. July 13.—Subscriptions to new British loan reach £400,000,000.

July 18.—Shortage of munitions in Turk army reported to be very serious. July 20.—German advance and retreat of Russian armies to secondary lines of defence places Warsaw in grave danger.

July 21.—Russian armies abandon lines on Bura, Rawka and Pissa rivers. Welsh coal miners' strike settled through intervention of Lloyd George.

July 22.—Note despatched by United States Government warning Germany that further violation of American rights will be regarded as "unfriendly."

July 27.—Russian Minister of War, General Sukhomlinoff and other officials responsible for shortage of munitions in Russia dismissed.

July 30.—Russians decide to evacuate Warsaw and abandon lines of Vistula and Narew.

HOLLINGER GOLD MINES, LIMITED (No Personal Liability.) Dividend No. 37. The regular four-weekly dividend of 4% upon the outstanding capital stock has been declared payable 12th August, 1915.

Montreal Tramways Company DIVIDEND NOTICE. NOTICE is hereby given that a quarterly dividend of two and one-half per cent. (2 1/2%) for the quarter ending the 30th June, 1915, has been declared upon the Capital Stock of the Company paid in, to shareholders of record on Wednesday the 14th day of July next, at 4 o'clock p.m., payable on Monday the 2nd August, 1915.

City of Montreal SALE OF BUILDING MATERIAL. On the premises, on the date and at the hour above mentioned, will be sold by Public Auction, the material of the undermentioned buildings:— Tuesday, August 10th, 1915, at 10.30 a.m.

