QUEBEC AND RETURN
Going Sept. 12.
Return Limit September 14, 1914,
Lv. Place Viger 9.00 a.m., 1.30 p.m.,
5.00 p.m., 11.30 p.m.

Return Limit, September 14, 1914

Going September 14, 16, 18.....

Daily. † Daily ex. Sunday, i Sat. only.

Going September 12 to 19

EXHIBITIONS

SHERBROOKE.

Lev. Windsor St. *8.25 a.m. 11.15 p.m. †4.10 p.m.

OTTAWA.

Return limit, September 21, 1914.

Lv. Windsor Street 77.55 a.m., \$8.30 a.m., †9.05 am., *9.45 a.m., †4.00 p.m., \$7.40 p.m., *9.90 p.m., *9.45 pm. Lv. Place Viger *8.00 a.m., *5.45 p.m.

STEAMSHIPS

CANADIAN SERVICE

Sept. 17......Oct. Rates: Andania, Cabin (11), Eastbound \$63.75 up. Westbound \$53.75 up. Third class, East and West

THE ROBERT REFORD CO., LIMITED. General Agents, 20 Hospital Street. Steerage Branch. 188 St. James Street. Uptown Agency, 530 St.

GLASGOW PASSENGER AND FREIGHT

Passenger Rates—Cabin (II.) Eastbound \$57.50 up. Westbound \$47.50 up. Third-class, eastbound and

estbound, \$36.25.

THE ROBERT REFORD CO., LIMITED. General Agents, 20 Hospital Street. Steerage Branch, 488 St. James Street. Uptown Agency, 530 St. Catherine St. West.



Delightful Water Trips

VISIT THE CAMP AT VALCARTIER Quebec with trains direct to the Camp.

Also the Famous SAGUENAY RIVER Steamer leaves Quebec Tuesday, Wednesday, Friday and Saturday, 8.00 a.m.

Toronto Exhibition

SPECIAL LOW RATES.

Ticket Office-9-11 Victoria Square

AAAAAAAAAAAA The Charter Market

AAAAAAAAAAAAAA (Exclusive Leased Wire to The Journal of Commerce.)

New York, September 12.—Rates on full cargo in the demand for grain and coal carriers, to Euro not as yet shown any material improvements, al-though there are a few enquiries for boats for October and later delivery. Deal freights to the United Kingdom offer steadily, and there is an improved de mand for lumber carriers from the Gulf to the River

mand for lumber carriers from the Gulf to the River GERMAN WRITERS HAVE LONG this kind for October loading. The demand for tonnage for West India account is limited while in the ong voyage trades there are a few inquiries for case off carriers, but no demand for general cargo boats In the sail tonnage market there is no change

shore freights of all kinds continue decidedly scarce; while only a limited general demand prevails for nominal with ample tonnage offering for charter.

Virginia to the River Plate, 17s 6d September. ore to Alexandria, p.t., September.

delphia to Portland, p.t.

from the Gulf to Rosario, 120s, October.

Schooner A. B. Sherman, 610 tons, from Charles-

Miscellaneous-British steamer Othello, 2,391 tons, represented official opinion. m Montreal to Liverpool or London, with flour. 17s; oats, 27s 6d, and hay)7s 6d, prompt.

SITUATION IMPROVES.

SEE RENEWAL OF LABOR ACTIVITY IN SHIP PURCHASE SCHEME

union activity and a consequent menace to the de ent of healthy conditions in the growth of a nerchant marine, says the New York Journal of Com merce. They have been advised that a principal source of urgency for the adoption of a ship purchase bill is found in the work of the Seamen's Union advocates and trades union men who have been demand ing that this action be taken, ever since the announcement was definitely made that the so-called La Follette's seamen's bill could not be adopted, but had had

