

INCREASES... MARCH 1... CHAIRMAN DRAYTON... TUBERCULOSIS SHOWS DEATH RATE OF U.S. IS ON THE INCREASE... WASHINGTON, February 11.—A death rate in 1913 of 14.1 per 1,000 of the estimated population in the registration area of the United States, compared with 13.3 per 1,000 in 1912, is shown in a report to-day by the Census Bureau.

PERSONALS

Mr. G. H. Bradford is in town from Sherbrooke. Mr. Norman Scott will be in Ottawa for the week-end. Major Homer Dixon has returned to Ottawa from England.

REAL ESTATE

Not sold to A. J. Desrosiers lots Nos. 172-2405, 2407 and 2408, Cote de la Visitation, having an area of 6,570 feet on Holt street, for \$11,000. J. E. Moran sold to A. Moran lot No. 9-155, St. Jean Baptiste ward, containing Nos. 145, 147 and 149 Christophe Colomb street, for \$10,000.

GERMAN INSURANCE MEN MAKE REMITTANCES TO THE UNITED STATES.

Boston, Mass., February 11.—Local insurance interests are at a loss to understand the meaning of the letter recently published in the London Times from New York, in which it is claimed the German underwriters have not been remitting any cash to the United States since the commencement of the war, and that payment of general claims had been delayed because of inability to recover from German underwriters.

RECEIVER HAS RESIGNED.

Chicago, February 11.—Judge Carpenter has accepted the resignation of Edward Winter, receiver for the Chicago and Eastern Illinois Railroad.

RANCH FIRE COST \$100,000.

A disastrous fire occurred at Shuswap, B.C., when Rankin Ranch, the home of James Ross, caught fire and the entire house and furniture was destroyed. The loss is estimated at about \$100,000.

NEW DIRECTOR CROWN TRUST.

Mr. W. W. Hutchison, General Manager of Lake of the Woods Milling Company, Limited, was yesterday elected a director of the Crown Trust Corporation to fill the vacancy on the Board caused by the death of the late Mr. James Thom.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows: Aberdeen Estates, Bid 125, Asked 127. Beudin Ltd., 107.

AMERICAN FIRE LOSSES.

New York, February 11.—January fire loss in United States and Canada, was \$20,060,600, compared with \$23,247,700 in the same month of 1914 and \$20,192,250 in 1913.

DEATH OF INSURANCE MAN.

The death occurred on Tuesday of Mr. Ruliff Grass of 54 Rowanwood avenue, Toronto, at the age of seventy. The late Mr. Grass was a contractor, and for many years had been Vice-President of the Excelsior Life Insurance Company.

NOTICE OF BIRTHS, MARRIAGES AND DEATHS.

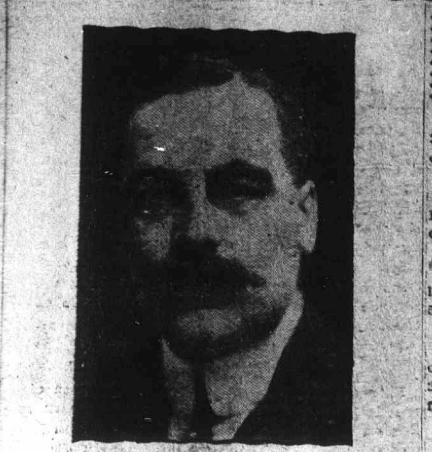
BIENVENUE—At 1364 De Montigny street, on February 7, the wife of J. Bienvenue, of a son, DESROCHES—At 420 Pallum street, on February 8, the wife of Rodolphe Desroches, of a son.

DEATHS.

ROBERTSON—On the morning of the 9th inst., at a long illness, Flora Craig, beloved wife of Farquhar Robertson, Funeral private from her late residence, on Thursday. Please omit flowers.

BONDS AND DEBENTURES.

Table listing various bonds and debentures with columns for name, value, and interest rate. Includes Crown, Eastern, and National bonds.



MR. G. T. SOMERS, President, Crown Life Insurance Company.

GERMAN INSURANCE MEN MAKE REMITTANCES TO THE UNITED STATES.

Boston, Mass., February 11.—Local insurance interests are at a loss to understand the meaning of the letter recently published in the London Times from New York, in which it is claimed the German underwriters have not been remitting any cash to the United States since the commencement of the war, and that payment of general claims had been delayed because of inability to recover from German underwriters.

MUSEUM OF SAFETY EXERCISES.

The annual exercises of the American Museum of Safety took place yesterday evening, in the United Engineering Societies building, New York. Medals were awarded as follows: The Scientific American Medal, for the most efficient device, to the Shurlo-Elevator Safety Company, New York; the Travelers Insurance Company Medal, for the American employer who has achieved much in protecting his workmen, to the Commonwealth Edison Company of Chicago; the Louis Livingston Seaman Medal, for progress and achievement in the promotion of hygiene and mitigation of occupational disease, to Surgeon-General William C. Gorham, U.S.A.; the E. H. Harriman Memorial Medal, for the American steam railroad most successful in protecting its employees and the public, to the New York Central Railroad Company; the Arthur N. Boyd Memorial Medal, to the American Electric Railway, most successful in protecting the public and its employees, to the Boston Elevated Railway.

