

RAILROADS

DIAN PACIFIC

HERBROOKE
14.10 p.m.
14.25 p.m.
Tax and St. John
4.45 p.m.
Diner from Montreal.

Quebec
11.30 p.m.
11.50 p.m.
1.30 p.m., open at 12.45 p.m.
Daily, ex. Sunday.

TICKET OFFICES:
Phone Main 3121
Place Viger and Windsor Street Station.

D TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
-Toronto - Chicago

INTERNATIONAL LIMITED.
Train of Superior Service.
9.00 a.m., arrives Toronto 4.30 p.m.
Chicago 8.00 a.m., daily.

ADDED NIGHT SERVICE.
11.00 p.m., arrives Toronto 7.30 a.m.
Chicago 8.40 p.m. Club Compartment.
Montreal to Toronto, daily.

TABLE CHANGES.
Time will be made Nov. 29th. Time table particulars and all information application to agents.

St. James St., cor. Front St., Montreal.
Phone Main 3121
Interior Hotel.
Phone Up, 111
Adventure Station.
Main 1212

IN SERVICE

FROM MONTGTON TO LEVIS

November 28.—From Monton, N.B., a line of the National Transcontinental in operation. The section from Monton has been in use for some time. The section from Monton to Levis has been in use for some time. The section from Levis to Monton has been in use for some time.

CO SHOPS RESUME.
November 28.—After three days, the local shops of the Frisco Road with a full force of 450 men. The shops have also resumed operation.

BLOWN UP BY MINE.
November 28.—The Admiralty announced that the British liner Khartoum had been blown up by a mine. The crew was landed at Levis.

SHIP LINES COMBINE

November 28.—Following reductions in rates by steamship lines, comes the announcement of an advance in rates by the same lines. The advance is in the form of a 10 per cent. increase in rates for the winter season.

DEFERS BOND INTEREST.
The Power Company has notified the bondholders that the interest on the bonds will be deferred until the next payment of principal.

ROBSON, HILL, RITCHIE & DAVY
ACCOUNTANTS AND AUDITORS
1111 MCGILL BUILDING, MONTREAL.

ALFRED WALFORD, L.I.A.
ACCOUNTANT AND AUDITOR.
Investigations, Reports, Annual Audits.
410 LAKE OF THE WOODS BUILDING.
Phone Main 6586.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
811 Board of Trade Building.
Telephone: Main 7632; Up, 1323
Your patronage solicited.

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:
144 ST. JAMES STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1633.
W. R. BROCK, President.
W. R. MEIKLE, Vice-Pr. Ident.
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, 1913:
Capital Fully Subscribed \$14,750,000
Capital Paid up 1,475,000
Life Fund and Special Trust Fund 69,826,740
Total Annual Income Exceeds 42,500,000
Total Funds Exceed 124,500,000
Total Fire Losses Paid 164,420,230
Deposits with Dominion Government 1,077,033
Head Office, Canadian Branch—Commercial Union Building, 222-230 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented districts.
W. S. JOPPING, Mgr. Canadian Branch.
W. S. JOPPING, Asst. Manager.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.
Canada Branch, Montreal:
T. L. MORRISSET, 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.
826-828 TRANSPORTATION BUILDING.
Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bantley.

North American Life Assurance Co.

Solid as the Continent.
Insurance in force over \$52,000,000.00
Assets 14,043,814.60
Surplus 1,781,117.49
Income 2,563,118.88
For Information as to Agency Openings Write to the Home Office - TORONTO

LEGAL DIRECTORY

F. J. CURRAN, Barrister and Solicitor.
Savings Bank Chambers, 159 St. James St., Montreal.
Phone Main 127.

THE ART OF NOT FORGETTING

Students desiring some assistance in their studies should apply to THE REV. M. O. SMITH, M.A., 55 St. McGill College Ave., Montreal.
INSTRUCTOR IN THE LANGUAGES AND MATHEMATICS.

ACCOUNTANTS

Robson, Hill, Ritchie & Davy
Commercial, Municipal, Financial Investigations, Liquidations, etc.
ACCOUNTANTS AND AUDITORS
1111 MCGILL BUILDING, MONTREAL.

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Your patronage solicited.

