

Summer Homes in Demand.

Summer Homes in Demand. The demand for summer cottages in the vicinity of the city is fair, but in the townships about Knowiton real es-tate business is considerably better, and there are only very few cottages at present being effered for sale or to rent and those that are not in the neighborhood of the lake. During last week several building lots were sold in the town at a very fair figure. The demand for farms, however, is not at all good, and a farm can be pick-elu patp ractically any figure by any-

not at an good, and a farm can be pick-ed up atp ractically any figure by any-onew ho is ready to pay cash. Several farms with substantial farmhouses and outbuildings, with sixty to seventy actes of good land and sugar bushes, are being offered at about \$5,000.

BUILDING PERMITS

 Sydney
 1317.

 Halifax
 13,140

 Halifax
 155,045

 New Brunswick
 55,045

 St. John
 72,300

 Quebec
 72,300

···· 710,725 ··· /. 14,810

14,810 62,609 19,300

98.015 7,713,573

58,057

98,124 951,000

Nova Scotia-

Intario-

Ottawa

St. Catha

Velland Hamilton Brantford Galt Preston Guelph Berlin

Brockville Kingston Belleville Peterborough Toronto

DURING APRIL, 1914

1914

April

1913 51,457 57,288

79.600

88,950

85,500 333,073 3,322,406 277,000 195,395

42,185

April.

mr. G. W. Badgley, a local real es-tate man who is interested in the pur-chise and sale of real estate on his own chise and sale of real estate on Lis own account in the city, stated that in the twenty years he has been in the busi-ness he has never known things to be so slack Mr. Badgley, who only deals in land within the five cent street car limit, and has large holdings in Alont-real West (extension of Cote St. Luc), buys property and builds on a certain part of i..."This year. for the first time, 'and Mr. Badgley, 'the improv-ment of a certain part of the land has fueld to stimulate the sale of the lots in hie deinity."

rts TH SHORES received. sails May 7th I St. Cartage ND GENERAL e, Main 5562. in 4710

X. No. 10

PACIFIC

ST. 830 P.M., MAY 27. GER SPECIAL, L, 10 a.m., May 28. LS. Empress of

l. ct to ship's side.

ICE TO

May 31. a.m. 10.00 p.m. a.m. 9.05 p.m. St. Januar Street Been Flace Viger Flots, Place Viger for Street Stations

KRAILWAY

New York

914 \$12.30 1 until June 8th.

Service to k via G. T. and I 8.31 a.m., 9.30 .m., except Sun-

St. cor. St. Francois — Phone Main (2005 1 " Uptown 1187 Sta'n " Main 8229

ines, Limited

Ontario

0n . 9%

Line bec on Tues-at 8.00 a. m.

ilton and

Line cly—Tuesdays, ys,

Line cept Sunday,

rips

GO

SPECIAL,

iys.

ROYALS Bristol D

GEORGE n and Cuisine YS DAILY Full Particulars MTHNSHIPS. 6570, or any ent sile

N LINE nd Freight From Montreal

class cabin Third-class, 25. ORD CO. spital Street,

James Street. Catherine W. INE

There is practically nothing doing in the local real estate market of im-portance, these days, although mostly all the big real estate mem expect to see more or less of an improvement in the fall. One well known member of a real estate firm stated that never be-fore had he known so many people try-ing to rent their town houses of the summer months, while many apart-ments are also being rented furnished for amounts less than sufficient to pay the rent on the apartment alone. Pur-tices. Summer Monas in Dacent

Proper weight to the group as a necessary element in the science of life in-surance. If we admit that the group may be used as an insurance unit, it fol-lows that the group must be examined as such. In other words, the com-pany passes from a medically selected life to a selected and inspected group. If the group is of sufficient size and the occupation and environment favor-able, the medical examination is walved. This, it is stated, is a necessary concession because the plan group of insurance must comprehend all mem-bers of a given group is established on an insurance basis, however, each new employee added to it is subject to a medical examination in order to pre-ven personal selection against the group with which he is to be associated. The premium rate charged, as already stated, is usually a yearly renew-able term rate, payable monthy. It must be borne in mind that this rate is every bey him. The employer is interested in the aggregat cost, and is not oncerned with the specific cost of insurance only individual in the group. The aggregate premium for any group may, or may not, increase each year as the term-rate increases. **Cost of Production**.

is the term-rate increases.

 as the term-rate increases.

 Cost of Production.