CROWN LIFE HAS \$11,816,298 TOTAL INSURANCE IN FORCE

Satisfactory progress is indicated by the Crown Life Insurance Company's report for 1914. The total amount of insurance in force at the end of the year was \$11,816,298, and the total revenue for the year was \$183,756, an increase of \$24,873.

LAND CO. HELD ANNUAL.

The Lachine Land Company held their annual meeting of shareholders and presented a very satisfactory report yesterday. As the company disposed of nearly all their property two years ago very few new sales were reported. Dividends at the rate of 2 per cent per annum are being paid.

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 underwriters now form a respected profession, beneficial in its workings and well-paid in its results. To meet with such 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 2915.

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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7990.

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.

Part of beautiful corner office to let, furnished in detail. \$12 per month. 31 C. P. R. Telegraph Bldg., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS.

Part of office in Eastern Townships Bank Building to rent, with desk typewriter, telephone, etc. Post Office Box 2312.

APARTMENT TO LET.

CLAREMONT APARTMENTS, Claremont Ave., just below Sherbrooke, light and two bedrooms, different colors; tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with central 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 to Westmount.

590 SHERBROOKE WEST, Hill-Caiton Block.

Single and double rooms, suites. First-class block; evening dinner.

MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 ST. James street, Kingston, Hick Saw Blades. They cost 20 more than common blades, cut faster and keep sharp longer.

REAL ESTATE

Not sold to A. J. Desrosiers lots Nos. 172-2405, 2407 and 2408, Cote de la Visitation, having an area of 6,570 feet on Holt street, for \$11,000. J. E. Moran sold to A. Moran lot No. 9-155, St. Jean Baptiste ward, containing Nos. 145, 147 and 149 Christophe Colomb street, for \$10,000.

GERMAN INSURANCE MEN MAKE REMITTANCES TO THE UNITED STATES.

Boston, Mass., February 11.—Local insurance interests are at a loss to understand the meaning of the letter recently published in the London Times from New York, in which it is claimed the German underwriters have not been remitting any cash to the United States since the commencement of the war, and that payment of general claims had been delayed because of inability to recover from German underwriters.

MUSEUM OF SAFETY EXERCISES.

The annual exercises of the American Museum of Safety took place yesterday evening, in the United Engineering Societies building, New York. Medals were awarded as follows: The Scientific American Medal, for the most efficient device, to the Shurlo-Elevator Safety Company, New York; the Travelers Insurance Company Medal, for the American employer who has achieved much in protecting his workmen, to the Commonwealth Edison Company of Chicago; the Louis Livingston Seaman Medal, for progress and achievement in the promotion of hygiene and mitigation of occupational disease, to Surgeon-General William C. Gorham, U.S.A.; the E. H. Harriman Memorial Medal, for the American steam railroad most successful in protecting its employees and the public, to the New York Central Railroad Company; the Arthur N. Boyd Memorial Medal, to the American Electric Railway, most successful in protecting the public and its employees, to the Boston Elevated Railway.

CROWN LIFE HAS \$11,816,298 TOTAL INSURANCE IN FORCE

Satisfactory progress is indicated by the Crown Life Insurance Company's report for 1914. The total amount of insurance in force at the end of the year was \$11,816,298, and the total revenue for the year was \$183,756, an increase of \$24,873.

LAND CO. HELD ANNUAL.

The Lachine Land Company held their annual meeting of shareholders and presented a very satisfactory report yesterday. As the company disposed of nearly all their property two years ago very few new sales were reported. Dividends at the rate of 2 per cent per annum are being paid.

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 underwriters now form a respected profession, beneficial in its workings and well-paid in its results. To meet with such 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 2915.

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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7990.

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.

Part of beautiful corner office to let, furnished in detail. \$12 per month. 31 C. P. R. Telegraph Bldg., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS.

Part of office in Eastern Townships Bank Building to rent, with desk typewriter, telephone, etc. Post Office Box 2312.

APARTMENT TO LET.

CLAREMONT APARTMENTS, Claremont Ave., just below Sherbrooke, light and two bedrooms, different colors; tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with central 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 to Westmount.

590 SHERBROOKE WEST, Hill-Caiton Block.

Single and double rooms, suites. First-class block; evening dinner.

MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 ST. James street, Kingston, Hick Saw Blades. They cost 20 more than common blades, cut faster and keep sharp longer.

INTRODUCED BILL TO PROTECT PURCHASERS OF REAL ESTATE

Would Amend Criminal Code to Safeguard Titles When Sale Made by Vendor Who Has Not Paid in Full.

(Special to The Journal of Commerce.)

