The London & Lancashire Life

General Assurance Associa-

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Offers Liberal Contracts to Capable Field Mon GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

We particularly desire Representatives for City of Montreal.

Chief Office for Canada; 164 ST. JAMES STREET, MONTREAL ALEX. BISSETT, Manager for Canada.

British America Assurance

Company

FIRE INSURANCE SINCE A.D. 1833.

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PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street

Founded in 1805

THE LAW UNION AND ROCK

Over \$12,500,000 Invested in Canada.
FIRE and ACCIDENT Risks Accepted.

INSURANCE CO. LIMITED

OF LONDON

57 BEAVER HALL HILL

Aunts manied in unrepresented towns in Canada J.E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the

Union Mutual Life Insurance Company,

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UNION ASSURANCE SOCIETY

LIMITED

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FIRE INSUR NCE SINCE A.C. 1741.

THOS. BRUCE, Branch Manager.

A GENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN REALTY

AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coa! Lands, Water Powers.

J. T. BETHUNE

Canada Branch, Montreal: T. L. MORKISEY, Resident Manager.

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Montreal

Assets Exceed \$48,000,000.

### NOTES

\*\*\*\*\*\* rious lines are tied up at oft by union longshoremen

XXIX. No. 266

r Bremen with cotton, the Balmaha ran aground on

her cargo, has been order Admiralty suspecting that er papers.

dford was torpedeed yesnel by a German submarone member of her crew

ce has decided, according n aboard the Dacia. This

The disposition of the ship ejacket, with wheat from

d by a German submarine w took to the boats. The maged, remained affeat. rren, which is bringing a an dyestuffs from Rotter. urch 21. The vessel is at

da, replenishing her mal gnees are Barber & Co. ne establishment of a new between New York, New he Atchison, Topcka and

ng to reports in marine e will strike competition. operated between those nts in New England state coners in service for the

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ew York, and thence to
an-Hawaiian Line. This
n against Philadelphia.

Commerce Commission t of through rates and and eastbound freight nsylvania, New England Duluth, St. Paul, Minnee northwest. The com-ners between Port Har-

y the total of the Ger-aptured or sunk by the tal tonnage of 1,023,631 gross of German ships used steamer Dacia, now German authrities had ian ships.

THE SEA.

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f the Algonatin Hotel scene of land and sea.

PACIFIC URSION

DS.

on and Return arn April 12th

CURSIONS.

ICES:

day. atlong, Limit sixty days

Phone Main 8125.

d Windsor St. Stations

JNK RAILWAY

- - \$11.45

turn - \$12.30

St., Cor. St. Francois-rier—Phone Main 6905.

" Uptown 1187 ation " Main 8229

URSIONS.

limit, April 12.

IPS.

ERVICE

.....April 19

eerage Branch, 23 St cy, 530 St. Catherine

March 22nd

Managing Director. ICE. Sleepers

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 at-

Taining 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.

LEGAL DIRECTORY

F. J. CURRAN.

Barrister and Solicitor

Savings Bank Chambers. 180 St. James St.. Montrea

Phone Main 127

ACCOUNTANTS

Audits:-Commercial, Municipal, Financial Investigations, Liquidations, etc. ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS and AUDITORS

J. Robson, L.I.A.; M. S. Temple Hill, C. A.; Chas. Ritchie, C.A. (Can.), C.A. (Scot.); John H. Davy, C.A. McGILL BUILDING, MONTREAL

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE Ell Board of Trade Building Onics: - Main 7682; Up. 1528 Your Patronage Solicited.

#### PERSONALS

Mr. E. Bristol, M.P., of Toronto, is at the Windsor. Mr. Justice Haggart, of Winnipeg, is at the Wind-,

Mr. George E. Amyot, of Quebec is at the Place

the Queen's. Colonel Sir Henry Pellatt, of Toronto, is at the THOMAS F. DOBBIN, ..... Resident Manager. Windsor.

The Hon. C. J. Doherty will be in town for the week end.

