

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

British America Assurance Company
 FIRE INSURANCE SINCE A.D. 1633.
 W. R. BROCK, President.
 W. B. MCKENZIE, Vice-President.
 PROVINCE OF QUEBEC BRANCH:
 Lewis Building, 17 St. John Street
 MONTREAL.
 THOMAS F. DOBBIN, Resident Manager.
 His 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:
 22 BEAVER 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, ENGL.
 Largest General Insurance Company in the World.
 AS AT 31st DECEMBER, 1913:
 Capital Fully Subscribed, \$14,750,000
 Capital Paid up, 6,828,740
 Total Annual Income Exceeds, 42,500,000
 Total Funds Exceed, 124,500,000
 Total Fire Losses Paid, 164,420,230
 Agents with Dominion Government, 1,077,033
 Offices: Canadian Branch—Commercial Union Building, 22-26 St. James Street, Montreal.
 Applications for Agencies solicited in unrepresented districts.
 MCGHEOR, Mgr. Canadian Branch
 JOELING, Asst. Manager

AN IDEAL INCOME
 can be secured to your Beneficiary with Absolute Security by Investing in the
Union Mutual Life Insurance Company, Portland, Maine
 AS AT 31st DECEMBER, 1913:
 Capital Fully Subscribed, \$14,750,000
 Capital Paid up, 6,828,740
 Total Annual Income Exceeds, 42,500,000
 Total Funds Exceed, 124,500,000
 Total Fire Losses Paid, 164,420,230
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 Applications for Agencies solicited in unrepresented districts.
 MCGHEOR, Mgr. Canadian Branch
 JOELING, Asst. Manager

UNION ASSURANCE SOCIETY LIMITED
 OF LONDON, ENGLAND
 FIRE INSURANCE SINCE A.D. 1741.
 Canada Branch, Montreal:
 T. L. MORRISSEY, Resident Manager.
 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.
 65-66 TRANSPORTATION BUILDING.
 Cable Address: BRITISHCAN.
 Colours: Western Union and Premier Bontley.

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 \$50 to \$5,000.
TOTAL BENEFITS PAID - \$2 MILLION DOLLARS
 FRED J. DARCH, S.S.
 100 St. James St., Toronto, Can.
 ELLIOTT G. STEVENSON, S.C.R.
 Temple Bldg., Toronto, Can.

LEGAL DIRECTORY
 F. J. CURRAN,
 Barrister and Solicitor
 Kings Bank Chambers 130 St. James St. Montreal
 Phone Main 127

ACCOUNTANTS
 Commercial, Municipal, Financial Investigations, Liquidations, etc.
ROBERTSON, HILL, RITCHIE & DAVY
 ACCOUNTANTS AND AUDITORS
 100 St. James St., Montreal.
 Phone Main 3898

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

REAL ESTATE

London, Saturday, February 13.—Lloyds and the marine insurance market generally have witnessed a scene of excitement that the oldest member cannot parallel. This rush of business can only be accounted for by the threat of another German submarine raid on commerce on the 13th instant, from which merchants fear an increase in war risk rates and are anxious to get to cover. In spite of the near approach of the 13th, rates on British steamers have not risen above the War Office rate of 21 shillings per cent, except on interest other than cargoes, but on steamers other than British in dangerous waters much higher rates have been paid. The marine insurance market is the only institution where insurance of vessels other than British can be effected. On re-insurance 100 shillings and even more per cent increase has been paid. The market is showing a strong tendency to take less liability on a given steamer than they have heretofore done, so that there is more to go around the market.

T. McGrath sold to J. Brunette lots Nos. 1760-13, 14, 15, 16 to 22, parish of Montreal, on Oxford avenue, area 48,941 feet, for \$29,000.
 La Compagnie du Boulevard Pie IX, Ltee., sold to the City of Maisonneuve, part of lot 64-2, 27, 46, 71, 86, 121, 146, 171, 205, and 206, parish of Sault au Recollet, having an area of 684,860 feet for \$78,187.
 Mendoza Langlois sold to the City of Maisonneuve part of lot 438-21 in the village of St. Michel de Laval, and part of lot 438-144, 438-178, 438-206; lot 438-341 and part of lot 438-276 and lot 438-505, and part of lot 438-614 and lot 438-652, parish of Sault au Recollet, total area—438,930 feet, for \$52,071.

B. Bernard sold to Droust Realty Limited, two hundred lots, Nos. 404-841, to 849, 866, 870, 874, 881 to 885, 904 to 919, 921, 922, 924 to 926, 929, 943 to 947, 949 to 956, 958 to 960, 962, 963, 968 to 973, 975 to 987, 991, 993, 997 to 999, 1000 to 1009 s., 1011, 1014, 1015, 1016, 1023 to 1091, 1093 to 1098, 1111 to 1114, 1116, 1121, to 1125, 1128 to 1173, 1175 to 1297, 1299 Longue Pointe for \$28,310.
 The Security Construction, Ltd., sold to the Land Company of Montreal, Ltd., lots Nos. 8-1 to 4, 6 to 34, 56 to 59, 61 to 64, 67 to 72, 75 to 95, 105 to 116, 118 to 125, 145 to 156, 158 to 177, 179 to 186, 203 to 220, 228 to 245, 264, 266 to 313, 374 to 406, 408 to 482, 484 to 507, 509 to 599, 601 to 697, 698 to 705, 596, 798 to \$17,819 to \$44,844 to 867, parish of Pointe Claire, for \$66,800.

There were 36 real estate transfers yesterday, representing the best day's sale records for some time. The largest transaction was that in which La Societe du Boulevard Pie IX, Ltee., sold to the city of Maisonneuve, lots Nos. 365-7, 49, 145, 147, 368 and 368-1, 209, 244, 379 and 523, parish of Sault au Recollet, having an area of 698,951 feet, for the opening of Pius IX, Boulevard, for \$83,874.

WOULD REDUCE RATES.
 The New York Fire Insurance Exchange as its meeting yesterday heard the report of the special committee on the inquiry of Fire Commissioner Robert Adamson as to what reduction would be made by the New York Fire Insurance Exchange for the proposed new fire alarm system. The committee recommended that when the new system is completed a reduction of rates of 1 per cent. should be made, i.e., a rate of 1 per cent. would be made 99 cents. It was decided to advise Fire Commissioner Adamson to this effect. As the premium income is estimated as \$23,000,000 this would save insurers \$230,000 per annum.

FIRE LOSSES IN JANUARY.
 The fire losses of the United States and Canada for January show a total of \$20,060,609. The following table gives a comparison of the losses for the past three years:—

	1913.	1914.	1915.
January	\$20,060,609	\$23,204,700	\$20,193,250
February	21,744,200	22,084,600	22,084,600
March	25,512,750	17,511,000	17,511,000
April	17,700,800	16,738,350	16,738,350
May	15,807,800	17,225,850	17,225,850
June	29,343,000	29,427,700	29,427,700
July	19,529,800	20,650,900	20,650,900
August	11,765,650	21,180,700	21,180,700
September	14,383,950	17,919,300	17,919,300
October	14,004,700	14,827,750	14,827,750
November	21,372,750	15,207,900	15,207,900
December	28,507,150	16,125,450	16,125,450
12 months	235,591,350	224,728,350	224,728,350

FRED W. G. JOHNSON
 INSURANCE AND REAL ESTATE
 B11 Board of Trade Building
 Telephone: — Main 7682; Up, 1329
 Your Patronage Solicited.

A Record of Success
 At December 31, 1914.
 INSURANCE IN FORCE \$54,326,326
 ASSETS 14,916,008
 NET SURPLUS 2,116,166
 PAID POLICYHOLDERS IN 1914 1,340,089
 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.
 Inquire with the—
North American Life Assurance Co.
 HEAD OFFICE TORONTO, CAN.

The Provident Accident and Guarantee Company
 Issues the following policies:
 Accident, Health, Plate Glass, Burglary, Fidelity Bonds, Contract Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.
 HEAD OFFICE: — MONTREAL.
 160 St. James St. — Tel. Main 1628.

The Canada Life Way
 The Canada Life limited premium policy, 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

EXCITEMENT AT LLOYDS

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BRANCH BANK GUTTED.
 Fire originating from an overheated stove gutted the building occupied by the Royal Bank of Canada, in Montreal West, on Thursday night. The damage amounted to about \$300.

NORTH BAY FIRE COST \$15,000.
 North Bay, Ont., February 13.—The men's furnishing store of S. Wisser was gutted by fire here yesterday, entailing a loss of about \$15,000. Small insurance was carried.

STRATHCONA FIRE INSURANCE.
 The Strathcona Fire Insurance Company in 1914 had a gross premium income of \$124,119 and \$14,038, despite depression in business, was added to the surplus.

PULP AND PAPER ASSOCIATION.
 Mr. J. H. Weldon, of the Provincial Paper Mills Company, of Toronto, has been elected president of the Canadian Pulp and Paper Association.

MR. CAMPBELL WAS RE-ELECTED.
 Mr. Roy Campbell, editor of the Pulp and Paper Magazine, Montreal, has been re-elected secretary-treasurer of the Canadian Pulp and Paper Association.