LIFE INSURANCE IMPRESSING ITSELF ON PUBLIC THESE DAYS

Everyone Tremendously Impressed by Thought of Thousands of Still Bodies Laying only a Little Way to East, on Battlefields of Europe.

"I wonder if it has struck you as forcibly as it has me that life insurance seems to be in the very air these days," says R. J. Nix, manager of the Prudential Insurance Co. New York City.

"Somehow or other, it seems to be right 'on the surface,' as it were much more so than usual, and I've figured it out that the reason for this is that you and I and everybody else are being tremendously impressed—sub-consciously perhaps—by the awful circumstances that a little way to the east of us the sun sets every day upon the still bodies of thousands of human beings who rose up in the morning strong and hearty and full of hope. To read of such awful happenings from day to day is bound to make a man think, and think seriously, 'Whether he wants to or not, it makes him realize what an uncertain thing is human life, and if he's a half-way decent man, he's pretty apt to do some soulfulizing along these lines: 'What an awful pity that those good men had to go down to death. And their wives and children and sweethearts—their dependent fathers and mothers—what a cruel blow to them. Who's going to look after them? And, come to think of it, I, too, am mortal—I don't expect to die because of a bullet wound or bayonet thrust, but somehow—some time—I know that the Messenger will get me. What then? How about my wife and children? How about my dependent parents? Who is going to look after them? Will I have enough to keep them decently? What will be the income for my estate?'"

"I am fully persuaded that thoughts like those are passing through the minds of thousands of American citizens at this time, and if I'm right about it, what a wonderful opportunity has come to life insurance men—we who are the only people in the world who are in a position to furnish an absolute, unflinching remedy for the man who makes that kind of a self-analysis and finds that there's something wanting—something wonderfully important wanting."

"You and I know that every American citizen who will purchase a monthly income policy can, beyond all question, drive 'want or financial distress from the door of his widow, his orphans or his aged parents."

"What a splendid fact that is. There's nothing new about it, but I'm contending that at a time like this, this great fact rises up and assumes a prominence and an importance that ought to make your work easier than ever before."

"When the sun shines and the flowers bloom and prosperity walks abroad, men are lulled into a false sense of safety and security. Death, for instance, is far off in the future—nothing that threatens the peace or the welfare of themselves or their families—but when some mighty catastrophe like this foreign war—this horrible wholesale murder of human beings—shakes the whole world, why then it's different."

"I tell you, friends, this ought to be the greatest harvest time that you've ever known. You ought to be prouder than ever of your noble vocation. You ought to rejoice every minute of every day because of the fact that you are in a position to guarantee the greatest and best of all panaceas for the relief of those who are afflicted with the families of men who have found it impossible to build up an estate, but who have finished their labors and passed out into the great silence."

"Life insurance is in the very air these days."

Largely Increased Dividends

will be paid in January, 1915, to holders of Canada Life policies eligible to share in them at that date.

The Canada Life Can Do This

because its earnings of surplus in the past five years have established new records in the history of Canadian Life Insurance.

HERBERT C. COX

President and General Manager

The Provident Accident and Guarantee Company

Issues the following policies:
Accident, Health, Burglary, Plate Glass, Contract Bonds, Fidelity Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by insuring in the Union Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN

Backed by a deposit of \$1,688,902.85 par value with the DOMINION GOVERNMENT in cream of Canadian Securities.
For full information regarding the most liberal Monthly Income Policy on the market, writing, state age at nearest birthday, to:
WALTER I. JOSEPH, Manager
Province of Quebec and Eastern Ontario, Suite 502 MCGILL BLDG., MONTREAL, QUE.

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.

REAL ESTATE

Real estate, which has been active throughout the week, was again stronger yesterday with the registration of forty-one deals, many of them of considerable size. The largest was the purchase by Orlia Lamoureux from Adelard Giguere and others of lot 54 St. Lawrence ward, containing 3,000 square feet, with the buildings thereon, Nos. 301 to 307 St. Lawrence Boulevard and 200, 50, 202 St. Dominique street. The consideration was the sum of \$95,000.

Archie H. Jackson and others purchased from Louis S. Best and others the north-western part of lots 143, 144 and 145 and the north-eastern portion of lot 146 Cote Vitiation, with buildings forming the south-east corner of Rachel street, and Delormier avenue. The price paid was \$75,000.

