. S. RAILWAYS E IMPROVEMENT

earnings of the United y returns to Dun's Re-her indications of imte volume, the total of or two weeks in April ocrease of 4.7 per cent. ponding period a year

exhibit than was made larch, when practically s of 10.3 per cent. mportant lines, notably hern Mobile and Ohlo, and Texas Pacific, as and Ohio, and West-

e gain. ons appear to be gra-roads in the southwest xpansion in the earnand Louisville, Misouri Pacific and a few in almost every iness, it is not so pro-

NG TRAIN SERVICE. put in operation regular service now in

Place Viger Station. Laurier, stopping St. ly; 1.45 p.m. will run urday only.

xcept Sunday ce Viger Station. ccept Sunday. cept Sunday or St. Station. ily, and to Point For-Caledonia Springs,

Claire, Beaconsfield, Saturday only Rigand due Montreal, 4.45 p.m., from Pointe , daily.

EFERRED STOCKS. ls a large public decks at the moment. A probably the larges country says regards class of securities for good preferred good investment sort. referred stock buying r, the average of the stment buying is the

r those speculatively common stocks.

rmerly put their savnto bonds have been the last month in orders have not been number of orders i

CHANGED. market unchanged, 00 last year, 000, against 1,211,609

inst 13,000 last year.

COVERY. -Professor Geohring, te at Karlsruhe, ana new chemical cle-

TEADY. irket opened steads hone 14%, up %,

NACTIVE. osed inscille 1 an 94 5-16, life Ti 58, 88.

om s 771/8 on a on a 925s Off 5 1313s Off 5

565a Off 5

ACIFIC

ANGE IN TIME.

URSIONS. y Days. S:

Phone Main 3152. Vindsor St. Stations NK RAILWAY SYSTEM

JRSIONS. n Canada, vin Chi-Oct. 26, at very low months.

NGES. on May find. Time and all information ents.

Cor. St. Francols
Phone Main 6905.
" Uptown 1187
pn " Main 822)

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. 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 \$38,000,000.00. - - - President. W. B. 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.

H. R. H.

Founded in 1803

THE LAW UNION AND ROCK from Quebec yesterday. INSURANCE CO. LIMITED OF LONDON

Assets Exceed \$48,000,000. Over \$12,500,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted. 57 BEAVER HALL HILL

Montreal frents wanted in unrepresented towns in Canada J. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co

The Largest General Insurance Company in the World.

AS AT 31ST DECEMBER, 1913.)

ACCOUNTANTS and AUDITORS

AS ALL 1914 Substitute o

AV IDEAT NOOM-

Union Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN cked by a deposit of \$1,000,0,2,00 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 at negreest birthday, to

WALTER I. JOSEPH, Manager Province of Queboc and Eastern Ontario. Guite 592 McGILL BLDG., MONTREAL, QUE.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON. ENGLAND

FIRE INSUPTINCE SINCE A.C. 1741. T. L. MORRISEY, 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 505-606 TRANSPORTATION BUILDING.

Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

The Independent Order of Foreste s 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 at-

taining 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 THE GANADA 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

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

PERSONALS

Mr. Justice Pelletier is at the Place Viger.

Sir Lomer Gouin was in town yesterday.

Dr. C. H. Godin, of Ottawa, is at the Windsor. Mr. F. W. Adams, of Ottawa, is at the Windsor.

Mr. V. E. Morrill, of Sherbrooke, is at the Queen's. Mr. L. A. Trudell, of Quebec, is at the Place Viger.

Mr. T. G. Leonard, of Quebec, is at the Ritt-Captain C. M. Marsh, of St. John. N.B., is at

The Hon. Robert Rogers returned to Ottawa yesterday.

H. R. H. the Duke of Connaught returns to Ottawa to-day.

Mr. Justice Carroll arrived at the Ritz-Carlton

is in town from Sherbrooke for the week-end.

SPANISH STEAMER BRINGING

porposed development of trade between values and so that all the steamers values at his amount of exceptions.

Spain, Senor Ramon Tey de Torrents visited the were run uninsured. This year a change in the for \$1 and other considerations.

B11 Board of Trade Building
Telephones: - - - Main 7682; Up. 1328
Your patronage solicited

Automobile Insurance

Property Damage, Collision

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

The Provident Accident paid amounted to 187 kr., and class remain to be settled. The gross pa and Guarantee Company

HEAD OFFICE - - - MONTREAL.

