

The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men
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, MARINE AND HAIL.

Losses paid since organization over \$38,000,000.

W. B. BROCK, President.
W. E. MEIKLE, Vice-President and General Manager.

PROVINCE OF QUEBEC BRANCH:
Lewis Building, 17 St. John Street
MONTREAL

THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

Founded in 1893

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:
57 BEAVER HILL HILL
Montreal

Agents written in unrepresented towns in Canada

J. E. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.

The Largest General Insurance Company in the World.

AS AT 31ST DECEMBER, 1913.)

Capital Fully Subscribed.....\$14,750,000

Life Fund and Special Trust Fund.....1,475,000

Total Annual Income Exceeds.....42,500,000

Total Funds Exceed.....124,500,000

Total Fire Losses Paid.....164,420,230

Deposits with Dominion Government.....1,077,033

Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented districts.

J. Mcgregor, Mgr. Canadian Branch
W. S. JOPLING, Asst. Manager

AN IDEAL INCOME

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

Union Mutual Life Insurance Company, Portland, Maine

on its

MONTHLY INCOME PLAN

Backed 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 Monthly Income Policy on the market write, stating age at nearest birthday, to:

WALTER J. JOSEPH, Manager
Province of Quebec and Eastern Ontario,
Suite 502 McGill Bldg., MONTREAL, QUE.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1741.

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

North-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,
605-606 TRANSPORTATION BUILDING,
CANADIAN SECURITIES.

Cable Address: BRITISHCAN.
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 total disability, or to the member on attaining 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.

INSURE YOUR BRAINS IN THE CANADA LIFE

The able, efficient manager is the brains of many a business. He is the firm's greatest asset. But the death of that manager destroys this asset and may create a liability which will wreck the firm.

The Canada Life way of meeting this liability is well worth your earnest consideration. Its partnership policy takes the risk from the firm. We will gladly send you particulars.

HERBERT C. COX
President and General Manager

Phone Main 3152.
and Windsor St. Station

RAILWAY SYSTEM

OTTAWA.
4.00 p.m., *8.05 p.m.
7.15 p.m., *11.05 p.m.
*Active on Sunday.

Coaches on All Trains.

St. Cor. St. Francis.

Station - Phone Main 1107.

Station - Main 1107.

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PERSONALS

Major-General the Hon. Sam Hughes was in town last night.

Mr. J. Ross Robertson of Toronto, is at the Windsor.

The Hon. T. Chas. Casgrain is at the Ritz-Carlton.

The Hon. L. A. Taschereau is at the Place Viger.

Sir William Mackenzie has returned to Toronto from New York.

Mayor T. L. Church, of Toronto, is at the Ritz-Carlton.

Mr. F. A. Knapp, of Prescott, is at the Ritz-Carlton.

Mr. G. Turgeon, M.P., of Bathurst, N.B., was at the Queen's last night.

Mr. Gustave Eventuel, M.L.A. for Prescott, is at the Ritz-Carlton.

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

Mr. A. E. Frapp, M.P., of Ottawa, is at the Ritz-Carlton.

The Hon. W. Roche was in town last night on his way from the capital to Halifax.

Insurance premiums on

BRITISH SEAMEN AT 50 P.C.

London, April 17.—Despite the German submarine warfare against British merchant ships, the first month's experience of the Board of Trade in operating its plan for insuring officers and seamen of the mercantile marine against war risks has proved so satisfactory, it is announced, that it has been decided to make a fifty per cent. reduction in the rates of the premiums charged. It is stated that all six-month policies already issued will remain valid for one year.

The Times says that the life insurance paid in respect to British officers killed in the war already has amounted to nine and a half million dollars.

STABILITY OF LIFE COMPANIES

During the past ten years, according to Bradstreet's, there have been over 100,000 commercial failures, with liabilities of over \$1,500,000,000. During the past ten years 600 banks and trust companies have closed their doors, with liabilities of over \$380,000,000. During the past ten years there have been railroad receiverships, with stock and bond issues involved, of over \$600,000,000, while of life insurance it can be said that for more than thirty years there has not been one failure of an old-line life insurance company which has been conducted on the legal reserve basis.

ACCOUNTANTS

Audits—Commercial, Municipal, Financial Investigations, Liquidations, etc.

ROBSON, HILL, RITCHIE & DAVY

ACCOUNTANTS AND AUDITORS

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

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE

811 Board of Trade Building

Telephone: — Main 7682; Up 1328

Your patronage solicited

A Record of Success

At DECEMBER 31, 1914.