Abraham Nader sold to Abraham Zuker lot 902-174 St. Louis ward, with No. 106 Drolet street, for \$26,000. Joseph Denis sold to Andre Louis Dupont lots 111-169 and 170 parish of Montreal, measuring 50 feet by 82 feet, with buildings thereon on Regent avenue and Melrose avenue, Notre Dame de Grace, for \$15,000.

The Dorion Park Company, Ltd., sold to the Lechute Land Company, Ltd., lots 17-21 to 33, 116 to 139, 162 to 185, 189 to 191, 222, 232 to 235, 268 to 273, 279, 282, 210, 311, 340 to 342, 358 to 356, 388, 561 to 563, 538, 539 to 281 parish of Longue Pointe, for \$13,200.

Smith, Kerry & Chase, consulting engineers, Toronto, were appointed in Hamilton, Ont., at the conference of the Hydro Board and the city engineer to make a report on the feasibility of Commissioner Stewart's plan to combine the waterworks with the Hydro. Mr. Stewart believes that Hamilton can get the same results that have been obtained in other places—more economical operation of both utilities and reductions in water rates and Hydro charges—and if the consulting engineers support this, he will urge for the amalgamation of the two departments. The price asked by Smith, Kerry & Chase for the report is \$800.

WANT \$800 FOR REPORT.

Renfrew, Ont., November 28.—At a meeting of the Eastern Ontario Dairyfarmers' Association, Mr. J. H. Ehlh said that the older cheese makers were drifting into other vocations, leaving a great national industry in the hands of young inexperienced men. To make a man fit for the work he declared years of training and experience to be necessary.

He told of having visited the Renfrew creamery during the season now closing, when the day's output was 5,330 pounds, the largest output of butter for any one day since the creamery opened twenty years ago.

ABANDONING GREAT INDUSTRY.

Washington, November 28.—United States Supreme Court is asked to confirm a verdict of \$242,000 damages resulting from a boycott of the Hatters' Union, obtained by D. E. Looney and Company, of Danbury, Conn., in a brief filed by counsel for the company.

CHICAGO MORE CONFIDENT.

Chicago, November 27.—Within three weeks the Local Association of Commerce has received over one hundred new members. Officials say that is a sure sign of returning business confidence. Joplin, Missouri, reports a remarkable revival in lead and zinc mining industries.

ASKED TO CONFIRM VERDICT.

FOR SALE—MEDIUM SIZED SAFE, nearly new; no reasonable offer refused. Must be sold at once. Apply M. S. Journal of Commerce, 25 St. Alexander street.

KINDLING WOOD FOR THE MILLION

Kindling Wood for the Million—Kindling \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load. "Molascut" for horses. J. C. McDiarmid, 402 William Street, Tel. Main 422.

FOR SALE—CROSS FOXES, HALF PRICE

crowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 128 Bleury street. For further particulars and booklets, apply The Crown Trust Company, 145 St. James street, Main 7990.

HIGH CLASS APARTMENTS.

690 SHERBROOKE WEST, Suite-Cariton Block. Single and double rooms, suits. First-class board; evening dinner.

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SHAKESPEARE APARTMENTS, 2248 Hutchison—7 rooms, heated, hot water all year round; electric fixtures, gas ranges, refrigerator; janitor service. Apply Janitor or phone Main 5498; evenings, St. Louis 3518.

PATENT FOR SALE.

AN INDISPENSABLE KITCHEN SINK STOPPER, converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Angus Street, Montreal.

A NUMBER OF ACCIDENTS WERE RECORDED FROM YESTERDAY

Several accidents were recorded yesterday of a more or less serious nature. Probably the most serious was two and a half year old Stephen Harris, whose father, a member of the 15th Royal Scots, went with the first contingent, was taken to the Royal Victoria Hospital yesterday in an unconscious condition, suffering from a fracture of the skull. While the little fellow's mother was on a visit to the Patriotic Fund Committee yesterday afternoon, he fell from the second storey window of his home in Wrexham avenue, off Guy street, below St. Antoine street. His skull was so badly fractured that his recovery is considered doubtful. Mr. Harris, who lost a younger baby since her husband left with the first contingent, was almost prostrated when she learned of the accident.