A Record

Assurance Co.

HEAD OFFICE TORONTO, Can.



EVERY BUSINESS DAY LAST YEAR

The Prudential paid 463 death claims, the average daily amount being \$75,946;

Added 2,881 policies to its insurance in force;

Secured \$1,718,423 in new business; Increased its receipts \$341,808.

It was busy all the time. 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

HON. COL. W. I. GEAR. Who commands No. 2 Co. Home Guards. The regi-The. Hon. Rodolphe Lemieux returned to Ottawa ment will be inspected this afternoon by H. R. H. the Governor General.

MERCANTILE MARINE FLEET INSURED AT PREMIUM OF 2 P.C.

Captain J. R. Goodall, of the 5th Mounted Rifles, Changes Custom of Covering Only Excess of £200, s in town from Sherbrooke for the week-end.

Only Denver Trading With Germany so Policies Suspended.—Recent Marine Losses.

SAMPLES OF FRUITS AND WINES. 4 New York, April 24.—Since the International Mer-Spain, Senor Ramon Tey de Torrents visited the Beard of Trade Secretary yesterday. He said that a grand agreed on the way from Barcelona for St. John with samples of dried fruit and fresh wines among other commodities.

Whenever the total amount of the fund shall exceed \$1,000,000, no further investment in securities to Joseph Victor Lafond part of lot No. 643-25. Parish 14 day returns for laying up the fleet, as placed, of St. Laurent, measuring 25 by 70 feet, fronting on Alice street, for \$1 and good considerations.

Whenever the total amount of the fund shall exceed \$1,000,000, no further investment in securities and the excess over \$1,000,000 shall be transferred annually on December 31 to the general fund of the

the Hamburg-American liner "Esthania," condemned is a prize at Kingston, Ja, where she was taken by the British cruiser "Essex "Parisian" is 7.548 tons gre

sured on a value of \$45,000 for damage done was 183,250 kg kt. Danish war marine insurance to the number of States Senate to prepare such a code. amount covered was 141.057,851

1.964.043 kr. The Bureau Veritas reports man NTREAL. ing the month of November, 1911 a follows: Total Tel, Main 1826. lenses, IN steamers of 87,228 tons, ALZ, 26 British, 6 Norwegian, 5 American, 5 Swedis) trian, 2 French, 1 Danish + Japans were: Wreck 10, collision 3, causes were: Wreck 24, collision 2, inc. 1, toundered 5, abundanced 3, condemned 6, missing 2, and by mine 1, sunk by warship 2. The accidents reported during in the home of D. Langevic, at 25b. Alma street, in the home of D. Langevic, at 25b. Alma street.

a total of 21 vessels of 67,256 tons were lost in Feb-Fua:y, as compared with four vessels of 5.846 tons. Ottawa, April 24.—Montred companies incorporatin February last year and five vessels of 14.350 tons. ed this week include Samuel M. Ogulnik and Com-North American Life in February, 1913; and 21 fereign steamers of 48,265 pany, \$100,000; and Murdoch and Wildridge Ltd., tons gross and six foreign sailing stupe of 8,893 tons, \$10,000. or a total of 27 foreign vessels of 57,158 tons were lost. against 14 vessels of 22,898 tons in February last year, and 18 of 30,858 tons in February 1913. The total losses for the month were 48 vessels of 124,414 tons against 18 vessels of 28,744 tons in February last year and 23 vessels of 48,208 tons in February last year and 23 vessels of 48,208 tons in February last year. and 23 vessels of 45,208 tons in February, 1913.

GUILTY OF STARTING FIRE.

harged with having started a fire in the home of Samuel Bernstein. 463 Cadieux street, on the day previous, appeared before Commissioner Latu.ppe again yesterday afternoon, for preliminary hearing. When asked to plead, Bureau said he was guilty, and had aothing to say on his own behalf. At the conclusion of the hearing, not having been able to secure ball, the accused was committed to custody until Wednesday next, where he will appear once more mill and planer and some lumber at Tweedside was

WAR INVALIDS IN TORONTO.

Toronto, April 24.—Thirty-five men invalided home from the war arrived in Toronto to-day. For the most part they had frozen feet and walked with crutches [Quotations furnished by J. C. Mackintosh & Co., Members Montreal Stock Exchange, 166 Hollis Street.]

