

ES OF LAND  
ERS GOING TO B.C.

British Columbia has a vast  
splendid climatic condi-  
practically closed to set-  
transportation facilities, but  
the main line of the Grand  
rough to Prince Rupert, is  
from experienced cultivators,  
possibilities of this new dis-

Railway, while it has not  
and for sale, has just issued  
information for intending  
the natural resources of  
deals with the Coast district  
well as the central interior  
and Valley Lands." Copies  
and Trunk agents.

BANK CLEARINGS.  
Clearings through the banks  
United States, according to  
last week \$2,640,792,891, a de-  
compared with the \$3,121,1-  
last year and of 12.3 per  
the corresponding week in  
\$3,010,209,331.

improvement in business,  
reflected by the increasing  
at many cities outside New  
centers included in this  
only 9.6 per cent, smaller  
year and 6.3 per cent, less  
week two years ago.  
a number of points, and  
and New Orleans report  
are far more than offset  
ances for the year to date  
ears:

1914.	1915.
\$479,169,000	\$453,881,000
\$67,830,000	\$42,454,000
\$45,120,000	\$48,203,000

PER IMPROVES.  
are slight indications of  
of commercial paper.  
of the money paid out  
of the first of the month,  
in their attitude of only  
al. Rates continue at 2 1/2  
ng at 2 to 2 1/2 per cent.  
maturity. But offerings  
in, in spite of the great  
and, as shown by the  
companies.

AL TO-DAY.  
lay, fair and mild,  
covering the lower lake  
statio, which is now ex-  
est.  
erally fine, and for the

E DOUBLED.  
The trade balance in  
week ended Saturday  
with Detroit estimated,  
for the preceding week,  
partment of Commerce,  
e public, estimated  
entire month of March

market opened steady.  
9; Oct. 10.50, up 8.  
DS.  
PACIFIC  
EXCURSIONS.  
day.  
and Int. Stations.  
onths.  
Train Leaving 9.45 p.m.

UNK RAILWAY  
SYSTEM  
EXPOSITION.  
Until Nov. 30th.  
ent Booklet.  
St. Cor. St. Francois-  
vier-Phone Main 6905.  
Uptown 1187  
station Main 8229  
HIPS.  
LINE  
SERVICE  
Liverpool:—  
Apr. 19th  
LIMITED, General  
Branch, 23 St.  
City, 530 St. Catherine

INES  
OF NAVIGATION  
ROM  
S. to Liverpool;  
London; and  
Glasgow.  
employed in  
INDIANIAN, Etc.  
a Class of "Cabin"  
Steamer.  
and all further in-  
the Allen Line, Ujiva  
General Agents  
— 4 Yerville Square

CANADIAN PEOPLE  
MUCH UNDER INSURED

Only One-Sixth of Insurable Popula-  
tion of 3,000,000 is  
Protected

PREVENTION OF DISEASE

Companies Have Many Opportunities Says Canada  
Life President in Discussing Economics of In-  
surance—Teaching the Public to Save.

The "economics of life insurance" formed the sub-  
ject of a recent address delivered by Mrs. Herbert  
Cox, president of the Canada Life Assurance Co.,  
before a gathering of financial men at the Toronto  
M.C.A. He reviewed the position of the business  
in Canada, emphasizing particularly the fact that the  
people of the Dominion are under-insured and referring  
to the possibilities of improving health by means of  
the examinations made by the companies' physicians.  
"The present war," he said, "with its unspeakable  
amputation of human life, has made clear to all of  
us one great truth, and that is the economic value  
to the State of the lives of its citizens. Of the  
total population of Canada, according to the latest  
census returns, there are at least three million in-  
surable men and women—mostly men. Considered in  
terms of money, is \$1,000,000 a fair insurable value  
for each of these? \$1,000,000 a man for the firing line  
is considered too much. Yet not more than one-sixth  
of our insurable population have thought it worth  
while to make the small annual deposit which would  
guarantee to their dependents the sum of \$1,000,000  
and which in the aggregate would mean the insur-  
ing of Canada's greatest asset for the enormous sum  
of \$3,000,000,000.

"At present we have in force a little over \$1,000,  
000,000 of life insurance, but as the average policy  
is for \$2,000,000, the number of our people insured  
amounts to one-half what it would be if the average  
policy were \$1,000,000; and the proportion of our in-  
surable population actually insured therefore narrows  
down to only one-sixth.

Canadians Under-insured.  
That the people of Canada are under-insured, how-  
ever, is obvious, but there is a business reason why  
a man insures his property to a greater extent than  
his own life. Business demands that he shall pro-  
tect his mortgage against the misfortunes of fire, and  
his investment in his property or stock of goods  
demands such protection. Unfortunately a man's  
dependents—usually his wife and children—cannot ex-  
act the same force or make their demands equally in-  
sistent, and their claims are in consequence ignored.