While working on the wharf at No. 2 Shed of the White Star Line, yesterday afternoon, Willie Brownstein had his left foot badly crushed when it was caught under the wheel of a heavily-loaded truck. The victim, who is a longshoreman, was removed in an ambulance to the General Hospital. The doctors found several bones in the foot broken.

Two men lie in hospitals suffering from cuts sustained when they drove their hands through window panes. One of the men is under the guard of constable at the Western Hospital. The victim in under arrest, charged with being drunk and damaging property. He put his fist through a window, severing an artery in his wrist. The police were called and the man was taken to the Turcot station, where, after applying a tourniquet, Lieutenant John Collins had him sent to the Western Hospital. The other victim is Henri Clermont, of 804 De Gaspe St., who drove his hand through a window at his home at 3 o'clock yesterday morning. He was taken to the Notre Dame Hospital.

Falling on the sidewalk in Beaudry street, near Sherbrooke street, yesterday, J. D. Madere, 36 years of age, of 374 Panet street, sustained a fracture of the right leg, and was removed to the Notre Dame Hospital.

Sen of Man Who Sailed With First Contingent Crushed Skull in Fall From Window—This is Second Child Lost Since Father Left—Other Minor Accidents.

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NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

MARRIAGE.
McCUBBIN-JOHNSTONE—At the home of Mr. Geo. Armstrong, Lachute Road, on Wednesday, November 25th, by Rev. J. A. Macdonald, of Lachute, David McCubbin, of Lachute Road, to Margaret Jane Johnstone, of Stranraer, Wigdonshire, Scotland.

BIRTHS.
HASTET—At Ottawa, on November 23, 1914, to Mr. and Mrs. Fred Hastey, a son.
ALLEN—On November 22, 1914, to Mr. and Mrs. Fred Allen, 26 Sherbrooke Avenue, Ottawa, of a son.

DEATHS.
ROBERT—At 152 Wolfe Street, on November 24th, Marie Melina, Rose Derina Germaine, beloved daughter of Rosario Robert, aged 11 years, 7 months and 22 days.
BRILLON—At Outremont, on November 25th, Louis Philippe, son of Alexandre Brillon, druggist, aged 7 months.

BRISEBOIS—At 2381 St. Dominique St., on November 25th, Philomene Latour, wife of Joseph Brisebois, aged 59 years.

THOM—At his late residence, 4110 Western Avenue, Westmount, on Thursday, November 26th, James Waterhouse, son of George Waterhouse, of Lachute, Quebec, aged 21 years.

POWER—On the 27th inst., Ethel Constance, youngest daughter of Thos. J. and Catherine Power, of 431 St. Antoine street, to Cote des Neiges Cemetery.

DAWES—At Ste Anne de Bellevue, on November 21st, 1914, Mark C. Dawes, aged 81 years. Interred at Mount Royal Cemetery.

HADLEY—At 130 a.m., on November 26th, Robert Hadley, of 95 Southbrook St., aged 29 years. The funeral will take place on Friday, at 2 p.m., from the family residence to Mount Royal Cemetery.

PERSONALS

HON. W. T. WHITE IN TORONTO.
Hon. W. T. White left Ottawa for Toronto last night and will be there for the week-end.

MR. MORDEN IN FRANCE.
Colonel Grant Morden, who was recently appointed second in command of the advance remount depot, has proceeded to France.

MR. NASH IN HALIFAX.
Mr. A. E. Nash, hitherto the manager of the Bank of Montreal in Quebec, has left that city for Halifax, to assume the management of the Halifax branch of the Bank of Montreal.

MR. BUELL PROMOTED.
Mr. H. C. H. Buell, formerly chief clerk to Vice-President McNicholl of the C. P. R., has been appointed Staff Registrar and Secretary of the company's pension department.

MR. CAMERON GOING TO CALIFORNIA.
Mr. Lud K. Cameron, of Toronto, the King's Printer for Ontario, whose popularity in all circles is only limited by the scope of his extensive circle of friends and acquaintances, will spend the winter months in California.

Mr. Cameron suffered a stroke of paralysis about a year ago and has been since in impaired health. It is hoped that his sojourn in a less rigorous climate will do him much good physically.

CLASSIFIED ADVERTISEMENTS

2c Per Word for the First Insertion
1c Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES.
SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East 729.

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