SEALED TENDERS

Sealed tenders, marked Tenders for Purchase of Balance of Moveable Assets,

DAVIES CLARK, LIMITED, IN LIQUIDATION, will be received by the undersigned up to 4 p.m. Monday, May 10th, 1915. List of Assets and conditions of Tender may be seen at the Office of the Liquidator, where all further information may be obtained.

Terms 10 Per Cent. cash deposit with tender, balance in Cash on taking possession. Highest nor any tender not necessarily accepted.

Liquidator.

THE EASTERN TRUST COMPANY, Canada Life Bldg. April 23rd, 1915.

REAL ESTATE

Louis A. Desy sold to Mrs. Armand Larue No. 36-68-. Parish of Montreal, with buildings fronting on an avenue and St. Viateur streets, measuring 37 by 64 feet, for \$15,560.50.

Moses Levitt sold to Hyman Dorfman two parts of and 27, and on St. Dominique street, No. 835, for \$23,-

Gill an emplacement in Outremont, known as lot No.

One-half of all taxes received upon premiums of 32-2-26, Parish of Montreal, measuring 25 by 100 foreign fire insurance companies after the date of feet, with a dwelling house at 391 Durocher street, for the approval of this act.

ing on Monkland avenue and on Old Orchard avenue, Policies of insurance. ing on Monkland avenue and on the state of 22,412 square feet. All income received from interest upon baving a total superficial area of 22,412 square feet, in bank or upon securities in which the said fund

street east and on the east side of Bordeaux Street. Supervision of the Board of Sinking Fund Commisfor \$9,000.

LIMITED :: :: OF LONDON, ENG.

The Largest General Insurance Company in the World.

AS AT 31st DECEMBER, 1913.)

The Maddies:—Commercial, Municipal, Financial Investigations, Liquidations, etc.

The Maddies: Insurance State of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the freet of the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, was insured with the Attained last month, while bound from Bremen to New York, while the Attained last month with the Attained last month with the Attained last month

WORKING ON A NEW CODE. lest September. The New York, April 24.— The committee on insurance both in 1899, and its law of the American Bas Association will meet in Automobile insurance

A report on the war risk is unance eavering Danish is working on a proposed code of insurance laws for Fire, Theft, Transportation, Liability to Persons

The amount paid American Bar Association in 1913 to promise amounted to 2,925,133 to The amount paid American Bar Association in 1913 to promise such as the Hotel Astor on Wednesday, May 5, at 10 a.m. It The amount paid American Bar Association in 1913 to prepare such a The total amount code, and the same committee was requi

same period. The - A tentative draft of the proposed code was made Compensation, and considered at several meetings of the committee paid amounted to 187 kr., and change for 1,221,095 kr. in 1914. The coming meeting of the committee is miums amount to for the purpose of considering criticisms and suggestions and perfecting the proposed code

ANOTHER NORTH END BLAZE. ALZ. 26 British, 6 The firemen of the northern division of the brigade - German, 2 Aus. The frequency were given a busy hour last night fighting a blaze The causes were given a busy non at the causes which denuded a block of Casgrain street tenements which denuded a block of Casgrain street tenements. A Record

of Success

At DECEMBER 31, 1914.

NEW INCORPORATIONS

MOUNTAIN FIRES RAGING

Carlisle, Pa., April 24. Damage approximating GUILTY OF STARTING FIRE.

Telesphore Bureau, who was arrested after a hearing before the fire commissioner on Monday last, harred with having statements of the fire commissioner of Monday last, the state for the fire commissioner of Monday last, the state for the fire commissioner of Monday last, the state for the fire of the fire commissioner of Monday last, the state for the fi

SAWMILL AND LUMBER BURNED.