regarded by them as exceedingly menacing. According to these reports, the reason for the renewed urgency of the Scamen's Union advocates is that they believe the Government will advance the ent for what they consider proper conditions on creating the conditions of labor that are demanded by the men than they will any other way. It is Sept. 12......ATHENIASept. 26
Sept. 13.....LETITIASept. 3
Sept. 14.....LETITIASept. 3
Sept. 15.....LETITIASept. 3
Sept. 16.....Sept. 26.....Sept. 26.....Sept. 26.....Sept. 27
Sept. 28.....Sept. 28....Sept. 28...Sept. 29...Sept. 29.. der to show shipowners what the conditions of work ought to be, just as in navy yards political influence has succeeded in forcing very expensive conditions of work with long holidays and exceedingly lenient terms of employment. If this should be done, it is asserted, the effect would be simply to make it impossible for the Government line to operate except at a heavy loss. Such loss would put the line into an insatisfactory position before the public, if stateother concerns, with allowance for depreciation, interest on capital and other factors in the expense acount that do not usually figure in Government en

> would have to meet the freight rates made by foreign ships, which might be competing with the new Government vessels. It is predicted that as these rates could not be met without heavy sacrifices, the onsequence would be to cause a revival of the effort to subject all vesesls to the conditions laid down in the La Follette bill or in other similar acts of legislation in order to compel such lines to stop undert was found when the La Follette bill was being seriously considered that foreign nations would not con compel vessels carrying their flags to conform to its requirements. After the measure was introduced in the House very general and strenuous protests were made to Secretary of State Bryan by representatives of most of the maritime nations. It has always been the claim of the trades unionists that the United States, if it would insist in pushing ahead with its hostility of the other nations and thereby force the adoption of measures for the comfort of seamen that Government vessels as a means of forcing such a step. it is believed in local circles, Congress might be drive Very strong assertions were made that the pressur

or the purchase of a great fleet of unsatisfactory vesels will become so strong as soon as the bill is passed as almost to compel the expenditure of the funds olan of buying passenger ships which have been thrown out of use on acocunt of the war , would sult in the creation of an exceedingly expensive line which could not be operated to advantage even if the conditions of service on board the ships were not s It was learned yesterday that many Democrats ar rs are easier, due principally to the falling off still doing their utmost to stave off the ship pur chase bill on account of its dangerous possibilities, and pean ports, although the abundant supply of available open boats is also a factor. In other of the trans-Atlantic trades such as cotton, timber and ed, or else made to provide only for a permissive purthat it is regarded in shipipng circles as still pos eral cargo, the requirements of shippers have chase of ships with the understanding that this will nents, al- not be availed of unless there are some decidedly new

ress and Individual Writers of Note Have Urged the Necessity of War With England For Years Past-Other Signs of Preparation.

Charters — Grain— British steamer Maltby, 32,000 signs which presaged Germany's assault upon the charters of the Comparing with \$2,253,270,881 last week, and \$2, quarters eats, from Baltimore to picked ports Unitsequently peace of the world, For months and indeed years eats, from Baltimore to picked ports Unitsequently peace of the world, For months and indeed years past a section of the German press, backed by men power to war and stort that the past a section of the German press, backed by men to war and stort that the past a section of the German press, backed by men to war and stort that the past and stort that the past and stort that the past and stort that past a section of the German press, backed by men to war and stort that the past and stort the past and sto past a section of the German press, backed by men eminent in the political and intellectual worlds, have generated by the most popular of German students, is of the River Plate, 17s 6d September.

Norwegian steamer Sark, 2,304 tons, from Balti-news for Alexandria, n.t. Sentember.