Mr. J. H. Plummer, president of the Dominion Steel Colonel Hugh McLean, M.P., arrived at the Ritz-

Carlton yesterday from St. John.

nounced that the Stewart-Warner Speedometer corporation has not been awarded the equipment contract on Ford cars, although negotiations for partial equipment are under way. Nothing definité has been

#### = The Provident Accident Commercial Union Assurance Co and Guarantee Company Issues the following policies:

	Commercial Union Assurance Co	and Guarani	tee Company	
1	LIMITED :: :: OF LONDON, ENG.	Issues the follo	wing policies:	
	The Largest General Insurance Company in the	Accident.	Health	
	AS AT 31st DECEMBER, 1913.)	Burglary,	Plate Glass,	
	Capital Fully Subscribed \$14,750,000	Contract Bonds.	Finelity Bonds.	
	Capital Paid un	Automobile.	Judicial Bonds.	
	Life Fund and Special Trust Fund 69,826,740	Employers' and Public Lightlity,		
	Total Annual Income Exceeds			
	Total Funds Exceed	HEAD OFFICE: -		
	Total Fire Losses Paid	160 St. James St	— Tel. Main 1626.	
	Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal.	1 D 1		
	Applications for Agencies solicited in unrepresented districts.			
	J. McGREGOR Mgr. Canadian Branch W. S. JOPLING Asst Manager	of Success		
		At DECEME	SER 31. 1011	

At DECEMBER 31, 1914.

INSURANCE IN FORCE ...... \$54,326,906 11.916,008 NET SURPLUS PAID POLICYHOLDERS IN 1914 ... The unexcelled financial standing of the North American Life and its progressive policy ensure the highest degree of success for the Company, and satisfaction to the policyholders.

# rorlland, Maine on its MONTHLY INCOME PLAN licked by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in cream of Canadian Securities. For full information regarding the most liberal on the market write, stating a neurost birthday, to Assurance Co.

The Canada Life Way

..... TORONTO, Can

The Canada Life limited prenium police, after all its premiums have been paid, continues to receive substantial dividends.

This May Mean Hundreds of Dollars

to the estate of the assured, in dividends earned by the policy after all premium payments on it have ceased.

HERBERT C. COX President and General Manager



## The Prudential Paid Its Policyholders

over \$39,000,000 during 1914.

This great sum of money, the greatest amount ever paid policyholders in any year by the Prudential, saved thousands of homes, kept thousands of families intact and opened the doors of hope and opportunity for thousands of widows and children.

#### THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President. Home Office - - Newark, N.J. Incorporated under the laws of the State of New Jersey.

# WAR RISK UNDERWRITERS ARE NOT SATISFIED WITH RATES

Rates Hold Firm and Recilities Essay as Rather Large of St. For \$10,000.

Joseph Leon aPtenaude sold to Home Land Ltd., lot 8-278, Hochelaga ward, with buildings on Lasalle St., for \$10,000.

Mr. Justice Dorion, of Quebec, is at the Ritz Carluance of German submarlne activity in the European
war zone, particularly in the Irish Sea and the Engwar zone, particularly in the Irish Sea and the Eng-Mr. P. A. Cardin, M.P., for Richelies, is at the gueen's.

Mr. G. G. Stewart, K.C., of Quebec, is at the Ritz aritten.

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Mr. G. G. Stewart, K.C., of Quebec, is at the Ritz aritten.

Mr. P. A. Cardin, M.P., for Richelies, is at the levels established last week. Unand others, lot 35-556, parish of Montreal, Outremont, Imperiture that the Anchor Lines Cameronia was chased by several submarines and the feeling in underwritting circles generally seems to be that some losses for starting the results line service can be looked with buildings on Bennett street, for \$14,000. Mr. G. G. Stewart, K.C., of Quebec, is at the Ritz of steamers in the regular line service can be looked

Underwriters are asking 14 per cent. to 1½ per cent. on war risk coverage from London, with 1 per Mr. A. de Witt Foster, M.P., for King's, N.S., is at cent. to 1% per cent. to Liverpool. At the present time insurance facilities are easy, because under-

cruiser Dresden there has been a slight easing up in the rates to the River Plate and Rio Janeiro. It Joseph Leon Catenaude and others sold to the Home STEWART-WARNER SPEEDOMETER.
Chicago, Ill., March 20.—It is authoritatively announced that the Stewart-Warner Speedometer corresponded to the Home Stewart and this Janeiro. It is generally accepted in insurance circles that the Land Ltd., three lots 14-487 to 489, and the southeast the Stewart-Warner Speedometer corresponded to the Home Stewart and the Janeiro. It is generally accepted in insurance circles that the Land Ltd., three lots 14-487 to 489, and the southeast the Stewart-Warner Speedometer corresponded to the Home Stewart and the Janeiro. It is generally accepted in insurance circles that the Land Ltd., three lots 14-487 to 489, and the southeast the Joseph Leon Patenaude and others sold to the Home Stewart Speedometer corresponded to the Home reflected in the rate Quotations.