 In connection with the cost of production, it should be remembered, that the waste due to lapse, which is so marked in the case of individual insurance will probably be less noticeable in the ense of sroup insurance. The group persists, although changes are made in the empoyees. It is not unlikely that penses incurred in connection with this class of insurance, are not to be measured by the corresponding expenses incurred in handling individual insurance. Agents' commissions are materially reduced, the rate allowed probably be reasonably objected to by the agent, as he may cover several hundred persons at a time, and in no case should he cover less than one hundred.

 Concerning Death Rate

 Will the death rate agent death rate and mong individual insurance upon the indiger than the rate experienced among individually medically selected lives? I do not know. One of the companies writing group insurance upon the variance. I presume the death rate may be somewhat above the normal age, but the group, if properly inspected, is in a sense a selected risk, and probably will not deteriorate materially owing to the fact that all subsequent intrants are subject to medical examination.

 Unit for Illustration.
 Unit for Illustration.

 Mr. H. Pierson Hammond, actuary of the Connecticut Insurance Department.
 The considering a

nt of a certain part of the land has set to stimulate the sale of the lots i.e. vielnify." I. Badgley puts down as causes for it he fact that money is scarce and any people are out of work. In sell-i houses, Mr. Badgley sald if was not impossible to get but a very all sum in cash. as St. Lambert, however, on land if St. Lambert, however, on land if st. for the rate supon which the cost for group make. The total annual pay roll is \$81,000. The average ages of these weyer, for the rate state that in some time page view weyer, for the rate state the outlook, weyer, for the rate state the box. The general view that the outlook, weyers do a nother real estate byok-this morring, who stated that is to was pot The general view that the outlook, however, for he real estate market is brighter than in some time past, was expressed by another real estate byok-er this morning, who stated that, al-thoush perhaps business was pot beoming in the outskirts of the city and there was less speculation in real state, there was already noticeable a fair demand for residences in different parts of the city.

 Male Female. Total.

 Male.
 Female.
 Total.

 Mumber of employees.
 Employees.
 Group.

 Average age, years
 344
 440
 784

 Average age, years
 38.4
 28.5
 32.8

 Yearly salaries
 \$560,800,00
 \$250,920.00
 \$811,720,00

 Aggregate monthly cost
 1,018.89
 278.06
 1,296.92

 Annual cost as a percentage of the pay roll
 1,2,226.68
 3,336.72
 1,563.04

 Pay roll
 2,225
 1.3%
 1.9%

 A few of the male clerksw ho have been employed some time are above the avanum. This, of course, tends to raise the cost of the particular group which was selected.
 345 000 per anum.

 Female. Employees. 440

was selected. The cost in the above example is based upon a participating plan. As for the demand, there is perhaps nothing to show that it is spontaneous pr born of necessity, rather than nurtured by the insurance companies. It does satist, however, and by whatever cause produced, it should be respectfully re-selved and considered.



New York Insurance Men Much Inter-ested in Verdict of Supreme Court Recently Handed Down. One of the most important decisions iffecting liability insurance and the uijustment of claims in recent years n New York is considered by casualty nen to be that just handed down by the Appellate Division of the Supreme Court declares unconstitutional the law orbidding the settlement of suita ariss ng out of personal injuries without the staturday for an-injunction to restrain nave a lien for service. This statute reads as follows:— This statute reads as follows:— Settlement of actions for personal 787.300 16,250132,430132,430 21,850 116,436 8,632,405 52,700 66,115 1,245,000 88,915 55,541 95,475 107,889 79,220



JOHN BAIRD LAIDLAW. Chief Agent and Manager for Ganada, of the Norwich Union Fire Insur-ance Society, is one of the best known underwriters in Canada. Mr. Laidlaw, whose home is in Torento, is an authority on all matters per-taining to fire insurance, and has many times made valuable contribu-tions to insurance papers.

Many Small Fires **Over Holiday**

Fireworks Caused Many Conflagrations \$60,000 Fire in Ottawa

CITY FIREMEN BUSY

leven Fires and Three False Alarms During Five Hours Leaves Fire-men Exhausted— Many Horses Rescued.