INSURANCE IN FORCE.....\$54,326,926

ASSETS.....14,916,008

NET SURPLUS.....2,116,166

PAID POLICYHOLDERS IN 1914.....1,340,059

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.

Insure with—

North American Life Assurance Co.

HEAD OFFICE.....TORONTO, Can.

FOUNDED BY JOHN F. DRYDEN

THE PRUDENTIAL

HAS GRANTED

OVER \$19,000,000

to date in voluntary concessions to policyholders.

The policies involved made no provision for such benefits.

Nevertheless, when its experience showed that it could give, its policy has been to give.

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



MAYOR T. L. CHURCH, Of Toronto, who has been inspecting Montreal's Jail. Toronto is shortly to build a new prison.

ACCIDENTS ON LONDON'S STREETS ARE INCREASING

Cause is That People Travel More—Journeys Per Head Increased 80.7 Per Cent. in Nine Years.

The seventh annual report of the London Traffic Branch of the Board of Trade (1914-1915) shows that in 1913 68 per cent. of the reported journeys of the public in London were by road and 32 per cent. by rail, compared with 60 per cent. and 40 per cent. respectively in 1909.

Approximately 145 journeys per head were made by the 6,710,000 inhabitants of Greater London in 1913, and 271 by the 7,393,000 in 1909. These figures rather underestimate the road journeys made in public conveyances, in that, while the railway journeys have had approximately 250 millions added for passengers on the trunk railways in these calculations of percentages, no allowance has been made for the passengers in cabs, which have been estimated to amount to over 50 millions.

Horse-drawn vehicles continued to be supplanted with remarkable rapidity by those mechanically propelled. Except among private carriages, where the horse may retain its popularity a little longer, the extinction of the horse for passenger purposes seems now almost in sight, and though in spite of the rapid adoption of the motor-vehicle in the commercial world, some years may elapse before this result is achieved among trade vehicles, the motor is adding very largely every year to the importance of arterial communication by road.

The report states that the recommendations made for the improvement of the arterial roads in the Metropolitan area, which were published in the reports for 1910 and 1911, are being subjected to close scrutiny at the hands of the sectional conferences now being held at the Local Government Board. A short account is given of the scope and nature of their proceedings, and from the views expressed so far it seems that the published road scheme, apart from the financial aspect, meets with a very fair amount of general approval. A colored diagram is given of the general scheme as it affects town-planning schemes now under consideration in London.

It appears that within the last year or so some of the lines originally selected for proposed new roads have become blocked by building development, while in other cases the views of local authorities have contributed to modification of route. It is pointed out that the inadequacy of the main arterial roads is becoming more marked each year, and the fact that estate development has already blocked some of the selected routes should convey a serious warning that there is no time to lose in dealing with other sections of roads if exits from London now available are to be saved from the same fate.

The number of street accidents is increasing. The report states that against this must be set the fact that people travel much more than they used to. In 1904 the journeys per head of the population were only 150.5; in 1913 they were 271.5, an increase of 80.7 per cent. The corresponding totals of street accidents were 11,967 in 1904 and 25,829 in 1913, an increase of 115.9 per cent. From 1904 to 1913 accidents showed an actual decrease against a small increase in the journeys per head. Since 1909 both have increased at almost the same rate. Fatalities have, however, increased much more rapidly, and there can be no doubt that this is largely due to the multiplication of motor-vehicles.

NORTHERN ASSURANCE'S PROGRESS

The Northern Assurance Company of Detroit has made substantial progress since January 1. A gratifying is shown in the increase of paid-for business for the first quarter of 1915 over the like period one year ago. The paid-for new premiums represented an increase of 48.26 per cent over the first quarter of 1914. The increase in renewal premiums for the first quarter over the like period one year ago amounted to 13.11 per cent. Substantial gains have been made in assets, reserves and insurance in force.

NEW YORK LIFE'S BUSINESS

The New York Life reports that more than two-thirds of the company's branch offices, scattered all over the country, produced more business in March last than in March, 1914. The grand total showed \$27,600,000 from the United States and Canada, as against \$25,700,000 a year ago.

PARTNER WANTED.

FINANCIAL AGENT DESIRES PARTNER (Silent or active) with some capital. Advertiser has first-class business in preparation for the English market, and meantime desires financing. References exchanged. Box 21, Journal of Commerce.

PERSONAL.