The annual meeting of the German press, backed by men eminent in the political and intellectual worlds, have moulded the though of of the German press, backed by men eminent in the political and intellectual worlds, have even to a part of the same to give way, but rather let it with last year, total bank clearings show decline of fensive. The pretext is of minor importance. Whatever the aparent cause may be, the real stake at issue will be our whole future. I can only sum up by declaring that the task of German policy is not to maintain peace, but to prepare for the inevitable way. condensed thus: "We have settled accounts with Denner Mary L. Crosby, 394 tons, from Phila- mark, we have settled accounts with Austria; we have settled accounts with France; we now have to settle Lumber-Dutch steamer Park Haven, 1,628 tons, accounts with England. That will be the longest and British steamer Brookwood, 1,927 tons, from the his book, "Germany and the next War," advocated an most difficult task of all." General Von Bernhardi in Gulf to Hull and Tyne, with timber, 95s, September. unprovoked attack upon France, for the purpose of Foreign steamer _____, 300 standards, from rendering her harmless for the future. "When we go Dalhousie, to a direct port, Ireland, with deals, 50s, to war with the French," he said in effect, "it must be a war to the knife. We must not merely crush Foreign steamer, ______, 600 standards, from Bay her, we must stamp her into dust, never again to rise of Fundy to the United Kingdom, with deals, 52s as a Great Power."

With writers of this sort to back them, numero ton to New York, p.t., fish scrap out from Promised violent policies. In England the general tendency has and, L.I., p.t.

Schooner Dustin G. Crossy, 726 tons, from Jackbeen to regard such writers as irresponsible friebrands,
by no means representative of the views of responsonville to Portland, p.t., coal out from Newport sible public men, or of the mass of German opinion It now appears that these advocates of war

Bearing this in mind, it is interesting to observe that 17s; oafs, 27s 6d, and hay 17s 6d, prompt.

Foreign steamer, _____, 7,000 tons, D. W., time charter 6 months, £1,600, deliveries United States

September. lished a long article entitled: "Austria and the Triple Alliance Policy." The object of this article was to show that the emoment had come for Germany to London, September 11.—The belief is held in fin-ancial circles that the Stoyk Exchange may inaugu-that the internal situation in Austria was such as to rate trading in some form in the near future.

Shipping and Transportation

SATURDAY, SEPTEMBER 12th, 1914.

Moon's Phases. Last Quarter.—September 12. New Moon.—September 19. First Quarter.—September 26.

High Water at Quebec To-Morr 12.18 p.m.-Rise, 10.7 feet.

Lower Lakes and Georgian Bay-Moderate

fresh winds, mostly east and south-east, fair, much change in temperature. Superior-Fresh southerly to easterly winds, fai Ottawa Valley, St. Lawrence, Gulf and Maritime -Moderate winds, fine, with about the same tem

Manitoba—Partly fair, but some local showers o hunderstorms cal showers.

Alberta-Mostly fair and cool, with a few scatter

CANADA STEAMSHIP LINES, LIMITED. Location of Steamers at 6.30 p.m., Toronto, September 11th, 1914. Canadian-Due Cleveland to-night.

Acadian-Montreal Hamiltonian-Montreal Calgarian-Up Soo, 6.15 p.m., 1t0h

D. A. George Arrived Toronto 2.30 p.m. to-day. Glenellah-Down Port Huron, 8 a.m., to-day for

Dundee-Due down Port Colborne Dunelm-Due Fort William Strathcona-Montreal. Donnacona-Up Port Huron, 8.2 0a.m., to-day. Midland Queen-Due Welland Canal for Port

olborne. A. E. Ames-Due down Kingston for Montreal. H. M. Pellatt—Down Soo, 7.45 p.m., 10th.
Rosedale—Arrived Port Colborne, 8 a.m., to-day. Neepawah-Arrived Toronto 1 0a.m., leaves

Tagona-Should leave Fort William to-day Kenora-Up Port Colbor 1e 3.30 a.m., to-day. Arabian-Due down Kingston to-night for Mon

Bulk Freighters.

Emperor-Due to leave Fort William to-day. Midland King-Point Edward. Martin-Up Port Huron, 8.40 p.m., 10th Emperor Fort William - Arrived Fort William

Emperor Midland-Up Soo 2.40 a.m., to-day. Winona-Due Escanaba early this morning. Stadacona-Due Rogers City early morning Scottish Hero-Fort William.