Between 8.40 o'clock last night and 2 o'clock this morning fourteen fire larms were sent in, the majority of converse were sent in, the majority of hese were in Griffintown, and a few in the eastern part of Point St. Charles. Fireworks were the cause of most of these fires, although the police are of the opinion that some of these were not entirely accidental.

 not entirely accidental.
 Twenty-seven horses were rescued rom the stable of Angia Lemesurier, it the corner of Young and Wellington it the corner of Young and Wellington it exists, where a fire started in the loft.
 Tenement dwelling families on Seigners, where a fire started with old urniture and Junk broke into fiame. The shed is at the rear of 211 Seigneurs street, and belonged to William Julifoyle. It was a filmsy wooden thucture, and threw a great flame which drove into their houses the cores of persons who crowded onto he back balconies to watch. Several threating guesche the first in a few ninutes.
 Spontaneous combustion is given as he cause of the frequent fires which for which or waste.
 One of the most threatening fires was at 639 St. Mamfoe street, took it the corner of Noire Dame and Stendend streets was the corne of the most threatening the stable belock in the lumber piles beside the can't for which the box it the corner of Noire Dame and Stendend streets was the stock was tafficient to extinguish it. An empty dwelling house of the retore of the fire the the the most at the corner of which had arrived the fines had aken hold on all three floors.
 A junk dealer's whole stock was taffiaged in his shed at the corner of william show of the retor of steel, act 9.2 /clock, Jacob Steinberg, owner, said the earlied no insurance, and by the lime the addition would cost him dearly. He and two horses in a stable which was arity burned, but he led them out timself. Twenty-seven horses were rescued rom the stable of Angla Lemesurier

UNDERWRITERS TO

Would your pusiness develop more rapidly if you had a competent partner with Whom you could share the burden of management and responsibility? Don't you need a keen-minded business associate to put additional capital, new ideas, fresh view-points, renewed vigor and vim into your organization? Haven't you often thought fresh view-points, renewed vigor and vim into your organization ? Haven't you often thought how the help of a man upon whom you could rely—a man who would put his heart and soul into the work—would leave your mind free for the highly important creative, work—the work of increasing sales. Sinding new customers, reducing costs, &c.? If you are looking for such a man you can find the work suickly at their expanse through our Want Ada (Suggestions for You to Adopt) him most quickly-at trivial expense-through our Want Ads. (Suggestions for You to Adopt) Just write out your requirements in a few definite, concise sentences and insert in this paper. Do it now. The results will delight you.

PARTNER WANTED—Must thoroughly understand Dry Goals. I want a part-ner with IDEAS regarding the second second sales protein work—a partner who can perceive the weaknesses in my or-recting on and suggest methods of cor-recting on and suggest methods of cor-recting on a suggest methods of cor-recting on a suggest methods of cor-recting on a suggest method so the man I will make a most attractive part-nership proposition. Address:

WANTED-Interest in a Retail Busi-ness I have \$6,000 to invest in a retail concern in text of the clocking business. Have city Prefer the Clocking for an eastern manuaged retail atores for an eastern manuaged retail atores oughly understand retail matry. Thor-oughly understand retail matry. Thor-oughly understand retail matry. Thor-oughly understand retail matry are into popular favor. Must have enter into management. Address:

MIRROR FRAMING.

MIRRORS AND FRAMES, OLD MIR-

"The Want Ad Way"

Rate: Two Cents a Word First Insertion; One Cent each Succeeding Issue

FOR SALE-WATER POWER SITE,

VANTED-POSITION, BY AN AC-countant, with thorough British training, having had, in addition, a University course in Dublin. Would prefer electrical railway work, hav-ing served some time with a large company of this kind. Address C. M. T., Journal of Commerce Office

BUSINESS MEN AND MANUFAC-turers—Do you want a live ad. writ-er? Ho ware your circular letters: Are they stale, commonplace and not Winners? I am not an advertising genius but I have selling gumption and can help you save money as well as make money. Drop a note to Al-lan West, ournal of Commerce, to-day. day.

 BUSINESS INVESTMENT - THE advertiser owing to ill health, har oreased. Liberal terms offered. An ideal refined business. Only those to relinquish all or a part of his own-ership in a standard monthly publi-cation, enjoying a large advertising and subscription, and now in its fifth advertiser. Cash required down \$3,000 and bilance of arranged price of time at 7 per cent. To a bona fide purchaser full access will be allowed to Youchers and records. In first instance address. Advertiser P. O. Box 3162. Winnipeg.
 Durat a to the business, which can be largely. In ideal refined business. Only those caston, enjoying a large advertising to relinquish all or a part of his own-ideal refined business. Only those caston, enjoying a large advertising and bilance of arranged price of time at 7 per cent. To a bona fide to Youchers and records. In first instance address. Advertiser P. O. Box 3162. Winnipeg.
 Intervent to State and Content of the source of the sou

USE

FOR SALE AT GOOD CONDITIONS, the stock and good will of a Trunk and Valise Store, situated in the West End part of the city. A good opportunity. Apply P. O. Box 742, City.