REAL ESTATE AND TRUST COMPANIES

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

Aberdeen Estates.....	125	125
Budwin Ltd.....	97	104
Bellevue Land Co.....	70	73
Bleary Inv. Co.....	90	104
Caldonian Realty Co.....	15	15
Canadian Consolidated Land, Limited.....	3	15
Carrier Realty.....	78	78
Central Park, Lachine.....	100	107
City Central Real Estate (com.).....	129	129
City Real Estate Co., Limited.....	25	25
Corporation Estates.....	55	55
Cote St. Luc & R. Inv.....	50	52
C. C. Cottrell, 7% (pfd.).....	17	17
Drummond Realty Co., Limited.....	119	119
Crest Spring Land Co., Limited.....	25	25
Droust Realty Co., Limited.....	45	50
Daus Land Co., Limited.....	75	90
Dorval Land Co.....	15	20
Drummond Realty Co., Limited.....	100	100
Eastmount Land Co.....	90	97
Fort Realty Co., Limited.....	97	24
Greater Montreal Land Inv. (com.).....	174	180
Greater Montreal Land Inv. (pfd.).....	100	118
Highland Factory Sites, Limited.....	25	38
Improved Realty Limited (pfd.).....	50	60
Improved Realty Limited (com.).....	15	15
K. & R. Realty Co.....	78	100
Kenmore Realty Co.....	65	67
La Compagnie D'Immobilies Unies, Ltd.....	55	67
La Compagnie Immobiliere du Can., Ltd.....	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace.....	91	9
La Compagnie Industrielle D'Immobilies, Ltd.....	60	60
La Compagnie Montreal Est., Ltd.....	90	92
La Compagnie Nationale de L'Est.....	80	98
Lachine Land Co.....	123	123
Landholders Co., Limited.....	97	97
Land of Montreal.....	100	100
La Salle Realty.....	97	97
La Societe Blye, Pie IX.....	441	441
Lauzon Dry Dock Land, Limited.....	60	60
Longueuil Realty Co.....	100	100
L'Union de L'Est.....	101	101
Model City Annex.....	40	40
Montreal Realty Co., Ltd. (com.).....	45	44
Montreal Factory Lands.....	44	44
Montreal Lachine Land.....	95	101
Montreal Land & Imp. Co., Limited.....	90	94
Montreal South Land Co., Ltd. (pfd.).....	40	58
Montreal South Land Co., Ltd. (com.).....	10	18
Montreal Welland Land, Ltd. (pfd.).....	10	15
Montreal Welland Land, Ltd. (com.).....	10	15
Montreal Welland Land Co., Limited.....	85	85
Mountain Sights, Limited.....	76	84
Mutual Bond & Realities Corporation.....	50	84
Nesbitt Height.....	123	130
North Montreal Centre, Limited.....	150	155
North Montreal Land, Limited.....	100	100
Notre Dame de Grace Realty.....	100	124
Orchard Land, Limited.....	100	124
Ottawa South Property Co., Limited.....	100	124
Pointe Claire and.....	175	178
Quebec Land Co.....	70	70
Rivera Estates.....	65	65
Riverside Land Co.....	100	113
Rockfield Land Co., Limited.....	27	30
Rosehill Park Realities Co., Limited.....	16	16
St. Andrew Land Co.....	75	50
St. Catherine Road Co.....	75	79
Security Land Reg.....	60	60
St. Denis Realty Co.....	117	117
St. Lawrence Blvd. Land of Canada.....	55	55
St. Lawrence Heights, Limited.....	96	102
St. Regis Park.....	45	47
South Shore Realty Co.....	650	680
St. Paul Land Co.....	50	55
Summit Realities Co.....	62	62
Transportation Bldg. (pfd.).....	80	80
Union Land Co.....	80	80
Viewbank Realities, Limited.....	140	147
Wentworth Realty.....	75	75
West End Land, Limited.....	80	80
West End Land, 7% with 100% bonus.....	70	70
Bonds and Debentures.....	76	79
Alex. Bldg., 7% ex. mtg. bonds, with 60% bonus.....	76	79
Arena Gardens, Toronto, 6% Bonds.....	75	83
Caledonian Realities Co., Ltd., 6%.....	50	50
City Central Real Estate Bond.....	75	75
City R. & Inv. Co., Bond.....	95	101
Market Trust Gold Bond.....	391	391
Montreal Deb. Corp. 6% Deb.....	70	70
Transportation Bldg. 7%.....	110	112
Crown.....	100	100
Eastern.....	250	299
Marcel Trust Co.....	181	200
National.....	221	221
Prudential (com.).....	490	605
Prudential 7% pfd., 80% paid up (pfd.).....	65	116
Eastern Securities.....	85	85

PERSONALS

Mr. R. Langlois, of Quebec, is at the Place Viger.
 Dr. E. F. Robins, Bishop of Athabaska, is expected in town to-day.

Capt. Victor Pelletier, A.D.C. to the Lieut.-Governor, is at the Place Viger.
 Mr. Hugh Potter, of New York, was in town for a few days this week.

Messrs. Jay Gould, S. W. Fish and B. Moore, of New York, are at the Ritz-Carlton.
 Senator Corby, of Belleville, is at the Ritz-Carlton.
 St. Henry Pelletier is in town from Toronto and is staying at the Windsor.

TO CREATE NEW FIRE DISTRICTS.

Providence, R.I., February 12.—The creation of a fire district including the centre of the city, the placing of the fire alarm telegraph apparatus in a fire-proof building and compulsory requirements of incombustible roofing were strongly advocated at a hearing before the committee on fire department of the City Council.

THE LONDON & CANADIAN LOAN HAS GOOD YEAR.

The forty-first annual meeting of the London & Canadian Loan & Agency Company was held at the head office of the company in Toronto on Wednesday, February 10th. The old well-known company closed a very successful year on December 31st. The gross revenue, including a balance of \$17,500 brought forward, amounted to \$23,000 while the net profits amounted to \$197,200. This showing in view of the world-wide depression and the war in Europe is most satisfactory and the shareholders have every reason to feel gratified at the conduct of the company's affairs. The company has total assets of \$5,222,000. Mr. Thomas Long, president, presided at the annual meeting and a report of the year's business was presented by Mr. A. B. Wadsworth, manager.