THE REV. M. O. SMITH, M.A., WILL ADVISE with fathers concerning the instruction and education of their sons. No. 541 Sherbrooke St. West. Or telephone Main 3071, and ask for Mr. Kay.

Automobile Insurance

Fire, Theft, Transportation, Liability to Persons

Property Damage, Collision

Accident, Health, Plate Glass, Burglary, Fidelity, Judicial and Contract Bonds, Employer's and Public Liability.

The Provident Accident and Guarantee Company

HEAD OFFICE ——— MONTREAL.

160 St. James Street. Tel. Main 1626.

REAL ESTATE

Nazaire Carrière sold to Mrs. Alfred Martin lot 904-2 St. Louis ward, with buildings fronting on Lavallée avenue, for \$5,500.

Adolphe Bobillard sold to Tracy Luddington lots 1294-23, 24, 25, 26 and 27, St. Louis ward, corner of D'Arrouville and Chausse street, for \$11,000.

D'Estimoville Tremblay sold to Louis Simeon Barila lots 5-29, 30, 31 and 32, C. cot St. Louis, St. Denis ward, with buildings at 1217 De La Roche street, for \$8,000.

Stanislas Ricard sold to Mrs. Gideon Lebel lot No. 14-165, Hochelaga ward, Malsonneuve, with buildings fronting on Jeanne D'Arc street, measuring 30 x 100 feet, for \$8,200.

The Canadian European Land Company, Limited, sold to Suburban Properties, Limited, lot 902-118 St. Louis, with buildings fronting on St. Denis street, measuring 26 x 100 feet, for \$14,000.

Jean Brunet sold to Arthur S. Rosaire a vacant emplacement on Oxley avenue, Notre Dame de Grace ward, lot 15-13, parish of Montreal, measuring 50 feet by 96 feet 2 inches for \$11,000.

Hiram M. Levine sold to Samuel and Felix Leopold the southwest part of lot 251, parish of Montreal, fronting on St. Catherine street, Westmount, and measuring 107 feet 2 inches by 110 feet, for \$21,000.

The National Breweries Limited, sold to the Hotel Boulevard, Limited, a property in St. Denis ward, with buildings fronting on Cote St. Louis road, known as lot 1-6, Cote St. Louis, measuring 29 x 119 feet, for \$10,400.

The Westmoreland Company sold to Edouard Morin a property fronting on Westmore avenue, in Notre Dame de Grace ward, forming parts of lots 142-276, 777, 778, 779, 780, 781, 782, 783, 784, 785 and 786, parish of Montreal, for \$7,202.25.

Howard E. Mann sold to Anglin's Limited, lots 221-111, 221-112, 221-113, and the northeast part of 221-110, parish of Montreal, having a superficial area of 18,590 square feet, fronting on Lansdowne avenue, Westmount, for \$18,590.

There were 36 transfers of real estate registered yesterday, one of the principal being the sale from William James Thompson to the Progressive Syndicate, Limited, a lot in Mount Royal ward, No. 153 Cote des Neiges, measuring 190 feet by the depth of said lot, having a frontage to the northwest on Queen Mary's road, with buildings; also two other lots fronting on Marchmont avenue in the same ward, Nos. 152-4 and 152-11, each measuring 50 x 150 feet, a superficial area of 7,500 square feet, and other lots, Nos. 152-5 and 152-6 in the same location, for \$68,146.92.

N. Y. LIFE DIRECTORS CHOSEN.

At the biennial election of the New York Life Insurance Company, twenty-four directors were re-elected for the period of two years. They are Messrs. John E. Andrus, Charles H. Beckett, Cornelius N. Bliss, Jr., George B. Cortelyou, John H. Finley, David R. Francis, Rowland G. Hazard, A. Barton Hepburn, Granger A. Hollister, William R. Innis, Alva B. Johnson, Willard V. King, Robert J. Lowry, John G. Murnighan, Seth M. Milliken, George Austin Morrison, William B. Plunkett, John J. Pulley, John Reid, Fleming H. Revell, George M. Reynolds, Elbridge G. Snow, Hiram R. Steele and Oscar S. Straus.

The choice of these directors was unanimous. Under the laws of the State of New York unless an opposition ticket has been named policyholders may vote only for candidates named by the board of directors. The twenty-fifth director will be selected by the president of the company, who will be chosen at the board meeting in May.

