

NOTES

...sailed from Galveston for Bremen.

...has sailed from Liverpool with 575 passengers and 8,000 tons of mail consignment over

...side of Furness, Withy collapsed, carrying with it and beams of the cargo

...in February numbered 24,947, with 97 passengers, aggregating 12,830

...submarines, with loss of 200 tons was sunk by a German

...in the Pearl River from Hong Kong and the robbery and destruction of export or containing

...occurrence. Shipping on it but dead, and Chinese at they have very little

...state of things is all that part of China, even

...ances. Shipping circles, owners of Dunholme are plan-

...the law recently enacted registration of foreign

...ing with full rights, probably in an American ship-

...times the appraised. The Dunholme was de-

...an fire at Bayonne. Underwriters show that at London, vessel with

...court to charter out seamy tonnage, has invited

...man vessels holding charters are limited

...ing six months, or until the end of the year. The three latest of

...ers Rajani, at Hong Kong and Djibouti, at Lagos.

...FOR SOLDIERS. British Columbia soldiers made in a factory

...ear, which was to have been recalled. The soldiers will be manufactured

...G REPORT. The crew of the steamer "Earl" heard that, according to

...as sunk by a submarine. REAL ESTATE. The house, March 12 on the

...the real estate by the title Co. will be sold.

...PLICATION. Negotiation is being made to agreement by which the

...re-assure the policy and the Life Assurance Co.

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.

British America Assurance Company. FIRE INSURANCE SINCE A.D. 1833. W. R. BROCK, President. W. B. MEIKLE, Vice-President.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON. Assets Exceed \$48,000,000. Over \$12,500,000 Invested in Canada.

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UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND. FIRE INSURANCE SINCE A.D. 1741. Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED. Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

The Independent Order of Foresters. Policies Issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

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FRED W. G. JOHNSON INSURANCE AND REAL ESTATE. 811 Board of Trade Building. Telephone: 1-1111.

REAL ESTATE

Of the thirty-eight real estate transfers recorded yesterday, only one involved a sum exceeding \$20,000. This was the transfer of three contiguous em-

Leonard Charbonneau sold to Mrs. Ovide Cardinal two emplacements at King's Park, Verdun, lot 3401-

Joseph Bonhomme sold to Joseph Beaudin and others a lot known as 176-90a, 85a and 86a, Parish of

Alphonse Oumet sold to Miss Alphonse Oumet Brooklyn, an emplacement on lot 157-85, Cote St

Leon Desjardins sold to Joseph de Saint-Arlier, sr. two lots 339-759 and 760, Cote St. Louis, with build-

Joseph Beaudin and others sold to Joseph Bonhomme an emplacement in Notre Dame de Grace, lot

Leon Alphonse Tailon sold to Camille A. Chapleau lots 917-6-1, 2, 4, 5, 6 and southeast part of lot 917-7-1

Joseph Beaudin and others sold to Joseph Bonhomme an emplacement in Notre Dame de Grace, lot

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HON. T. W. MCGARRY, Treasurer for Ontario, who has a fight on with the Insurance companies. IMPEACH COMMISSIONER. Oklahoma City, March 6.—Insurance Commissioner

The Provident Accident and Guarantee Company. Issues the following policies: Accident, Health, Plate Glass, Fidelity Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.

REAL ESTATE AND TRUST COMPANIES. Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:

Table with columns: Bid, Asked. Includes entries for Terrien Estates, Lachin Land Co., etc.

The World's Record. During 1914 The Prudential issued and revived \$518,963,821 paid-for Life Insurance at the lowest expense-rate in its history.

THE PRUDENTIAL INSURANCE CO. OF AMERICA. FORREST F. DRYDEN, President. Home Office, Newark, N.J.

OPERATIONS OF BRITISH INSURANCE COMPANIES

Out of Every £100 Received in Premiums by Fire Companies £53 Was Used to Pay and Provide For Claims.

The British Board of Trade has issued its blue book dealing with the completed operations of insurance companies for the year 1913. The tabular statement showing the results of the business as a whole is the principal feature of interest.

The essential fire figures are: Claims paid and provided for... £15,823,092 53.08 Commission and expenses... 10,689,481 36.56 Underwriting profit... 3,029,321 10.36

Premiums received... £29,241,894 100.00 Out of every £100 received in premiums £53 was used to pay and to provide for claims, nearly £37 was needed for commission and expenses, and there was a trading profit of a little more than £10.

Employers' Liability. For several years employers' liability business was a loss to the companies. They issued policies at inadequate rates, partly to meet competition and partly because claims proved much heavier than they were expected to be.

Accident Insurance. The principal accident figures are as follows: Claims paid and provided for... £2,041,015 55.26 Commission and expenses... 1,184,262 32.06 Underwriting profit... 468,250 12.68

FIRE PROTECTION AND WATERWORKS. Toronto, March 6.—If fire protection is to be charged up with its share of the waterworks maintenance and debt charges, exclusive of the high pressure system, it would pay 32.01 per cent. of the total cost of \$498,504, according to a report of the Works Commissioner and the City Treasurer, presented to the Board of Control.