Notices of Births, Marriages and Deaths, 25c each insertion.

BIRTHS.
 BIENVENUE—At 1564 de Montigny street, on February 7, the wife of J. Bienvenue, of a son.
 DESROCHES—At 429 Fullum street, on February 8, the wife of Rodolphe Desroches, of a son.

DEATHS.
 ROBERTSON—On the morning of the 9th inst., after a long illness, Flora Craig, beloved wife of Farquhar Robertson, funeral private, from her late residence, on Thursday. Please omit flowers.
 CAMPEAU—At 1291 St. Dominique street, on February 8, Ernestine Campeau, daughter of Damien Campeau, aged 21 years, 11 months and 6 days.
 COUSINEAU—At 29 Lejeune street, on February 8, Adelard Cousineau, aged 40 years and 3 months.
 DION—At 608 Mount Royal Avenue east, on February 7, Marie Jeanne Dion, wife of J. E. A. Dion, aged 44 years and 7 months.
 DUBOIS—At 516 Workman street, on February 8, Delphine Dubois, wife of Maxime Dubois, aged 67 years.
 FOREST—At 586 Plessis street, on February 8, Urege Forest, formerly of L'Assomption, aged 76 years.
 BOURDEAU—On February 7, 1915, at Quebec, Alice Bourdeau, daughter of A. Bourdeau, Conductor Q and L. S. J. Rly., at the age of 16 years.

CLASSIFIED ADVERTISEMENTS

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

FOR SALE OR EXCHANGE.
 SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Army and Navy Barracks, Mammoth Plant, now in operation, for cash or will trade equity for built property and some cash. Apply for further particulars to Post Office Box 2646, Montreal.

WANTED TO PURCHASE A SECOND HAND
 safe, inside size about 19 x 15 x 13 State maker and price, M. S. Journal of Commerce, 35 St. Alexander Street.
WANTED TO PURCHASE A SECOND HAND
 safe, inside size about 19 x 15 x 13 State maker and price, M. S. Journal of Commerce, 35 St. Alexander Street.

PROPERTY FOR SALE.
 CLARKE STREET, ABOVE CRAIG, Central property, 76x148, at bargain price. Will take vacant lots or second mortgages for equity, a snap. C. Withycomb.

NOTRE DAME DE GRACE—Beautiful nine room house for sale at 45 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W., Telephone Main 4825 or West, 5267.

BUSINESS OPPORTUNITIES.
 THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwrites now form a respected profession, beneficial in its workings and well-paid in its results. To men who wish to make a move to an independent position and who are without capital this opening should appeal strongly. Write stating previous business to Manager, P.O. Box 2015.

BUSINESS PREMISES TO LET.
 I 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 7890.

OFFICES TO LET.
 BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone. G. J. Goddard, 52 Cartier Building, 212 McGill St.

PART OF BEAUTIFUL CORNER OFFICE TO LET.
 Desk, chairs, telephone, light and two stenographers included in rental. \$12 per month 31 C. P. R. Telegraph Bldg. Tel. Main 582.

PART OF OFFICE IN EASTERN TOWNSHIPS
 Bank Building to rent, with desk, typewriter, telephone, etc. Post Office Box 2812.

APARTMENT TO LET.
 CLAREMOUNT APARTMENTS, Claremont Ave., just below Sherbrooke, beautiful location, all new, finished inside with modern dado effects, different colors; tiled bathroom, elaborate papering and novel electric fixtures; lifts and gas stoves with each; janitor's service; everything up to date; low rental to suit hard times to good tenants. Apply on the premises, to Mr. Parker, All cars go to Westmount Station.

699 SHERBROOKE WEST, Ritz-Carlton Block.
 Single and double rooms, suites. First-class board; excellent dinner.

FIRE LOSS FOR JANUARY
AGGREGATES \$2