

RAILROADS

ADIAN PACIFIC INVESTERS EXCURSIONS August 21st WINNIPEG \$12.00

CHICAGO EXPRESS TORONTO-DETROIT-CHICAGO

HOMESEKERS' EXCURSIONS EVERY TUESDAY UNTIL OCT. 27

SEASIDE EXCURSIONS \$16.75 No. Sydney

PORTLAND, KENNEBUNK, OLD ORCHARD

New Lake Shore Route TO TORONTO

GRAND TRUNK RAILWAY SYSTEM TRACK ALL THE WAY

Montreal-Toronto-Chicago THE INTERNATIONAL LIMITED

Harvest Help Winnipeg, Man., \$12.00

Montreal-New London, Conn.

Grand Trunk Northern Navigation Line

Will Not Sell Ships

Grand Trunk Railway Company

St. Cesaire

Montreal

Montreal

Montreal

Montreal

Montreal

Montreal

Montreal

Montreal

REAL ESTATE

The highest priced transfer recorded yesterday...

N. Marcotte to E. A. Bernard lot 1016, on Notre Dame street west, St. Denis Ward...

L. Renard to T. Blanchette, a property on Amherst Park, with buildings on Christopher Columbus street...

Mrs. J. Laframboise to Leon Famelart lot No. 11-45, Cote de la Visitation, buildings Nos. 1186, 1188 to 1189 Marie Anne street, for \$4,700.

SEE THE POINT? "Tex" said the retired insurance agent...

German Chancellor, Von Bethmann Hollweg, in an interview, says: "Present war was life and death struggle between German and Muscovite races."

Mont. Western Land Co. 85

Montreal South Land Co. Pfd. 40

Montreal Western Land Co. Pfd. 45

LOYD'S UNDERWRITERS HAVE WRITTEN MANY FREAK CONTRACTS

Any Kind of Risk Seems to be Taken—Chance, not the Law of Average, Rule of the Day.

The following article appears in the Manchester Insurance Journal, "The Policyholder":—"The last few years have seen a huge development of what we have frequently described as freak business."

We hear of one office with a small capital guaranteeing the due fulfillment by a weekly paper of its obligations under a prize competition.

Another "insurance" of a peculiar kind was recently effected at Lloyd's. It provides for the payment of a total loss should Mr. Bonar Law not be leader of the Unionist party in the House of Commons at the time of the next general election.

What is Contraband? Contraband is of two classes, absolute and conditional. Absolute contraband is subject to capture even in an American bottom.

THE METROPOLITAN LIFE INSURANCE COMPANY takes a position which is decidedly unique in the United States in regard to insuring lives of reservists who are returning to their country to fight.

Marine Rates Dropping. New York, August 15.—The Marine Insurance market materially eased off yesterday.

WANT U.S. GOVERNMENT TO INSURE SHIPS TO WAR ZONE National Foreign Trade Council Thinks This is Only Way to Solve the Present Situation.

Commercial Union Assurance Co. LIMITED OF LONDON, ENG. The Largest General Insurance Company in the World.

ALFRED WALFORD, L.I.A. ACCOUNTANT AND AUDITOR Investigations, Reports, Annual Audits

CHAMBER OF COMMERCE SAYS WHAT CONTRABAND IS

Information to Shippers Regarding War Risks Adopted by Chamber of Commerce.

New York, August 15.—The following "Information to Shippers" regarding "liability to capture of American shipments, war risks, the scope of war risk insurance" was adopted at a meeting held recently of the committee of the New York Chamber of Commerce on "Problems of Shipment During the European War."

The "Information" was prepared by J. Parker Kirlin and Charles C. Burlington, admiralty lawyers, and reads as follows: "The liability of goods shipped by American merchants to be captured as prizes of war depends upon a number of circumstances: The destination of the goods; the ownership of the goods, actual or presumptive, after shipment; the character of the goods, whether contraband or not; and the nationality of the carrier."

Ships by Americans made in good faith to neutrals in a neutral port never considered as contraband, it is the destination of the goods and not their character which makes them contraband.

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NOTES OF INTEREST

Mostly all the Canadian Life Insurance companies are doing everything they can to aid volunteers for foreign service to take out policies or keep up the premiums on policies which they now have.

Neutral, whether British subjects or foreigners, are by English law entitled to carry on their trade with a belligerent, subject to the belligerent's right of capture, so the carriage of contraband goods and voyages in breach of blockade are not illegal.

Foreign Fire Insurance Companies Receive Advice New York Superintendent of Insurance Says All Funds Must be Retained for the Protection of Their United States Policyholders.

Bought United States Coin. London, August 15.—The Bank of England bought £144,000 in gold bars and £31,000 in United States gold coin, while there was received £16,000 from Brazil.

Seattle Insurance Rates Up. Seattle, Washington, August 15.—Because of war risks rates of every commodity transported by steamers between Seattle and Europe have been advanced 25 per cent; similar increase in rates to Far East is being considered.

The Federal Life Assurance Company of Canada—Home Office HAMILTON, CAN. Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business.

An Ideal Income. What is secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine on its MONTHLY INCOME PLAN

Commercial Union Assurance Co. LIMITED OF LONDON, ENG. The Largest General Insurance Company in the World.

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Surplus Earnings

While many lines of business are to-day marking time, the Canada Life in each year exceeding all previous records in the earning of surplus, its net surplus is now well over \$6,000,000.

Canada Life Assurance Company

The Provident, Accident and Guarantee Company Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity, Bonds, Contract Bonds, Automobile.

The London & Lancashire Life & General Assurance Association, Limited Offers Liberal Contracts to Capable Field Men

British America Assurance Company FIRE INSURANCE SINCE A.D. 1833.

The Law Union and Rock Insurance Co. Limited OF LONDON

Union Assurance Society Limited OF LONDON, ENGLAND

The British Canadian Realty and Investment Co. Limited Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

The Efficient Company That servant is termed "efficient" who does well the thing he was employed to do.

North American Life Assurance Co. Solid as the Continent.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE