

NOTES

S. Manchester Merchant, for Manchester via Hall...

barque Conway Castle, or Dresden off Corral...

yacht Messenger III, Mission Yacht Association...

members of the crews of the Russian craft...

freight rates and scarcity of tonnage...

ster ships to foreigners in-council passed last...

announced that its steamer Havre, March 8, after...

will has arrived at Port of 142 passengers of the...

lth, Montreal, Montreal, etc. and the Milwaukee...

DS. PACIFIC EXPOSITIONS. SAN FRANCISCO. \$114.50.

ICES: Phone Main 825. Windsor St. Stations.

UNK RAILWAY SYSTEM. EXHIBITION. 30th.

PHIPS. CO., LIMITED. General Office, 550 St. Catherine.

LINE SERVICE. Liverpool: March 22nd. April 12. April 19.

GENERAL AGENTS. FRED W. G. JOHNSON. 311 Board of Trade Building.

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INEFFICIENT GOVERNMENT OF CITY DETERS REALTY SALES

Investment Demand, However, is Fair Considering Conditions—Renting Situation Dominates Market—Decrease of \$3,336,493 in February Transfers.

That, while there is a fair investment demand for real estate considering the present financial and war conditions...

"At this time of the year and more particularly this year," says the review, "the renting situation dominates the real estate market."

"A combination of these elements in the renting situation tends to give the impression that the supply of housing accommodation and business premises is very largely in excess of the demand..."

"The buying and selling of real estate is still quiet as compared with the returns of the corresponding month of the last few years."

"Seven per cent. is still the current rate for the best class of mortgage loans, and good applications are not plentiful."

"There were 107 building permits issued in February and the stated aggregate cost of the work is \$441,989. This includes 50 permits for new buildings, to cost \$291,015."

COMPANIES DISCRIMINATE AGAINST MERCHANT SERVICE

London, March 3.—The failure of life insurance companies to waive the additional heavy war risk premiums in the case of those serving on merchant ships is the subject of a strong protest by the Imperial Merchant Service Guild.

Accordingly owing to the war they have had to pay as much as two guineas per cent. extra premiums on their own policies, even though the risk in their case has been far less."

Members of the profession have, of course, insured themselves in many different companies, and the infliction of an extra heavy imposition upon them is a manifest injustice, which we have taken up, as a statement continues, "the matter has commanded the personal consideration of the president of the Board of Trade."

NATIONAL TRUST ANNOUNCEMENT

New York, March 15.—Referring to its recent dividend declaration, the National Trust Company makes the following statement to stockholders:—"This dividend is paid partly from earnings and partly from surplus, it seems unwise to directors at this time to greatly reduce the surplus in view of decreased earning capacity of the property due to reduction in tariffs on western oil."

"The change in tariff rate referred to became effective on August 15th, 1914. Accordingly the revenues of the National Trust Company as a connecting carrier were largely reduced, although the effect of the reduction was not evident in lessening its revenues until about November 1, 1914, business in transit at the time of the reduction being subject to the old rates."

FIREMEN RESCUED FROM BURNING HOUSE

Three women were rescued from the roof of a burning tenement, at the corner of Hogan and Ontario streets, early yesterday morning, by District Chief Gauthier and the firemen of the east end division of the brigade, when they were about to jump from the roof in order to avoid being suffocated by smoke. The fire, which originated in the restaurant of A. Dupre, spread quickly to his residence above, to a vacant store next door, and to two tenements above the store. It was thought at first that the fire would spread to the buildings adjoining and in the rear, but the men of the brigade succeeded in holding it to the building in which it started.

FRED W. G. JOHNSON. INSURANCE AND REAL ESTATE. 311 Board of Trade Building. Telephone: Main 7022; Up 1339. Your Patronage Solicited.

REAL ESTATE

Miss A. Couture sold to Mrs. P. Mouraux lots Nos. 206-1232 and 1233, parish of Pointe aux Trembles, for \$1 and considerations.

Aron Siminovitch sold to Ulysses Chopin the northwest half of lot 294, St. Louis Ward, with buildings on St. Dominique street, measuring 23 x 106 feet, for \$8,000.

Mrs. Albert Shaw sold to Mrs. Cyrille M. Serrier part of lot 57, St. Louis ward, with buildings at 59 St. Dominique street, with an area of 1,022 square feet, for \$9,000.

Joseph Dupre sold to Joseph Choquette a property in Notre Dame de Grace ward known as lot 177-230, parish of Montreal, with buildings 258 Old Orchard avenue, for \$8,000.

J. Horace David sold to J. G. Gerin Dufresne lot 34a-35e, parish of Montreal, with buildings 516 Bloomfield avenue, Outremont, the lot measuring 32 x 104 1/2 feet, for \$15,500.

The Sheriff of Montreal sold to Mrs. D. Forget parts of lots Nos. 12-231 to 234, St. Jean Baptiste ward, with buildings fronting on Chateaubriand and Mary Ann streets, for \$8,000.

Mrs. Arthur A. Asselin and others sold to Mrs. Leon Letourneau two lots, Nos. 31-184 and 185 Hochelaga ward, with buildings 22 to 24b Cavillier street, each lot measuring 22 x 92 feet, for \$11,000.

Arthur Yate sold to the City of Montreal for the widening of Cote des Neiges road part of the southwest part of lot No. 68 in Cote des Neiges village, with an area of 5,511 square feet, for \$11,711.

Onesime Patenaude sold to the estate of the late William H. Edwards the southeast part of lot 181-54, parish of Montreal, having an area of 2,900 square feet on Prud'homme avenue in Notre Dame de Grace ward, for \$6,326.25.

Of 33 transfers of real estate registered on Saturday the largest was the sale from Henri Ladouceur to Victor Morel, of lot No. 10-1362, Cote St. Louis, with buildings 56-58 St. Zolique square, at the corner of Casgrain St., the lot measuring 24 x 100 feet, for \$18,000.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid, Asked, Company Name, Price. Includes entries like Aberdeen Estates, Bid 125, Asked 125; Pelouin Ltd., Bid 197, Asked 197; etc.



MR. G. A. MORROW, President Imperial Life of Toronto.

UNDERWRITERS ARE STILL CHARY OF WAR INSURANCE

Details of Blockade of Germany Eagerly Awaited—Coverage to Scandinavia and Rotterdam Being Issued Without Capture Clause.

New York, March 15.—Rates for war risk insurance were unchanged on Saturday, but underwriters feel that until some details are known of the means to be employed by Britain in blockading Germany no action toward lowering rates can be taken.

Following the statement of Premier Asquith in Parliament underwriters instantly stopped writing insurance on cargoes bound to countries contiguous to Germany and Austria unless a clause exempting them from losses due to British or Allies' capture, seizure or detention was accepted.

It is said by several large underwriters that coverage to Scandinavia and Rotterdam was being issued without the capture clause and that the old rate of 4 per cent. was being charged.

FORTY-ONE CLAIMS FOR OIL LAND IN ALASKA CANCELLED

Juneau, Alaska, March 15.—The Juneau Land Office has rendered a decision cancelling on fraud charges the applications for patents on forty-one coal claims in the Behring River coal field, comprising the McKenzie Anthracite Coal Company, the Carlson Mountain Anthracite Coal Company and the Alaska Smokeless Anthracite Coal Company claims.

Five of the claims belonged to the Green group, located by M. A. Green. The remainder were the Douglas group, located by C. H. Douglas. The promoters of the Douglas group were indicted by a Federal grand jury at Spokane in October, 1910.

MORE C. P. R. TELEGRAPH PROMOTIONS

Following the appointment of Mr. John McMillan, of Winnipeg, as manager of the Canadian Pacific Telegraph Company; Mr. William Marshall, of Toronto, will go West as assistant manager with jurisdiction over the telegraph system between the Great Lakes and the Pacific Ocean, carries with him many good wishes from Toronto, where he has been connected with the C. P. R. Telegraphs since 1888.

Mr. Marshall is familiar with construction as well as operation, and from 1906 to 1909 was superintendent of construction at Toronto, when he became superintendent of the Ontario Division.

The new superintendent of the Ontario Division, H. J. Little, of Toronto, joined the C. P. R. telegraphs in 1888, and has been identified with the Toronto office ever since as assistant traffic chief, and later as chief operator.

FORM INSURANCE FEDERATION

Several hundred insurance men from all sections of the state participated in the organization of the Insurance Federation of Michigan at the Hotel Statler, Detroit, recently. All branches of insurance carried on in Michigan were represented. The organization is being promoted by the insurance agents and not by the companies. Federations organized on similar lines have been formed in 12 states.

TORONTO GENERAL TRUSTS

The directors of the Toronto General Trusts Corporation have declared the usual dividend of 2 1/2 per cent. (being at the rate of 10 per cent. per annum) on the paid-up capital stock of the corporation, for the quarter ending the 31st of March, 1915, to be payable on and after the 1st of April next.

RATHER COLD IN QUEBEC

Since Saturday the weather has been rather cold in Quebec, and the Maritime Provinces, and mild from Ontario Westward. It has been fine in all parts, except British Columbia, where there has been rain, and near the Eastern shores of the Maritime Provinces, where snow has fallen.

PERSONALS

The Hon. C. J. Doherty is at the Ritz-Carlton.

Mr. R. B. Bell, of Ottawa, is at the Place Viger.

Mr. George G. Foster, K.C., is in Atlantic City.

Sir Lomer Gouin was in town for the week-end.

Dr. A. Langlois, of Quebec, is at the Place Viger.

Major A. S. MacKenzie, of St. John, is at the Windsor.

Major E. G. Davies, of London, is at the Ritz-Carlton.

Major Victor Pelletier, A.D.C., is at the Place Viger.

Mr. Justice Carroll, of Quebec, is at the Ritz-Carlton.

Mr. C. H. Lovell, M.P., for Stanstead, is at the Queen's.

The Hon. Robert Rogers returned to Ottawa yesterday.

Mr. J. H. Sinclair, M.P., for Gushyboro, is at the Windsor.

Mr. W. Sanford Evans, of Winnipeg, is at the Ritz-Carlton.

Captain Montague Yates, of Ottawa, is at the Queen's.

The Hon. T. Chase Casgrain was in town for the week-end.

The Hon. L. A. Taschereau, of Quebec, is at the Place Viger.

Sir James M. Aitkens, of Winnipeg, was at the Ritz-Carlton on Saturday.

The visiting governors to the Western Hospital for the ensuing week are John McBoyle, Geo. Sumner, Geo. A. Thompson, Mrs. F. W. Thompson, W. G. Thorby.

The visiting governors for this week to the Protestant House of Industry and Refuge and to the Homes at Longue Pointe are James Walker and James C. King.

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PRUDENTIAL MAKES NEW RECORDS IN YEAR'S BUSINESS

In its annual statement now being distributed, the Prudential Insurance Company of America makes known the fact that it broke all world's records during 1914, in securing the greatest amount of insurance in a single year of any company in the world, and explains further that it accomplished this feat at the lowest expense-rate ever recorded in the company's history.

The total paid-for insurance, issued and revived, was \$513,963,821, and the number of policies 2,506,882.

The number of policies in force at the close of the year was 12,835,645, and the total insurance in force \$2,692,478,248. The ordinary business alone secured during the year amounted to \$172,181,451, and on June 15th last the ordinary business reached the sum of \$1,000,000,000.

Compiling the results from both industrial and ordinary, the total 1914 income from all sources was \$103,236,010, while the disbursements aggregated \$65,015,442.47, the largest single items being for claims, including matured endowments and annuities, \$24,194,678.70, and dividends to policyholders \$6,884,327.49. Over \$30,000,000 were added to the reserves held to protect policy contracts.

City loans, totalling \$5,335,600, and farm loans, for \$11,292,150, were made during the year, the mortgage loans, aggregating \$101,396,068, on December 31. Total payments to policyholders were \$39,273,810.05, divided as follows: Death claims \$22,935,699.78; to living policyholders, \$16,338,110.27.