Turret Crown-Due to leave Fort William to-night A. E. McKinstry-Cleared Ellis Bay 5 a.m., to-day. Renvoyle-Left Port Colborne 2 p.m. to-day. Haddington- Left Port Colborne 1 p.m. Belleville- Deu to clear Montreal to-night fo

City of Ottawa-Toronto

OTTAWA EXHIBITION.

The Central Canada Exhibition is held at Ottawa during the week of September 14th to 19th. The Grand Trunk Railway offers reduced fares from Montreal during the week. Splendid train service. Apply City Ticket Office, 122 St. James street, corne

few passages from this article may be quoted in

"From year to year the situation is growing wors for us; every year it become more dangerous, and the inevitable war more difficult. For a moment, however, things are in our favor. France is not yet ready for battle, Russia dreads war because she fears domestic England is hampered by colonial and domestic difficulties. Shall we, then, wait until our Now that the war has come, British students of German newspapers and politics are recalling many which presaged Germany's assault upon the domestic afficulties. Shall we then, wait until our ememles are ready, or shall we make use of the propitious moment to force on a decision? This is the question now to be decided. We do not say that a 222 comparing with \$2,253,279,881 last week, and \$2,terests arise we must not give way, but rather let it with last year, total bank clearings show decline of Washington to saddle a lot of tonnage maintain peace, but to prepare for the inevitable war adian Locomotive Company, which ended its fiscal American ports should Congress authorize the Exer-

sort over acts have their significance. Certain German merchant ships at the outbreak of war were



H. A. WOOD, Recently appointed chief engineer of the Grand

SIGNAL SERVICE.

L'Islet, 40-Cloudy, east. Out 1.00 a.m. Alden. Little Metis, 175-Clear, south west.

Matane, 200-Clear, south west. Cape Chatte, 234—Clear, west. Martin River, 260—Clear, north west. z C. Magdalen, 294-Clear, north west. Fame Point, 325-Clear, north west. Cape Rosier, 349-Clear, north Cape Despair-Clear, calm. P. Marquereau,-Clear, north.

West Point, 332—Clear, north east, Saskatoon Honoriva, and Savoy, at Ellis Bay wharf. S. W. Point, 360-Cloudy, north.

Quebec. Out 8.12 a.m. Roanoke. Sorel, 39—Clear, calm. In 7.00 a.m. Gaspesien, 8.05

.m. Port Colborne. Three Rivers, 71-Clear, north west. Arrived down

0.05 a.m. Alaska and tow.

Batiscan, 88-Cloudy, calm. St. Jean, 94—Cloudy, light west. Grondines, 98—Cloudy, light west. Portneuf, 108-Cloudy, light went St. Nicholas, 137—Cloudy, ligh

a.m. Saguenay. Left out 8.00 a.m. Tadousac. Out 5.10 Detroit 9.55 p.m., Chicago 8.00 a.m., daily, a.m. Byron Whitakêr. 1.30 a.m. Sin-Mac.

West of Montreal.

ourg, 2.15 a.m. Windsor, 3.00 a.m. Muskoka, 4.30 a.m. Masaba, 5.20 a.m. Easton, 6.15 a.m. Fairmount, 7.00 a.m. Gabotia.

Keefe, 7.05 a.m. Carleton, 7.40 a.m. A. E. Ames. C. Landing, 33-Clear, west. Eastward 4.40 a.m. Waccamaw. Cornwall, 62-Clear, south west. Eastward 6.30 a.m.

Mary P. Hall and tow. Galops Canal, 99—Clear, calm. Eastward 4.45 a.m Emerson and 2 barges, 7.40 a.m. Holcomb. Yesterday 2.45 a.m. Canadian, 2.45 a.m. Morning Star, 4.45 p.m.