OR SALE-NEW THREE STORY brick hotel, fine stables and yard, fine summer resort, four thousand population. Sickness cause of sale. For particulars apply to Box 156, Lachute, P.Q. FOR SALE. FOR SALE. DEADER OUTFITS AND GILE MAR-ine molors, now located at 1200 De-Montign, st., cast, M. J. O'Hara.

⁵OR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Situation, Ma-dawaska, New Brunswick, three miles from Transcontinental and C. P. R. R. For details apply J. A. Guy, Edmundston, N.B. rors and picture frames repaired like new a specialty. Ficture framing to order. Manufacture of mirrors and mouldings, wholesale and retail. The Wisentainer Co., 58 St. Lawrence Blvd. MANUFACTURER WANTS PARTY.

MANUFACTURER WANTS PARTY.
 Do organize and manage sales force is sell one of the fastest selling articles on the market. Every merchant a customer. Position pays from \$3,000 to \$5,000 annually. Investment of \$500 to \$1,000 required as deposit on goods, which is fully securid. Don't answer unless you can bring good references. See A. H. Shields, Gen. Sales-manager, after 5 p.m. each day at Windsor Hotel.
 BANITARHUM DUNC A. COCCH.
 COBAN - WOO, CLINDER DE-

EVERYTHING ELECTRICAL FOR lighting, heating and wiring. Phone for quick service. Star Electric Co., 893 St. Catherine W., Up 1375.

City, DRUG BUSINESS FOR SALE AND medical practice for sale. Apply to Dr. Klock, Shawville, Que. FOR SALE-NEW THREE STORY FOR SALE-NEW THREE STORY FOR SALE.

Lachute, P.Q. RESTAURANT AT 514 ST. JAMES Street for sale; everythin gin good condition; fine chance for prompt buyer. Cause for selling illness. MONUGN St. cast. M. J. O'HARA. GASOLINE FACHT IN FIRST CLASS order, looks like new. Price 8100.09 for quick sale, can be seen at 59 Coursol St. Tel. Uptown 6656.

bring good
 Shields, Gen. Sales-manager,
 shields, Gen. Sales, Gen. Sal

PANET STREET, 177-For rate, 1 Installation Boiler and Tanke, mill able for a some maker, dyer, laun-dry or chemical manufactory. Analy r a soap-maker, 1997. Apply chemical manufactory. Apply in, 937 Cartier Street, Phone, 17 6 East, 5447

TO-LET.

PANET STREET, 717-Factory to lef, 3,200 feet floor space, two floors, well lighted, acro auto garage to let. Apply A. Bonin, 937 Cartier, Ph East 5447. 17 6

PART OF STORE. WILL SUBLET PART OF STORE IN-excellent location on St. Catherina-street west, near Peel. Large win-dow included. Moderate rental and long lease if desired. Thos. Cook & Son, 530 St. Catherine St. West.