(Special to The Journal of Commerce.) Fredericton, N.B., April 24.—Henry T. Swan's saw

			DIG
	Eastern Canada Savings & Loan	145	140
	Eastern Trust Company	160	155
	xMaritime Tel. and Tel., pfd	98	93
	xMar. Tel. and Tel., common	75	70
	Nova Scotia Underwear, pfd	95	90
	Do., common	35	30
	Porto Rico Tel., Pfd	105	102
	Porto Rico Telephone Common	50	45
	Stanfield's, Limited, pfd	95	90
i	Do. common	. 45	39
Ì	Trinidad Electric	72	68
١	Bonds.		
j	Brandram-Henderson, 6 p.c	97	931/2
d	Eastern Car, 6 p.c	98	94
Ŋ	Maritime Nail, 6 p.c	101	99
	Mar. Tel. & Tel. 6 p.c	100	97
	Porto Rico Telephone, 6 p.c	100	98
	Stanfield's, Limited, 6 p.c	98	95
	Trinidad Electric, 5 p.c	85	80
	x Ex-dividend.		
	The second of th	15	

NEW BILL ESTABLISHES STATE INSURANCE FUND

Philadelphia, Pa., April 24.- A bill has been in troduced in the Pennsylvania Legislature to create T by 64 feet, for \$15,560.50.

a State insurance fund to replace the existing system of insuring public property in the State. It provides that the following funds, income and revenues 134, St. Jean Baptiste ward, with buildings fronting of Pennsylvania, are specifically dedicated to constion Colonial avenue, Nos. 463, 465, 465a, 465b, 465c, 467 and 469, measuring 40 by 71 feet, for \$15,000.

All money now in the custody of the State Treasury commonly known as the sinking fund, in exbuildings fronting on Prince Arthur street, Nos. 25

All revenues received by the State Treasurer after the date of approval of this act which, under exist-Mrs. James Laughlin sold to John Thompson Mc- ing laws, are appropriated to the sinking fund.

All payments hereafter made by insurance companies on account of loss or damage to the property Frederick Whitley sold to Cranmer Kendrick vacant of the Commonwealth caused by fire or other cas-lots Nos. 176a-26, 71 to 73, Parish of Montreal, front-

Charles Larin sold to Carmel Beautieu part of lot.

No. 152-101 and the east part of 152-102. Cote de la main in the custody of the State Treasurer, and Visitation, with buildings fronting on Marie Anne shall be invested and re-invested by him under the supervision of the State Treasurer. sioners in interest-bearing securities of the United SAMPLES OF FRUITS AND WINES.

(Special to Journal of Commerce.)

St. John, N.B., April 24.—In connection with the porposed development of trade between Canada and Spain, Senor Ramon Tey de Torrents visited the were run uninsured. This was a change in the steamers valued at this amount or less part of lots Nos. 142-116 to 419, Parish of Montreat, Incident of Pennsylvania, or any country, city, borsontal the Westmoreland Company. Limited, sold to other of the United States, or any country, city, borsontal the Westmoreland Company. Limited, sold to ough, or school district of this Commonwealth, or any obligations of municipalities of other States, but preferably in securities issued by Pennsylvania multiple and the securities are securities.