P. Dalhousie, 298—Eastward yesterday 2.45 p. m.

Renvoyle, 3.40 p.m. Advance, 4.30 p.m. Dundee, 7.30 p.m. Packer, 9.00 p.m. Rosedale

with care and energy and then wage it under the best possible conditions."

American possible and the stockholders on the stockholders of the stoc In connection with the publication of articles of this September 16, and the figures will not be available there is not a single naval officer conversant until that time.

in South American ports. A German vessel met them carrying guns and ammunition for them to on investments of \$19,842, a total of \$296,886. After were to scare away British commerce are now mostly and store. That this meaning is a scare of the company in the year ended June 30, 1913, shows independent of the scheme of utilizing i mount and store. That ship was despatched from deducting loss on investments, reserves, depreciation, interned in port, and England herself has decorated and preferred stock dividends, this left a surplus of make use of the "Lusitania" and "Mauretania" 5.7 per cent on the outstanding \$2,000,000 cor It is perfectly clear that the present struggle was deliberately planned and provoked by Germany.

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Montreal and Southern Counties Railway Company familiar with the results of Government shipping in Russia, France, Italy, Austria are not at all dismayed by the prospect TIME TABLE---MONTREAL AND ST. CESAIRE 31 MILES BY ELECTRIC CAR

Daily Ex. Sun.

Daily Ex. Sun.

Sun. Only.

Leaves Montreal for Marieville ... 6.20 8.50 6.50 8.80 ... 2.10 ... 8.15

Saturdays and Sundays—Train leaving Montreal at 2.00 p.m., runs through to St. Cesaire.

p.m., stopping at all stations.

Second trains leave Montreal at follows.

Justify the direct apprehension for the future military government guarantees have strengthened credit facilities but the foreign exchanges respond very slowly. The trouble with the exchange on New York is attributed to the small demand for cotton, etc.

The food supply here is plentiful with a fine wheat crop and splendid harvest weather.

The unemployment is worst in Lancashire. The cast coast is hard hit by North Sea perils.

Justify the direct apprehension for the future military strength of the futur



Cape Salmon, 81—Cloudy, calm.
Father Point, 157—Clear, west. In 3.30 a.m. Wabana

P. Escuminac,-Clear, north.

South Point, 415—Clear, calm. Heath Point, 438-Clear, north west Isle, 734-Cloudy, strong north east, 6 bergs

Quebec to Montreal.

Vercheres, 19—Clear, light west. In 8.25 a.m. Im- Newcastle, Bowmanville, Oshawa, Whitby. tica. Out 7.35 a.m. Prince Ito. 7.40 a.m. Kendal Windsor St. 8.45 a.m.

141*143 St. James Street Phone Main 8121 Windsor Hotel. Place Viger and Windsor Street Statis

Bridge, 133-Cloudy, light west. 11 5.45 a.m. Mas-

Lachine, 8-Clear, west. Eastward 1.30 a.m. Co-

Cascades, 21—Clear, west. Eastward, 6.20 a.m.

P. Colborne, 321—Clear, east. Eastward 12.10 a.m. Algonquin. Yesterday 1.00 p.m. Haddington, 2.20 p.m.

*Daily. † Daily ex. Sunday. ‡ Saturday only. HOMESEEKERS' EXCURSIONS Every Tuesday Until October 27. Tickets Good for Sixty Days. Winnipeg, Edmonton and Int. Stations. 9.45 a.m. 9.45 p.m. Department of Marine and Fisheries WEEK END TICKETS NOW ON SALE Montreal, September 12th, 1914.

Blue Bonnets Race Track Until September 12, 1914.

Leave Windsor St. 1.30 p.m., 1.50 p.m. Return after last race. SINGLE, 15c. - - - - Return, 25c.

Dorval Race Track

September 14 to 19. Lv. Windsor Street 1.00 p.m., 1.30 p.m., 2.00 p.m. Return after last race Single 15c. - Return 25c.

CHICAGO EXPRESS TORONTO-DETROIT-CHICAGO.