Underwriters of cotton cargoes still demand that nearly clearing of the School declaration was made.

REPAYS SOME LOANS.

London, March 20.-It is reported that Bank of Eng-

### REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:-

Aberdeen Estates
Reudin Ltd. "
Rellevue Land Co.
Bleury Inv. Co.
Caledonian Really (com.)..
Canadian Consolidated Land, Limited

City Central Real Fetate (com)	100	- 1
(arter Really (ontral Park, Lachine, (ily Central Real Estate (corn.), (ily Estates Limited, (orporation Estates, Cate St. Luc & R. Inc., C. C. Cottrell, 7% (pfd.) (ordit National, Crystal Spring Land Co, Daoust Really Co., Limited, Benis Land Co., Limited		
Corporation Estates		1
Cote St. Luc & R. Inv.	50	
C. C. Cottrell, 7% (pfd.)		
Credit National		1
Crystal Spring Land Co.	4.5	- 1
Daoust Realty Co., Limited, Denis Land Co., Limited, Denis Land Co., Limited Co., Limited Lest mount Land Co., Fort Realty Co., Limited.  Greater Montreal Land Inv. (pdd.)  Greater Montreal Land Inv. (pdd.)  Highland Factory Sites, Limited, Improved Realties Limited (pdd.), Improved Realties Limited (com.), K. & R. Realty Co.	7.5	
Forval Land Co	1.5	,
Drummond Realties, Limited		10
1 last mount Land Co	90	- 1
Fort Realty Co., Limited	-	2
Greater Montreal Land Inv. (com.)	174 100	18
Highland Factory Sites, Limited	2.5	11
Improved Realties Limited (pfd.).	50	(
Improved Realties Limited (com.).	-	ì
K. & R. Realty Co.	78)	10
K. R. Realty Co Konnore Realty Co La Compagnie D'Immeuble Union, Ltd La Compagnie Immobiliere du Can., Ltd Compagnie Immobiliere Ouest de		7
La Compagnie Immobiliere du Cap 114	55	9
13 Compagnie Immobiliere Ouest de N. D. de Grace 13 Compagnie Industrelle D'Immeubles.	117	7
N. D. de Grace.	91	9
Ltd. La Compagnie Industreille D'Immeubles Ltd. La Compagnie Montreal Est. Ltd.		,
Li Compagnio Montreal Test Tid	90	
La Compagnie Nationale de L'Est	50)	9
Lachine Land Co	5()	9
Landholders Co., Limited	-	12
1a Compagnie Industreille D'Immeubles. Ltd. La Compagnie Montreal Est. Ltd. La Compagnie Nationale de L'Est. Lachtine Land Co., Limited Land fol Montreal La Salle Realty. La Societe Blyd. Pie IX. Lauzon Dry Dock Land, Limited. Longueun Realty Co. L'Union de l'Est. Model City Annes. Montmarter Realty Co. Montreal Deb. Corporation (ofd.). Montreal Deb. Corporation (com.). Montreal Western Land. Montreal Estension Land Co. Limited. Ventreal Estersion Land Co. Limited. Ventreal Estersion Land.		10
La Saide Realty	-	9
Tallzon Dry Dock Land, Limited	-	6
Longueul Realty Co	-	8
LUnion de l'Est		10
Model City Annex.		10
Montmartre Realty Co	-	- 1
Montreal Deb. Corporation (pfd.)		4
Montreal Western Land		3
Montreal Extension Land Co., Limited	-	8
Montreal Extension Land Co. Limited. Ventral Eachory Lands. Montreal Lachine Land Montreal Land & Imp. Co. Limited. Montreal South Land Co. Ltd. (ord.). Montreal South Land Co. Ltd. (orm.). Montreal Welland Land, Ltd. (pd.). Montreal Welland Land, Ltd. (com.). Montreal Welland Land Co. Montreal Welland Land Limited.	55	9
Montreal Lachine Land	9.5	10
Niontreal Land & Imp. Co., Limited		9
Montreal South Land Co., Ltd. (ptd.)	10	5
Wentred Welland Land, I td. (nd)	10	1
Montreal Welland Land, Ltd. (com.)	10	7
Montreel Welland Land Co	110	1
Montreal Westering Land, Limited	-	7 8
Mountain Sights, Limited  Mutual Bond & Realties Corporation	-	8
Nesbitt Height	765	9
North Montrael Centre Limited	50 125	8
North Montreal Land, Limited	159	13
Notre Dame de Grace Realty.	100	15
Orchard Land, Limited.	100	10
Citawa South Property Co. Limited		
Classic Classic Control of the Contr	-	14
Pointe Claire Land.	100	14 12
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### REAL ESTATE