nually on December 31 to the general fund of the State Treasury

********************* REAL ESTATE AND TRUST COMPANIES

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

Estate	Exchange,	Inc.,	were a	s follo	W8:
Aberdeen I	Estates	VI VI VI VI		Bib	ASKED
Beaudin Lt	Estates lee and Co. Realty Lands Ltd. alty k Lachine al Real Estat			: -	125 197
Bleury Inv	and Co	ornii.	a comai	. 70	751
Caledonian	Realty			. 97	104
Can. Cons.	Lands Ltd			. 3	18
Cartier Rea	ilty			,	78
City Centra	Real France			. 100	107
City Estate	Ltd.	e (Com.)			8
Corporation	Estates				120 55
Cote St. Lu	ic. & R. Inv.	(Acres a		50	52
Credit Nati	onal	1	ec ex 12		17
Crystal Spri	ing Land Co.			10-100	119 58
Daoust Rea	Ity Co. Ltd			45	50
Denis Land	d Co. Ltd			75	90
Drummond	al Real Estat Ltd. Ltd. Ltd. Ltd. Ltd. Ltd. Ltd. Ltd			15	100
Eastmount 1	Land Co			90	97
Greater Mer	Co. Ltd. ntreal Land I ntreal Land I nctory Sites L calties Ltd. (calties Ltd. (calties Ltd. (calties Ltd.)			-	244
Greater Mor	ntreal Land I	nv. (Cor	n.)	174	189
Highland Fa	ctory Sites L	td.	.)	100 25	384
Improved R	ealties Ltd. (Pfd.)		50	60
E & P Pos	calties Ltd. (Com.)			15
Improved Ro K. & R. Rez Kenmore Re La Co. D'Im La Co. Imm La Co. Im. La Co. Indu La Co. Natio La Co. Natio Lachine Land Landhoiders Land of Mor	alty Co.	2 12 10 100		784	100
La Co. D'In	mouble Unic	n Ltce	63 × 6000	55	70 67
La Co. Imm	obiliere du C	anada		40	73
La Co. Indu	Strielle d'Imp	de Grae	:e	91	94
La Co. Mont	treal Est Lter	e		90	90
La Co. Natio	onale de l'Est			90	98
Lachine Land	Co. Ltd.			1000	125
Land of Mor	itreal			Prompt.	97 100
La Salle Rea	ltý			mont	97
La Societe B	Dock Land I	Carlot and		******	641 801
Land of Mor La Salle Rea La Societe B Lauzon Dry Longueuil Re L'Union de l' Model City I Montmartre	Palty Co.	amited	A 5150 X	-	
L'Union de l'	Est			-	100 101
Model City A	Annex.			-	40
Montreal Del	h Corp. (Pfd	· · · · · ·		National Property lies	10
Montreal Del	b. Corp. (Cor	n.)			34
Montmartre : Montmartre : Montmartre : Montreal Del Montreal Edi Montreal Edi Montreal Ext	monton West	ern Land		****	894
Montreal Fac	tory Land	Co. Ltd.		55	92
Montreal Lac	hine Land Sy	vn. Co.		95	66 101
Montreal Lar	id & Imp. Co	Ltd		and the same of	94
Montreal Sou	th Land Co.	(Pfd.)		40	584
Montreal Wel	land Land C	o. (Pfd.)		10	181 58
Montreal Wel	land Land C	o. (Com.)	10	15
Montreal Wes	stern Land C	orp		French .	75
Mountain Sig	hts Limited	Co		-	85 84
Mutual Bond	& Realties C	orp		76	95
Nesbitt Heigh	its.			50	84
North Montre	al Land Lim	mited		125 150 *	130
Notre Dame o	le Grace Rea	lty		150	155
Orchard Land	Co			100	124
Pointe Claire	Co.			100	1484
Quebec Land	Co			175	124 178
Rivera Estates	8				70
Rivermere Lai	nd Co			400	65
Rockfield Lane	d Co.			100 27	1131 30
Rosehill Park	Realties Co.				16
t. Andrews L	and			71	9
ecurity Land	Co., Reg.			75	50
t. Denis Real	ties				794
t. Lawrence l	Blvd. Land o	f Canada		-	115
Montreal Ed Montreal Ed Montreal Fac Montreal Lar Montreal Lar Montreal Su Montreal Su Montreal Wel Montreal Wel Montreal Wel Montreal Wel Montreal Wel Mountain Sig Mutual Bond North Montre North Montre North Montre North Montre North Montre North Zende Signa Signa Rockfield Land Rivernere Lar Riverview Lar Riverview Lar Riverview Lar Rockfield Land Coschill Park St. Andrews St. Andrews St. Catherine Security Land St. Denis Real St. Lawrence Ist. Lawrence St. Lawrence Ist. Lawrence	Inv. & Trust	Co.		-	55
t. Regis Park	w ziust	20		0.5	75

mill and planer and some lumber at Tweedside was destroyed by fire yesterday. The loss is about \$3,000 and there is no insurance.

MARITIME PROVINCE SECURITIES.

(Quotations furnished by J. C. Mackintosh & Co., Hallfax, N.S.)

Members Montreal Stock Exchange, 166 Hollis Street, Hallfax, N.S.)

Eastern Canada Savings & Loan 145 140

Eastern Trust Company 160 155

Maritime Tel. and Tel., pfd. 98 93

Bonds and Debentures. 80 140 Bonds and Debentures.

Alex. Bldg., 7% sec. mtg. bonds, with 100%.
Arena Gardens, Toronto, 6%...
Caledonian Realties Co., Ltd..
City Central Real Estate Bonds.
City R. & Inv. Co. Bonds.
Greater Montreal Realty.
Marcil Trust Gold Bonds.
Montreal Deb. Corp., 6%.
Transportation Bldg.

Trust Companies.

Crown.
Eastern
Marcil Trust Co.
Montreal.
National
Prudential.

Prudential. Prudential. 7%, 50% paid up (Pfd.)... Eastern Securities.