Dealing with the possibilities for safeguarding the  
public health, Mr. Cox stated that in Canada, life in-  
surance, in the ordinary pursuit of its vocation, has  
each year had many thousands of citizens examined  
by physicians to ascertain their fitness for insurance.  
The disease preventive measures adopted by people  
through these examinations must have a very impor-  
tant bearing on the general health," he continued.  
"Only too often applicants for insurance who believed  
themselves to be in perfect physical condition have  
been found to be impaired in health, and their lease  
of life has been extended by the appropriate and  
timely advice of the life insurance examiner.

"Some companies have invited their policyholders  
to accept the services of the regular examiners, free  
of charge, for an annual examination, so that incipient  
disease may be checked, but the general and un-  
der course pursued by the majority is not consult-  
ing a physician until disease manifests itself, stands  
in the way of a wide acceptance and adoption of this  
practice.

"Life insurance, however, is doing other service for  
the state. We are in Canada conducting our busi-  
ness as usual, pending the alterations in Europe.  
But when these alterations are completed, it is not  
likely that the money chests of Europe will open as  
freely to us for our borrowings as in the past. It is  
probable that at least for the present we shall have  
to depend more largely upon our own resources to  
finance our greater undertakings.

"We are saving more money than usual in Can-  
ada, but there is no greater force at work than the  
army of ten thousand life insurance agents who are  
day in and day out energetically and with personal  
persuasion impressing upon our people the need for  
life insurance and the protection of Canadian homes through  
the insurance. Last year they prevailed upon more  
than six million people to pay premiums. This amount,  
however, is lamentably small when we remember that  
over one hundred million dollars are spent in Can-  
ada annually for spirituous liquor and about ten mil-  
lion dollars for tobacco.

Stability of Life Insurance.  
The past six months have given positive evidence  
of the stability, the solvency, and the fluidity of life  
insurance companies and of their influence upon the  
great credit fabric of the world.  
"Last year, when money was not too plentiful,  
even before the commencement of hostilities, the life  
insurance companies in Canada invested from their  
premium income for the year (or re-invested assets) a  
sum amounting to over \$60,000,000. This was used  
for permanent construction work in this country—  
buildings, the extension of railways, and the improve-  
ment of farm lands.

"This was in addition to a total sum of approxi-  
mately \$150,000,000 of life insurance assets, the ac-  
cumulated savings of many years, collected in minute  
amounts scattered all over the country would have  
amounted to nothing to the growth of Canada. Before  
money can be turned into capital it must be gathered  
together in one place, and this is a great economic  
service which life insurance is rendering to the coun-  
try. Canada needs capital, and the very best method  
of securing it under present conditions is to apply the  
teachings of life insurance.

"In patriotic service, life insurance in Canada has  
done its share. It is not possible to estimate exactly  
the vast amount of protection afforded by these in-  
sured individuals to the dependents of these splendid  
soldiers engaged in the war, but it is safe to assume  
that it aggregates millions of dollars, and the com-  
pany has not been slow to prove their patriotism  
estimated at from \$10,000,000 to \$15,000,000.

BANKERS WILL CONVEYE.  
The New York State Bankers' Association has fixed  
the date of its annual meeting, to be held at Saratoga,  
June 24 and 25.

ASSESSMENT INSURANCE  
PROVEN COLOSSAL FAILURE

Not Based Upon Facts and Disregards Increasing  
Death Risk—Variety of One Year Term  
System.

"Assessment life insurance has proven a colossal  
failure," says the agents' bulletin of the Mutual Life  
Assurance Company of Canada, "because it was not  
based upon facts. Institutions built upon false pre-  
mises are houses built upon the sand. A society grows  
old; its claims consequently increase in number. As-  
sessment gradually become prohibitive. Members  
drop out who are insurable in other institutions, while  
members remain who are too old or too weakly to se-  
cure insurance. The society's revenue soon becomes  
insufficient to meet claims and the order dies, because  
the rates have been so inadequate that there is no re-  
serve. The only safe basis to build upon is laid in  
the experience of past years.

"The assessment system disregards the fact that  
each year a man advances in life the risk of death in-  
creases. If he paid for his insurance year by year,  
risk of death during the next twelve months, the an-  
nual premium would constantly increase until it  
would become in old age prohibitive. Now, the lev-  
easily be calculated, and has been calculated for each  
year of age. Under the level premium system, there-  
fore, the amount is too great in earlier years, and too  
little in later years. This fact gives rise to the re-  
serve.