Jos. H. David sold to Adelard Leduc lot 34a-358. New York, March 20. As the result of the contin-

with buildings on Bennett street, for \$14,000. Joseph Leon Paternaude sold to Home Land, Ltd.,

lots 4324-1 and Z. parish of Montreal with buildings on Galt street. Verdun, each lot containing 30 by 120 feet, for \$17,500.

port given by the British year risk bureau.

Ltd., to L. U. Chausse 100 lots, 108-1 to 3.

In consequence of the destruction of the German

ORGAN On March 14th, at her residence, 210 Madison Ave. Lahan Castle, beloved wife of R. H. L. Organ. Funeral service at St. George's Church, on Thesday, March 16th, at 3 p.m. Friends invited to attend the service. Albany, Oneonta, N.Y. and Los Angeles, Cal. papers please copy.

Brake will, it is understood, fill the order amounts to \$36,000,000.

The day, March 16th, at 3 p.m. Friends invited to attend the service. Albany, Oneonta, N.Y. and Los Week in the United States as reported by

MALONE—At 41a Mentana street, on March 13, Daniel Joseph, son of Patrick Malone, aged five years.

RITCHIE—At 429 Notre Dame street, Maisonneuve, on March 14, Catherine Darroch, widow of James

Bitchie, aged 56 years.

BETTING ON WAR TERMINATION.

SMITH At 194 Crescent street, on March 14, Elizabeth F, Lockhart, daughter of late James Lockhart and widow of the late Hon, Mr. Justice Smith, aged of 2 to 1 that it will be over by September 1st.

BETTING ON WAR TERMINATION.

MINERS TO CURTAIL HOLIDAY. WARD -At 402a St. Anjone street, on March 14. Henry John Ward, charter member of Branch 25, CM.B. Lord Kitchener the South Wales miners have decided to curtail their usual Easter holiday to two days.

# CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

AGENTS \$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new; sample and terms, 35c; money refunded if ansatisfactory, Collette Mg. Company, Collingwood, Ont.

WANTED—A FEW GOOD AGENTS TO SELL Canadian Pacific Railway form lands, Apply to Joseph H, Smith, Rooms 506 LACC, P. R. Building, Toronto, Ont.

SINGES AND FEED SACKS—In good order; also two-bushel jute bags. John H, Rowell, flour and grain merchants, Montreal.

FIRE ESCAPEN—Factories, Hotels, etc. The Geo, B, Meadows Wire, Iron & Brass Company, Limited, Toronto, Ont.

590 SHERBROOKE WEST. Ritz-Carlton Block Single and double rooms, suites, First-class board

ASSIGNEES & ACCOUNTANTS.

EDWARDS, MORGAN & CO., Chartered Accountants Toronto, Montreal, Winnipeg, Calgary and Vancou

E. R. C. CLARKSON & SONS, Trustees, receivers, liquidators; established 1864. Clarkson, Gordon & Dilworth, chartered accountants, Toronto.

BUSINESS CHANCES WANTED

EGERTON R. CASE, Registered Patent Solicitor, Temple Bldg., Corner Bay and Richmond Sts., Tor-onto. Offices: Ottava., Washington, Booklet on request.

FOR SALE.

# DEAL ESTATE N.Y. LIFE UNDERWRITERS ARE PROTESTING AGAINST BILL

Albany, N.Y., March 19.—The Life Insurance Under writers of New York State, descended on the town of Albany yesterday express their views concerning the proposed amendments to the law limiting the expen-ditures of mutual insurance companies. This law was passed following the investigation of life insurance filed by the Armstrong committee of the legis-lature and is looked on by the underwriters as the backbone of all recent reform laws.

The proposed amendments, as introduced, would permit the expenditure of millions according to the underwriters, who point with pride to the fact that while they get their money from the insurance companies they also have a duty to perform to the policy

holders, whose trade they solicit.

There are seven underwriters associations in New York State, and each has a delegation to appear before the joint legislation committee. The New York but they assert that they are not satisfied with the rate paid for war risk coverage in the face of what they are as a steadily increasing hazard.