AGENTS WANTED. AGENTS—\$50 WEEKLY SELLING AUTOMATIC swivel base seagrater; entirely new, simple and terms, etc; money refunded if unsatisfactory. Collette Mfg. Company, Collingwood, Ont.

WANTED—A FEW GOOD AGENTS TO SELL Canadian Pacific Railway farm lands. Apply to Joseph H. Smith, Rooms 506-7-8 C. P. R. Building, Toronto, Ont.

WANTED—AUTOMOBILE OWNERS TO ENQUIRE about our insurance policy for autos. Best in Canada. Phone M. 3487 or write London & Lancashire Guaranty and Accident Insurance Co., 164 St. James St., Montreal.

APARTMENTS TO LET. 'THE RIGHT' 271 Prince Arthur street west. There are a few vacant rooms in this desirable apartment house. Fireproof, all modern conveniences, balconies. Apply Jantior; phone 1151, or R. P. Adams, Main 7550.

ROOMS TO LET. OVERDALE AVENUE, No. 62. To let, bright large room, with hot and cold water, gas, and all home comforts, use of phone and piano; very reasonable, central to both stations, suitable for two gentlemen or married couple.

AGENTS & 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. Address Box 441, Journal of Commerce.

BUSINESS OPPORTUNITIES. FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filling room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected, and running only few months from new; great bargain. The A. B. Williams Machinery Company, Limited, Toronto, Ont.

PERSONALS

Chief Justice E. L. Wetmore, of Victoria, is at the Place Viger. Sir Rodolphe Forget will return to town from Ottawa this evening.

Mr. E. N. Chincic, of Quebec, is at the Ritz-Carlton. Mr. J. J. McPadden, of Renfrew, is at the Windsor.

Mr. Andrew Philips, M.L.A. for Huntingdon, is at the Queens. Mr. Justice McCorkill left the Ritz-Carlton yesterday for a visit to Atlantic City.

Mr. R. A. Dickson, of Toronto, is at the Windsor. Mr. N. Wilson, of Ottawa, is at the Queens.

Mr. A. M. Tessier, M.L.A. for Rimouski, is at the Ritz-Carlton. Mr. C. De Wit Foster, M.P., arrived at the Queens yesterday from Ottawa.

The Hon. Martin Long was in town yesterday. In an address before the Indiana State Fire Prevention Association, Mr. L. H. Stubbs, of Chicago, stated that the fire loss in the United States is \$1,500 a minute; the cost to each man, woman and child is \$8 a year; 1.60 dwellings burn each week; there is a loss of \$2,000,000 in homes each week; 12 schoolhouses burn each week; 12 churches burn each week; the country is full of schoolhouses that are fire traps and the loss of life in them is appalling; 15 persons lose their lives each day in fires in this country, and 50 persons are badly burned and scarred each day.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion. BIRTHS. JACKSON—On Thursday, February 25th, 1915, 722 Belmont Avenue, Westmount, to Mr. and Mrs. A. E. Jackson, a daughter.

DEATHS. BUDD—On March 4th, 1915, at the age of 37 years, William, the only son of the late W. W. Budd, and dearly beloved husband of Gladys Robertson. Funeral from his late residence, 1914 Esplanade Avenue, on Saturday, March 6th, at 2:30 p.m. Ottawa and Winnipeg papers please copy.

FARRELL—On March 3rd, 1915, at the Montreal General Hospital, Ruby Crossard, aged 33 years, wife of V. J. Farrell, 68 Fairmount East. Funeral Saturday, March 6th, 1915, at 8 a.m., from 69 Fairmount East.

GOMERY—At 80 Roberval Avenue, Sarah Smith, wife of the Rev. H. Gomery, after a brief illness. Funeral on Friday from Christ Church Cathedral, at 2 o'clock. Please omit flowers.

McPHEE—In this city, on Wednesday, March 4th, at the age of seven years and six months, Ruth Henrietta, younger daughter of Mr. and Mrs. H. A. McPhee, of 1038 St. Urbain street. Funeral private. Sherbrooke papers please copy.

PHILIP—In this city, on the 4th inst., at 13 Champagne street, Gilbert T. Philip, late engineer C. P. Ry., at the age of 60 years. Funeral from above address at 2 o'clock on Saturday afternoon, the 6th inst., at St. Thomas Church, and thence to Mount Royal of the Brotherhood of Locomotive Engineers are hereby respectively invited to attend. Toronto papers please copy.

PERSONAL. THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. After April at No. 244 Sherbrooke St. West. Or apply at Miss Pool'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; 10 years' experience; give me a trial; my railroad experience is a very valuable asset. Box 53 Journal of Commerce.