"In the earlier years a part of each premium in  
excess of the amount required for the current year is  
set aside to provide for those years when the annual  
cost of carrying the risk will become greater than the  
premium. This assessment insurance is, for the most  
part, one variety or another of one-year term  
insurance, which is an impossible system in practice,  
inasmuch as the heavy premiums become payable pre-  
cisely at the time when the ability to earn them fails.  
By paying the level premium the assured provides at  
once for to-day and to-morrow. By adopting the as-  
sessment method the assured tides over to-day, but  
is deaf to the sound of the breakers booming on the  
rocks of to-morrow. Upon these rocks hundreds of  
huge assessment societies have dashed themselves to  
pieces.

Iowa soon will see the end of the assessment in-  
surance business which once flourished in the state.  
The approach of the end, says one of the newspapers pub-  
lished at Des Moines, is seen in the change of the  
Merchants' Life Association of Burlington from the  
assessment to the level premium and legal reserve  
plan. Insurance Commissioner English announces  
that he has issued a certificate to the reorganized  
society, which now is reincorporated as a stock com-  
pany.

"It is interesting to note," it goes on, "the slow but  
sure disappearance of assessment insurance compa-  
nies in Iowa. When the Merchants' Life of Burlington  
was organized forty-one assessment companies were  
doing business in the state. Its passing marks the  
end of the entire forty-one. These companies at one  
time had millions of assets and hundreds of millions  
of dollars of insurance in force. They were all right  
in theory, but in practice they failed, and the laws of  
Iowa, as well as those of many other states, now pro-  
hibit the organization of life insurance companies on  
the assessment plan."

SIX APARTMENTS GUTTED IN  
ST. ANTOINE STREET BLAZE

Six families were driven from their homes last evening by a fire which broke out shortly after seven o'clock in the apartment of J. C. Sadler, at 586 St. Antoine street, just west of Atwater avenue. The fire originated in the flooring and had gained considerable headway before smoke bursting through into the rooms warned the occupants.  
The blaze, before being controlled, did much damage in the apartments of Mrs. K. Sutcliffe, at 580 St. Antoine, Oliver Lavallee at 582, Neil Deane at 584, J. C. Sadler at 586, Mrs. M. McEniry at 588, and John Harris at 590. All the tenants had been forced to make hurried exits from their rooms by a dense smoke which filled the three-story building, but fortunately no accidents occurred. The salvage department laid many covers, but the water damage throughout the six apartments was great and the flats were rendered uninhabitable. The building is the property of Charles Desjardins, of 107 Laporte avenue.

PAYING CANADIAN SOLDIERS.

Lieut.-Col. Carson, of this city, has thoroughly re-organized the Canadian Pay and Records Office in London, Eng.  
The various departments have been brought into co-ordination and an expert system of auditing and handling accounts has been introduced.  
There are now 12 clerks engaged in the office.  
The 2nd Pay and Records Office at Shorncliffe under the direction of Lieut.-Col. Frank Reid has also been established on similar lines.

AGENTLESS COMPANY SHOWS  
DECREASE IN ITS BUSINESS.

The Postal Life Insurance Co., which employs no agents, shows for the fourth consecutive year a loss in assets, for the third time a loss in surplus and for the second time a decrease in business written. The amount of business in force has steadily decreased from \$62,109,000 in 1910 to \$44,267,000 at December 31 last. The terminations in the year were \$5,500,000 and the new business only \$2,575,000.

BUSINESS IN MARITIME  
PROVINCES FAIRLY GOOD.

St. John, N.B., April 6.—St. John retail business men report an excellent Easter trade and this in spite of so many demands on people's generosity for patriotic and other funds and special Easter collections in many churches. Wholesale men say that their business in some cases was better than March a year ago, some about the same, and none say business was bad.

CANADIAN CONSOLIDATED RUBBER.

At the annual meeting of the Canadian Consolidated Rubber Company at noon to-day it is expected that Mr. D. Lorne McGibbon, who is retiring from the presidency, will be succeeded in that position by the vice-president, Mr. J. H. McKeechie.

EXTRA CREW LAW.

Harrisburg, Pa., April 6.—Railroad committee of the house reported out with a favorable recommen- dation the bill to repeal the so-called extra crew law. The committee decided to let the measure be debated on the floor of the House, and it was placed on the calendar.



MR. H. C. COX,  
President, Canada Life Assurance Co., who says  
that only a third of the insurable population of Can-  
ada is protected.

LONDON FIRE COMPANIES  
CONTRIBUTIONS TO BRIGADE

The following list shows the amounts of fire in-  
surance in force of prominent fire offices in the admin-  
istrative County of London. The contributions due by  
the companies, and based thereon, will be at the rate  
of £35 per million toward the upkeep of the London  
Metropolitan Fire Brigade in 1915. The amount of  
property covered last year totalled £1,132,491,717, 8s.  
there is an increase of nearly £8,250,000 on the pre-  
sented occasion, the total being £1,140,742,050.