Lake Ontario Shore Line

to Toronto
via Belleville, Trenton, Brighton, Colborne, Port Hope

GRAND TRUNK SYSTEM DOUBLE TRACK ALL THE WAY Montreal--Toronto--Chicago

INTERNATIONAL LIMITED. Canada's Train of Superior Service. Leaves Montreal 9.00 a.m., arrives Toronto 4.30 p.m.

Leaves Montreal 11.00 p.m., arrives Toronto 7.80 .m., Detroit 1.45 p.m., Chicago 8.40 p.m. Club partment Sleeping Car Montreal to Toronto daily.

EXHIBITIONS SHERBROOKE.

Going September 12 Return Limit, September 14, 1914. OTTAWA. Going September 14, 16, 18 ...

HOMESEEKERS' EXCURSIONS Round Trip Tickets to Western Canada, via Chivery low fares. Tickets are good for two months.

122 St. James St. cor. St. Windsor Hotel Bonaventure Station

THE SHIP PURCHASE SCHEME

Legitimate shipping interests view with equanimity the attempt made by certain in Government and have the United States the business of operating ships commerciano secret that the back of this measure at dividuals who stand a chance of making a lot The company in the year ended June 30, 1913, show- sincere support to the scheme of utilizing policy which our Government had steadfas ed to follow, though it might by this time us a merchant marine. Experienced ship are not at all dismayed by the prospect of government competition. The shipping bus eems so simple to the layman that almost who has taken a trip outside Sandy Hook has a I edy for the solution of all its problems, is one of the most complex avocations in the age; a business requiring not only painst markets of the world but also constant study

VOL. XXIX. No. 109 BE PREPAREI RAILROADS

CANADIAN PACIFIC

These are the days of stress and strainancial circles, and the breaking of the wood has greatly added to the preval

anxiety.
The intense surprise experienced at declaration of war clearly shows the necess for every financial institution being prepared to the state of the state for every financial institution being preparation of the formula o

Assets, \$22,252,724. The London & Lancashire Li

& General Assurance Associ tion, Limited Offers Liberal Contracts to Capable Field Men GOOD OPPORTUNITY FOR MEN TO BUILT UP A PERMANENT CONNECTION. articularly desire Representatives for City Montreal.

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British America Assuran Company

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W. B. MEIKLE Vice-Pre ident. PROVINCE OF QUEBEC BRANCH: Lewis Building, 17 St. John Street MONTREAL THOMAS F. DOBBIN, Resident Ma

Founded in 1806

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON 00 ante Exceed \$47,000,000. Over \$11,000,000 Invested in Canada.

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FIRE and ACCIDENT Risks Accep

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

:: OF LONDON, EN The Largest General Insurance Company in | The Largest General Insurance Company in World. | World. | World. | AS AT 31st DECEMBER, 1913. | Capital Fully Subscribed. | 114,750. | Capital Full dup. | 1,475. | Life Fund and Special Trust Fund. | 69,826. | Total Annual Income Exceeds. | 42,500. | Total Funds Exceed | 124,500. | Total Fire Losses Paid. | 164,420. | Deposits with Dominion Government | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,407. | 1,40

Total Fire Losses Paid. 164,420.
Deposits with Dominion Government. 1,977.
Head Office, Canadian Branch—Commercial Urabulding, 232–236 St. James Street, Montreal.
Applications for Agencies solicited in unrepreser districts.
J. McGREGOR - - - Mgr. Canadian Braw. S. JOPLING - - Asst. Mana

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J. T. BETHUNE Managing Director.
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North American Life Assurance Co. Solid as the Continent."

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can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company Portland, Maine MONTHLY INCOME PLAN d by a deposit of \$1,688,902.65 par value with t DOMINION GOVERNMENT in cream of

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Canadian Securities.

I information regarding the most liber noome Policy on the market write, stating the province of Careta in Company of the Manager Province of Quebec and Eastern Ontario.

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