Brantford	951,000	1,245,000 'orbidding the nottlement	the law Saturday for an injunction to res	train 1 am and 415 am department	at the second second	1 Optown 6656.	Son, 530 St. Catherine St. West.
Brantford	90,735	88,915 ng out of personal injunion with	the law Saturday for an injunction to result to result and the supreme executive of the ground from increasing his rates on a performed which has been in existence for a	order i ly	8-		the second s
Gait Preston		basa in and the second s	nout the mon mereasing his rates on a re		UNDERWRITERS TO	的最优的资源。我们的是是"不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不不	2010
Guelph	25,015	95,475 plaintiff's attorney	e of the claim to 27 years. In March last the Sup Circle adopted certain amendment	bout St. Zotique and de Trait	m MALTILIND IU		BIG OPENING FOR
Berlin	91,735	107,889 have a lien for service.	claim to 27 years. In March lost the G	street and de Vallieres street	INVERTO AMO A COR		DIG OI LINING FUR
		79.220 This statute and the	all adopted certain amendment	s to another for a 10.15 o'clock there wa	INVEDINALE LUDD	la Personale	
		22.787 "Sattlement reads as follows		r and top and from Beresford and Welling			AUTO INSURANC
Stratford	151,115	57.838 niury 16 in or actions for	enced to bers in order to place the concern injury, a sound actuarial basis, as required	and ton, and 8.55 o'clock a blazing curtai	n Steamer Berthier Which Was Burned		
		521,330, recover damages	enced to bers in order to place the concern	tem- it the corner of Atwater and Course	At its Mooring in Hands of	· · · · · · · · · · · · · · · · · · ·	Number of New Care Purchased F
St. Thomas	68,470				the Underwriters.	Sir Melbourne Tait spent the week	Year in Canadian West Increa
Chatham	24,277				Vo 1	lend at Knowlton	ing, Even in Hard Times.
		122,175 performed who shall have	or to be ment. These increases press	art- Ottawa Unfortunated.	Underwriters will meet today to		And a second in that a times.
		13,530 he persons house a la l	ared for hardly upon some of the older m	em- Ottawa had fewer fires, but thos	consider what will be done with the	. Sonn Fitblado was at Lake Maul-	An ever-widening field for aut
		70,755 1 right of anti-	to have bers, and will practically exclude t	em- which did occur were of a more seri	null of the steamer Berthier of the	inter and the nonday.	mobile insurance is opening up
		66.880 leath no million for such in	for have bers, and will practically exclude t fury or from participating in the benefits	for ous nature. The shooting of a fire	Canada Steamship Lines which was	i Mr. Edwin Brice is at present in	the West, if statistics showing t
		72 100 leath, no settlement or adjust	jury or from participating in the benefits ment of which they have been paying for m		, so badly damaged by fire on Sunday	Toronto, but returns tomorrow.	number of new motor cars whi
a ort Arthur	100 000				evening.	Mr George Lyman spent the holiday	have been licensed in Saskatchewa
	180 550	second sented to in writing by such	ss con-years. ttorney r whom will deprive him of all old, benefits Courses is all old,	ine street last night man the	So far as the company is con-	at Waterbury	are any proof
		203,940 and by the person or persons for	torney The recently adopted amendmin r whom will deprive him of all old benefits. Counsel in his behalf i builden her new miles will be half i	ents a \$60,000 fire The bland	f cerned, however, the whole matter is		Since the end of April, 1913, a
Winnipeg	2 840 900	he shall have appeared or a	r whom will deprive him of all old , pproved benefits. Counsel in his behalf , under the new rules unless his cl	age adjoining wards and spread to the	temporarily out of their hands. The	Senator Nathaniel Curry has opened	proximately 1.200 new outomost
Daupin	1.340	2,566,750 by an order of the court in whi	pproved benefits. Counsel in his behalf a under the new rules unless his clu- rejoined the order and paid an exc	said hose loss man for harrett Brothers	vessel is thoroughly insured, and it is		have been licensed in Saskatchoore
							making the total number in neo 7 90
Regina	400 100	"The statute under consider	tion is sive assognment b	ces- Barnett Date \$40,000 loss.	look into the situation companies to	Mr. C. W. Lindsay spent the week-	On April 30th, 1913, the number of
		707,850 Juite explicit " concludes the	ttion is sive assessment he would be depri	ved bully covered	look into the situation and figure out what the loss is. A meeting of		censed cars was 5.094, whereas on A.
		369,700 has no ambiguities. It door	art. It of all benefits to which he was alre	ady only entrance, while Low Brothers have	out what the loss is. A meeting of	Agathe.	FIT 30th of the present year the num
						Mr. Jack Sparrow is sailing shortly	ber of licensed cars was 7,671, but
Prince Albert	6,225				When a species of incorrect will be	from New York. He will spend the	these 500 have been cancelled.
Saskatoon	132,450	502,190 the attorney's lies. It	against plain- the rules were enforced in his c they could not be enforced against ditions other members the	less day, which did serious damage to a	held on the hulk.	summer abroad.	
Swift Current	93,950	with that it shall be int says quite	plain- the rules were enforced in his c	ase arm house and barns. The volunteer	Should it be decided by the company		****
