

RAILROADS
DIAN PACIFIC
to-Chicago Express

The London & Lancashire Life
General Assurance Association,
Limited

UNDERWRITERS NOT PLEAS
WITH OTTAWA WATER SUPPLY

Mr. J. E. E. Dickson Explains How the Underwriters
Endeavored to Have an Expert Examination of
the System Made but Were for Some
Time Refused.

In an interview with a representative of the Journal of Commerce this morning, Mr. J. E. E. Dickson, of the Law Union and Rock Insurance Company, Ltd., stated that conditions in Ottawa regarding the city's water supply were in a bad way. "For some time past," said Mr. Dickson, "it has been known by the underwriters that things were far from what they ought to be an expert for some time has been endeavoring to make an examination of the entire system but was never able to receive the necessary permission from the Mayor of the city until the underwriters threatened to raise the rates; then an examination was made, and things were found to be in even a worse state than was expected.

REAL ESTATE AND
TRUST COMPANIES

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

Table with columns: Bid, Asked, and various real estate/trust company names like Aberdeen Estate, Beudin Ltd., Bellevue Land Co., etc.

WAR DOES NOT BOTHER
MUTUAL LIFE AGENTS

Some Say That Business is as Good as Ever, Others That They Have to Work Harder to Get It, But They All Get It.

The following letters were received by the Mutual Life Assurance Company of Canada from their different agents showing how the war has or has not affected their business.

PERSONALS

Mr. R. E. Thorne is expected home from England the early part of next week.

Mr. W. J. Ambrose, late manager of the Bank of Montreal, at Spokane, Wash., and Mrs. Ambrose, are visiting Mrs. Ambrose's sister, Mrs. Jeffrey Spring, at Port street, en route to their new home in St. John, N.B.

Col. E. R. Turner, D.S.O., commanding Third Infantry Brigade, Salisbury Plains, who has twelve thousand men in his camp, has written asking for cholera belts or flannel bands, mitts, wristlets with thumb only, all of which will be gladly received by Mrs. C. M. de Rune Finnis, 4118 Western avenue, on or before November 15th, when they will be shipped by the C. P. R. steamship Mississauga.

Mr. George Hartley and Mr. Henri Martin, Swiss Consul-General, have left on a hunting trip to Lake Champlain, where they are guests at the Chapeau Club.

Mr. and Mrs. Philip H. Nowers, of Winnipeg, are the guests of Mr. Nowers' parents, Mr. and Mrs. W. H. Nowers, 4028 Tupper street.

Mr. and Mrs. Goodwin Gibson have returned to Toronto, having spent a short time in town with their son, Mr. Morris Gibson, prior to his departure for the front with the Elliott Horse, of Victoria, B.C.

British America Assurance
Company

THE LAW UNION AND ROCK
INSURANCE CO. LIMITED

D TRUNK RAILWAY SYSTEM
TRACK ALL THE WAY
Toronto - Chicago

THE BRITISH CANADIAN REALTY
AND INVESTMENT CO. LIMITED

Charter Market

Commercial Union Assurance Co.
LIMITED

Union Assurance Society
OF LONDON, ENGLAND

North American Life
Assurance Co.

Way Earnings
SHOW SOME DECREASES

Canada Life
Assurance Company

AN IDEAL INCOME

The Provident Accident
and Guarantee Company

Independent Order of Foresters

THE ART OF NOT FORGETTING

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE

ALFRED WALFORD, L.I.A.

Fire Proof Buildings.
The insurance rates on fire proof buildings have been advanced 10 cents on the \$100 for one year.

City Insurance.
Aid, Ellis contends that the increase is most unreasonable but he says he does not blame the underwriters so much as "the civic authorities who hid their shame up to the test by the underwriters' inspector show up as badly as possible for the city."

CLAFLIN REORGANIZATION.
New York, November 14.—A representative of the general creditors' committee of the Claflin reorganization says that acceptance of creditors of 23 retail stores are coming in rapidly.

A Satisfied Policyholder
writes the Canada Life as follows: "I am today in receipt of the Bonus Addition of \$1,361.00 in connection with my policy for \$5,000, and as this is over 42% of my total ten premiums, I am very greatly pleased."

Improvement in Prices.
New York, November 14.—Unrestricted trading and the publication of quotations of Public Utilities securities have had their effect in the market.

Twelve Things to Remember.
1. The value of time. 2. The success of perseverance. 3. The pleasure of working. 4. The dignity of simplicity. 5. The worth of character.

Big Gas Producer.
Calgary, Alta., November 14.—After "Old Faithful," the famous well of the Calgary Natural Gas Company at Bow Island, and which produces 17,000,000 cubic feet of gas every 24 hours, and which is one of the heaviest producers in the world, the well at Viking, which struck gas at 2,340 feet, and is yielding over 9,000,000 cubic feet of gas daily, is the second well in the province in point of production.

Movement of Currency.
New York, November 14.—The reported movement of currency this week indicates loss in cash by the banks of about \$20,000,000, largely due to the retirement of emergency currency and shipment of gold on account of New York City maturities.

Business Premises to Let.
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.
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.

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