Ottawa, February 11.—A bill designed to protect the purchasers of real estate who have paid in full for the property, and are unable to get the title to it, was introduced in the Commons yesterday by Mr. W. McCraney, of Saskatoon. The bill proposes to amend the criminal code by inserting the following provision: "Everyone who contracts to sell real property, and who has not in himself the title which he has contracted to give to the purchaser shall hold any moneys received by him on account of the purchase price, in trust for the purchaser, unless such moneys have been paid by the vendor in acquiring such title. Any violation of this sub-section shall be deemed a criminal breach of trust within the meaning of this section."

EQUITABLE LIFE'S MORTALITY RATE LOWEST IN FIFTEEN YEARS.

New York, February 11.—The statement of the Equitable Life Assurance Society of the United States gives evidence of the company's continued progress. Increases are shown in outstanding insurance, admitted assets, surplus, income from investments and payments to policyholders, accompanied by a decrease in expenses.

PEACE PARTY OVERTHROWN.

Paris, February 11.—Patriotic newspapers, with the consent of the Government, tell a story of political intrigue favoring concessions by France to Germany early in the war.

EDITOR APPOINTED TO COMMITTEE.

William S. Barnaby, managing editor of The Spectator, has been appointed a member of the advisory committee to the National Council of the World's Insurance Congress. The Congress has requested the National Council to submit topics for discussion at San Francisco and the advisory committee will pass upon the topics.

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 Arncliffe-Whitworth 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 2645, Montreal.

WANTED TO PURCHASE A SECOND HAND SAFE.

WANTED TO PURCHASE A SECOND HAND safe, inside size about 19 x 12 x 12. State maker and price. M. S. Journal of Commerce, 38 St. Alexander Street.

PROPERTY FOR SALE.

CLARKE STREET ABOVE PRINCE, Central property, 7x14, at bargain price. Will take vacant lots or second mortgages for equity; a snap. C. Withy-comb.

NOTRE DAME DE GRACE Beautiful pine room house for sale at 32 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4826 or West 5277.

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 underwriters now form a respected profession, beneficial in its workings and well-paid in its results. To meet with such 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 2915.

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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7990.

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.

Part of beautiful corner office to let, furnished in detail. \$12 per month. 31 C. P. R. Telegraph Bldg., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS.

Part of office in Eastern Townships Bank Building to rent, with desk typewriter, telephone, etc. Post Office Box 2312.

APARTMENT TO LET.

CLAREMONT APARTMENTS, Claremont Ave., just below Sherbrooke, light and two bedrooms, different colors; tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with central 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 to Westmount.

590 SHERBROOKE WEST, Hill-Caiton Block.

Single and double rooms, suites. First-class block; evening dinner.

MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 ST. James street, Kingston, Hick Saw Blades. They cost 20 more than common blades, cut faster and keep sharp longer.

PERSONAL.

THE REV. M. O. SMITH, M.A., instructor in the languages and Mathematics. After April at No. 541 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uptown 210.

SITUATIONS WANTED—FEMALE.

COMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and Commercial work, desires position, or would take temporary position. Good references. Address: A. M., 1290 Cartier street, City.

WANTED—AUTOMOBILE OWNERS TO ENQUIRE.

Wanted our insurance policy for autos. Best in Canada. Phone M. 3487 or write London & Lachineville Quebec. Accident Insurance Co., 164 St. James St., Montreal.

WANTED TO BORROW.

\$200,000 WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6149.

WANTED TO BORROW \$1,000 AND \$10,000 or \$15,000 or first or third mortgage; will pay high interest. Write to Proprietor, P.O. Box 43, Station "C," Montreal.

\$15,000 FIRST MORTGAGE ON \$40,000 PROPERTY.

Well built, hot water heating, on commercial corner preferred; I will pay 8 to 9 per cent interest. For particulars address M. Gagnon, Prop., 322 4th Ave. Rosemount.

BUSINESS CHANGES.

MANUFACTURERS' AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3206, Montreal.

QUARRY FOR SALE—24 acres cut limestone quarry, with up-to-date machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. Write Box 2766 Star Office, or phone St. Louis 2691.

AUTOMOBILES FOR HIRE.

AUTOS: PHONE EAST, 4143—Eight cars and Packard Limousine for hire, Montreal Auto Livery, 111 Berri. A. Goudron, Prop.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street). Address enquiries to 556 St. Catherine St. W., Phone Up. 594, or call at 309 St. Joseph Boulevard West.

SOMERVILLE AVE., Ahimsa—Gentleman's residence, with \$4,500 of land. Fine large house, garden, beautiful shade trees and two beautiful lawns, also garage, to be sold at a very low figure. Full particulars 86, Dorchester W., Main 1784.

REST, RECREATION AND SOLID COMFORT.

These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ideal. Great big fire place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day. American plan. Please write for particulars, G. E. Wheeler, Proprietor, Ste. Juste Station, Quebec.