The assets of the company on January 1st were \$361,459,866, and the liabilities \$324,978,546; the capital and surplus at that time being \$36,481,320.

SIR THOMAS TAIT IN THE SOUTH

Sir Thomas and Lady Tait and their daughter, Miss Winifred Tait, who have been travelling in Florida and Cuba, are now at Alken, S.C. They expect to spend the month of April at Hot Springs, Va., and return to Canada early in May.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

BIRTHS. MINER—At No. 640 Victoria avenue, Westmount, on March 11th, to Mr. and Mrs. W. H. Miner, of Grandby, a son.

LA ROCQUE—On March 9, 1915, at Montreal Maternity Hospital, to Mr. and Mrs. Alfred La Rocque, a son.

BOUCHETTE—Suddenly, on the morning of March 11th, at No. 7 Avenue Montee du Zouave, Catherine Wright Bouchette, widow of the late Charles Joseph Bouchette, Funeral 10.30 a.m. Saturday to St. John's the Evangelist ch. ch. thence to Mount Royal cemetery.

WATTS—At 4525 St. Catherine street west, on March 11, 1915, Mary Louise Miller, wife of the late W. J. Watts, M.P., interment at Drummondville, Que., Saturday, 11 a.m.

FERNES—Suddenly at his late residence, 87 Park Avenue, on Thursday, March 11, 1915, James, eldest son of the late John Fernes. Funeral Saturday, March 13, at 2 p.m.

HAWKSETT—On March 10, 1915, at his daughter's residence, 328 City Hall avenue, Arthur John Hawksett, son of the late Samuel Hawksett.

O'CONNOR—On March 10th, Margaret Deery, aged 73 years, beloved wife of Francis O'Connor, and mother of James and John O'Connor, 242 Prince Arthur street west.

QUIGLEY—On March 10th, 1915, Thomas Quigley, aged 55 years, elder son of the late Martin Quigley.

CLASSIFIED ADVERTISEMENTS

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

AGENTS WANTED. \$50 WEEKLY SELLING AUTOMATIC... AGENTS WANTED. \$50 WEEKLY SELLING AUTOMATIC...

WANTED—A FEW GOOD AGENTS—TO SELL... WANTED—A FEW GOOD AGENTS—TO SELL...

APARTMENTS TO LET. "THE RIG" 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house...

ROOMS TO LET. OVERDALE AVENUE, No. 6. To let, bright large rooms with hot and cold water, gas, and all home comforts...

ASSIGNEES & ACCOUNTANTS. EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancouver.

BUSINESS CHANCES WANTED. ADVERTISER, WHO IS A THOROUGHLY PRACTICAL man, would like to meet party or parties with some money to invest in a small woolen mill...

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....

FOR SALE. USE YOUR SPARE TIME TO BUILD UP A MAIL order business for your own; we help you start for a share in profits; 27 opportunities; particulars free. Mutual Opportunities Exchange, Buffalo, N.Y.

SEED CORN—CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Riding, Ont.

SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all-made-in-Canada goods retail. The Alligator, St. Catherine St. West.

CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for catalogue and prices. W. E. Dillon Co., Limited, 153 George street, Toronto.

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

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

LIVE STOCK. 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 hen-houses, 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 Languages and Mathematics. After April at No. 544 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uptown 210.

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

SITUATION WANTED AS CHIEF by railroad detective; age 50; expert claims adjuster; 16 years' experience; give me a trial; my railroad experience 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.

SNOWSHOES, HOCKEY OUTFITS. SNOWSHOES, TOBOGGANS, SKIS, SKI-BOOTS, skates, boots, woollen outfits, for sale or hire; hockey outfits ready made, \$2.50 suit; also for hire. Secretaries. Phone Up. 1249-5153. Smyth's, 370 Dufferin Street West.

TYPEWRITER REPAIRS. AGENTS FOR AMERICAN OLIVER TYPEWRITERS. Expert repairs on all makes. American Machinists, 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.

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. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Julie Station, Quebec.