		172,623 everybody uplose unvalid in tot	o as to they could not be enforced agai	nst hre brigade, however, did good work	to abandon the burned hull to the	Mr. Sam Aldred has been appointed	\$\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$
Medicine H	Contraction of the	which it presenting	the rules were enforced in his c o as to ditions other members. He contended Grainger was hound by the rule of the contended	Mr and prevented the flames from spread		district manager at the Birmingham	•
Medicine Hat Edmonton	140,355	197,4(0) "It not only the	in a sound by the onlighting	one little in the second se		Branch of the Sun Life Assurance So-	2 READ THE
Red Dean	750,922	2,080,380 of the Honor attacks the	remedy ne took when he joined the order	to be a set of the set		ciety.	
Lethbridge	9,100	21,100 on the olient a duration	inposes ablac by its rules and regulation		and then turn her over to the Cana-	A company, now in its eighteenth	00000
Maclood	19,560	157,223 of a metalati	mposes abide by its rules and regulation shape There was no guarantee that at a c	RECENT FIRES	Ta Steamship Lines or they can de-	year, that combines "house-nurchase"	CLASSIFIED
British Column	13,750	37 59E I to ht	regard the members should get		cide that, as this would cost more than	with life assurance, is the British Life.	2 CLASSIFIED &
Nelson	State and				it would be worth, pay the insurance	Its last report once more repeats the	
Nelson	29,050				and sell the wreck for salvage	story of its progress, increments being	-AND 2
Vernon	4.805	U 35 250 oblds, and it may compel	to confiscation, or the cutting off which vested rights, but the members had t even accept the situation. His Lords	at 12.30 Sunday afternoon at the harns	It will probably be some time before	scored in each branch of income and	
		a lawsuit	which vested rights, but the mombras	of win. Flynn, destroying all hig harne	any definite decision will be arrived	a substantial addition made to the	# "WANT ADS"
Kamloops New Wester	13,790	co one late interest dictinate deres	even accept the situation the	i sheus, uwening and liquor etoro aleo	at. The hull of the Berthier is lying	funds. An important part of the com-	6 HANT HDD 6
		146 oro in where his wish or his necessitie	accept the situation. His Lordsl s may said the point raised was of such is portance that he would reserve jud	up the dwellings of Mrs. Chas Mowil	close to the Victoria pier in such a po-	pany's activities and usefulness is that	IN
		1 102 2ro in all prudence require an imm			sition as to interfere with vessels ty-	connected with advances to horrowers	2 A
Point Grey South Vancouver	171.650	1,103,352 settlement or adjustment."			ing up there, and it is likely that as	on mortgage of house property, and the	A TO DIVIO
South Vancouver	35,950					extent to which this object has devel-	* TO-DAY'S
	9.775	256,170 The Knowlton Volunteer Fin		1.Store, The Pearl printing plant filed	their inquest on her remains imme	oped goes far to prove how opportune.	00000.
	661.020			ney's dry goods store, Bell Telephone	diate steps will be taken to get here I	y it is supplying a public need nor.	
Nanaimo	36,690		wide- A COSTLY DELAY.	Office, and several other places had	out of the way. She will probably be	icularly among the industrial classes.	Journal of Commerce
Oak Bay	57.016			at very marrow excapes and		No doubt, as the advantages of the	e our mar or commerce
Prince Rupert	31,320				out of harm's way when her ultimate is	ystem are further developed and model	
		26,927 not fifteen minutes offing races.			fate will be determined at leisure.	nore generally known, it must increase	**********************
When answering	Collection of the	sounded that the alar	It was shares of New Haven. Law for sale m was stock by insurance companies with mbers passed in 1996, when stock could be	As Madoo Ont Mars on D		nore and more in popularity.	FRED W. G. JOHNSON
please mention the	advertis	lements, were on the anterent me	m was stock by insurance companies w mbers passed in 1906, when stock could ha opara- been sold around \$200 por share. Fai is of- ure to sell has already cost policy holders \$5,000,000.	We Mr W H Kells may 20Dwelling of	placed in Toronto balas distant	Mr. H. N. Boyd, F.F.A., now with	W. G. JOHNSON
merce, the	Journal o	f Com- tus Consideration with all the a	opara- been sold around \$200 per share. Fai	I Sunday Vom little destroyed by fire	over various componies	he head office of the North D. W.	INSURANCE AND REAL ESTATE
and the second sec	and the second	fered by additionable assistance w	as of- ure to sell has already cost police	wery little of the furniture	presentatives will meet it whose re-	nd Mercantile Insurance Company, has	Bil Board of Trade Building
	12	cited by visitors in motors,	holders \$5,000,000.	was saved. Fire was caused by burn-1	olde what had bett meet here to de-	een appointed Canadia	
	and a the second	Appliable and the second s	The second s	ing brush, -	cide what had better be done,- b	een appointed Canadian manager of	OP 434
				and the second se		he life department of the company,	Your patronage solicited.
	and the second	Long and the second			A second s		and fair the second
	27.114 - A.d.	the state of the s	The second s		Contract - The Carl State of State States	a contract the state of the sta	the second
		and the second			A THE ALL AND A REAL PROPERTY AND A	is a trade protection of the second states and	Contraction of the Contraction o
				and the second	and a deal a substance was a substance of the		And the second