In fact, they are inclined to advance their rates, and in all likelihoods. The control of the southeast corner of bestarriers St. and in all likelihoods. The control of the southeast corner of t Life Underwriters Association will be represented

the low rates quoted by Lloyds and the steady supthe low rates quoted by Lloyds and the steady support given by the British year risk bureau.

Ltd., to L. U. Chausse 100 lots, 108-1 to 350, parish of any mutual insurance company, and the increased amount so expended will come from the dividends of policyholders.

"Our committee will seek a conference with Governor Whitman for the purpose of putting our objections before him as well. Every life insurance agent in the state will be represented at the hearing through their associations.

The Towner Bill amends Sec. 97 of the Insurance Law to permit maximum expenditures in conducting "SAVING UP" A NAVY.

Shippers of cotton to countries contiguous to Germany, Austria, and Turkey, accept policies with a clause exempting them from losses by seizure capture of detention on the part of Great Britain or her allies. Cotton underwriters are looking forward to an early clearing of the situation which came into the British blockade declaration was sociation believed and was ready to prove to the legislators that the amendment "would permit the dis-Notices of Births, Marriages and Deaths, 25s each bursement of millions of dollars" more than the insertion.

London, March 20.—It is reported that Bank of England has repaid some of the loans recently obtained
in open market.

BURROWS—At the Women's Hospital, on March 10,
the wife of A. Burrows, of a sen.

BELL—At 150f Rockland avenue, Verdun, on March
12, the wife of Aithur F, Bell, (wins (boys))

New York, March 19,—New York Air Brake Co,
has placed orders for some special machinery, to mauunchanged orders for some special machinery, to machine special machinery, to machine special machinery, to machine special machine special machinery, to machine special BELL—At last Rockiand avenue, venuel, on shared unacture the sarappet for the Russian government. 12, the wife of Arthur F. Bell, twins though which contract has been under negotiation for several weeks.

The New York Company and Westinghouse Afr.

The New York Company and Westinghouse Air Brake will, it is understood, fill the order between

#### AMERICAN COMMERCIAL FAILURES.

New York, March 20.-Commercial failures this

AGENTS WANTED.

WANTED-AN ENERGETIC AGENT WHO CAN sell an up-to-date Accident and Health Policy, for old established company. Exply with full particu-lars to P. O. Box 1285.

APARTMENTS TO LET.

"THE RIGL" 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all medern conveniences, balconies. Apply Janitor: phone Fp. 521, or R. P. Adams, Main 7650.

ROOMS TO LET.

OVERDALE AVENUE, No. 6 - To let, bright large room, with hot and cold water, gas, and all home comforts, use of phone and plane; very reasonable, central to both stations, suitable for two gentlemen

ADVERTISER, WHO IS A THOROUGHLY PRAC tical man, would like to meet party or parties, with some money to invest in a small woollen mill. Ad-dress Box 441, Journal of Commerce.

BUSINESS OPPORTUNITIES.

FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filing room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Toronto Out.

USE YOUR SPARE TIME TO BUILD UP A MAIL

SHORTS AND FEED SACKS-In good order; also

FREE—WE WILL GIVE FREE TO ANY PERSON interested in stock or poultry one of our 80-page illustrated books on how to feed, how to build henouse; tells the common diseases of poultry and stock with remedies for same: tells how to cure roup in four days; tells all about our royal purple stock and poultry foods and remedies. Write W. A. Jenkins Mfg. Co., London, Canada.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the 45 McGill College Ave., Tel. Uptown 210.

SITUATIONS WANTED. SITUATION WANTED AS MILLER— Any wheat, and system, any capacity. Box 127 Journal of Com-

SITUATION WANTED AS CHIEF by railroad de-tective; age 50; expert claims adjuster; 10 years; experience; give me a trial; my railroad experi-ence is a very valuable asset. Box 53 Journal of Commerce.

WANTED—POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce. YOUNG MAN REQUIRES SITUATION—Bookkeeper stenographer, references. Box 44, Journal of Commerce.

SNOWSHOES, HOCKEY OUTFITS.

SNOWSHOES, TOBOGGANS, SKIS, SKI-BOOTS, skates, boots, woollen outfits, for sale or hire; hockey outfits ready made, \$2.50 sult; also for hire. Secretaries. Phone Up. 1249-5153. Smyth's, \$70 Dorchester West.

TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER TYPEWRIT-ers. Expert repairs on all makes: American Machin-ists. Limited, 324 Craig West. Main 1615. TUNGSTEN LAMPS

EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 803 St. Catherine West. Up. 1375.