FIRE IN THREE PLACES AND COAL OIL SMELL IN HOUSE

How the fire originated which took the reels to 35 Walnut street, the home of Giuseppe Cosenza, an Italian laborer, on the night of April 16, may always remain a mystery. At the inquiry begun yesterday before Fire Commissioner Lalupelle, Cosenza and his wife could give no explanation other than that an enemy might have set the blaze.

The firemen who extinguished the flames declared that the outbreak occurred simultaneously in three different parts of the house, and that on entering there was a distinct smell of coal oil, but they agreed that the door was open, and that it might have been possible for another person beside Cosenza to have been in the house before they arrived. Captain Joseph Lapointe, of No. 22 station, said, in giving his evidence, that he had not the slightest doubt that the fire had been of incendiary origin, but that he was not prepared to swear that he believed it had been started by Cosenza.

Cosenza, who took out an insurance policy for \$500 only a few weeks before the fire, testified that on the night of the blaze he was alone in the house, except for a small baby sleeping in another bed. He had gone to bed, he said, and was asleep at 11 o'clock, when the cries of "Fire" and the sound of the reels arriving aroused him. He had told some neighbors that he had had trouble with a fellow-countryman in January, but was not prepared to swear to the story he had told.

The case was adjourned for further inquiry. Further evidence was heard in the case of the Standard Calendar and Novelty Company, but this took so largely the form of speculation, that the matter was not materially advanced.

EQUITABLE'S DEATH CLAIMS.

In 1914 the Equitable paid death claims on 6,600 policies; 5,454 of these were domestic, and more than 98 1/2 per cent of them were paid within one day after receipt of proof of death. During 1914 the society paid on 203 lives policies that had been in force less than one year.

USE OF WAR STAMPS.

In cases where the regular War Tax stamps are not available, regulation stamps, with the words "War Tax" written across will serve as well. Many letters are being sent to the dead letter office because not properly posted.

It was advanced at the post office, however, that so far as possible people should use the ordinary stamps for mailing and the war stamp additional, while for any mail matter not affected by the war measures it was stated that the regular stamps should be used.

PRUDENTIAL TO SELL ONLY PARTICIPATING INSURANCE

The officers of the Prudential have been notified by Charles C. Moore, president of the Panama-Pacific Exposition, that May 27 has been designated as Prudential Day, and that it will be observed in the entire exposition as such.

To mark the occasion, the officials of the company have arranged for a luncheon at the New Jersey building for that date, and a delegation of more than 200 agents, who belong to the One Hundred Thousand Dollar League of the company, will be given a four day stay at the fair by the company, it being arranged that they will be present on New Jersey Day, May 24, and Prudential Day, May 27.

The company will give a dinner at the St. Francis Hotel on New Jersey Day, and invitations for the affair have been accepted by Governor Hiram Johnson of California, the United States Senators from that State, Governor Fielder of New Jersey, and his staff, and President Moore. There will be a number of officers of the Prudential present, as well as the members of the One Hundred Thousand Dollar League.

The big exhibit of the Prudential in the Social Economy Palace of the Mines and Metallurgy building is now open, covering a floor space of 4,500 feet, the fundamental principle being the relation of life insurance to public welfare and the facts of insurance experience relating to social and economic problems.

LOG DRIVING COMMENCING.

Three Rivers, Que. April 17.—Log driving on the tributaries of the St. Maurice is now about commencing.

WESTMOUNT INVESTMENT COMPANY.

OTTAWA, April 17.—Montreal companies incorporated this week include the Westmount Investment Co., Ltd., \$20,000, and the Reford Realty Co., Ltd., \$25,000.

SIR ADAM BECK FOR ENGLAND.

Sir Adam Beck leaves shortly for England in connection with his remount work, and will be absent from Canada for about five weeks.

Major-General S. M. Hughes was in the city last evening.

REAL ESTATE AND TRUST COMPANIES

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

	Bid	Asked
Aberdeen Estates	—	125
Beaudin Lee	—	107
Bellevue Land Co.	70	75
Blumery Inc.	97	104
Caledonian Realty	—	16
Can. Cons. Lands Ltd.	3	6
Carlier Realty	—	78
Central Park Lachine	100	107
City Central Real Estate (Com.)	—	120
City Estate Ltd.	—	55
Corporation Estates	—	52
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7, (Ptd.)	—	119
Credit National	—	58
Crystal Spring Land Co.	—	45
Danais Realty Co. Ltd.	—	75
Dens Land Co. Ltd.	15	20
Dorval Land Co.	—	100
Drummond Realities Ltd.	—	90
Eastmount Land Co.	90	107
Real Realty Co. Ltd.	—</	