Atlas	£29,746,833
Alliance	182,006,463
Be. Equitable	2,386,117
British Law	16,216,125
Calendonian	6,250,125
Century	1,071,043
Commercial Union	78,521,842
Eccelesiastical	6,160,987
Employers' Liability	2,614,882
Essex & Suff. Equitable	3,786,927
Excess	1,609,113
Farmers	200
Fine Art & General	17,227,216
Gen. Accident	4,261,267
Gresham	1,661,193
Guardian	30,468,862
Law Accident	2,419,206
Law Life	71,304,441
L. & L. & G.	47,427,716
Law Union & Rock	26,140,989
London Assurance	28,032,792
London & Lancashire	37,774,222
N. British & Mercantile	45,637,339
Norfolk	18,009,884
Norwich Union	41,938,618
Ocean Accident & Guarantee	7,659,656
Phoenix	67,244,287
Royal	71,811,507
Royal Exchange	39,203,169
State	11,544,495
Stout	3,392,708
Sun	116,242,175
Union	32,409,741
Western of Toronto	1,145,600
Yorkshire	14,250,245
Underwriters at Lloyd's	33,869,739

CHARGES COMPANY WITH ARSON.

Superintendent of Insurance Potts of Illinois, who  
has gained much notoriety since he assumed office  
by the persecution of insurance companies and the  
introduction of some of the most radical insurance  
legislation ever presented in any State, issued a  
"regular warning" last week, in which he makes  
the insinuation that the fire insurance companies are  
guilty of burning insured property for the purpose  
of justifying rates.

WAR CLAIMS AMOUNTED TO  
\$836,635 IN ONE LIFE COMPANY.

While a few of the British life offices offered spe-  
cial facilities to members of the army and navy who  
were not insured at the outbreak of war to make pro-  
vision for their dependants on more or less reasonable  
terms, others deemed the risk too great for acceptance  
and, in the interests of their shareholders and the  
great body of their policyholders, decided not to en-  
courage proposals for new assurances on the lives of  
those proceeding to the front. Among these was  
the Equity and Law Life Assurance Society, whose  
meeting was held recently and the line taken by the  
directors conduced to a rather substantial falling-off  
in new business. As it was, the society had to meet  
claims amounting to £507,350 gross, of which £187,  
327 gross was in respect of lives killed in action, and  
the statement in the report that, apart from war  
claims, the mortality was favorable tells its own tale.

HAS HUNDRED MILLION IN FORCE.

The Bankers' Life Company of Des Moines has  
reached and passed the \$100,000,000 mark in the  
amount of legal reserve insurance in force. This big  
total has been written in three years and three months  
at the rate of better than \$30,000,000 a year, which  
is believed to be a new record for the amount of  
business written by any legal reserve company in the  
first three years of its history. With a record of over  
\$13,000,000 of business written in 1914, the Bankers'  
Life has fixed \$50,000,000 as its goal for business to be  
written during the current year.

FAVORABLE RUMELY REPORT.

Chicago, April 6.—Lapointe Indiana advises state  
that Senator Stephen B. Fleming, the expert investi-  
gator for the Rumely reorganization committee, is or-  
his way to New York with favorable report on Rumely  
affairs. It is thought that some definite plan will be  
announced after a conference in New York between  
Senator Fleming and the committee. However, Chi-  
cago bankers are not optimistic on the company's  
outlook and base the security for their loans on col-  
lateral they hold in the shape of farmers' notes.

EARNINGS UNDER INSURANCE.

The Leeds (England) Insurance Committee has pre-  
pared a report of the earnings of Leeds doctors under  
the health-insurance act. The panel consists of 183  
physicians and their earnings under the act are esti-  
mated at £80,000 (\$291,990), an average annual in-  
come of approximately £320 (\$1,557).

FORMER RUSSIAN AMBASSADOR DEAD.

Boston, Mass., April 6.—Curtis Guild, thrice gov-  
ernor of Massachusetts, and recently ambassador to  
Russia, died to-day of pneumonia at his home in  
Back Bay. He was 55 years of age.

FRAUDULENT CLAIM IN EARLY  
STAGES IS NOT PUNISHABLE

Appeal Court Decides There is no Crime Until Com-  
pany is Approached—Law Union and Rock's  
Valuation Report.

London, March 24.—Another quinquennial valua-  
tion report was submitted during the week—that of  
the Law Union and Rock Insurance Company—and,  
no doubt, participating policyholders were well sat-  
isfied with the results, which enabled a compound  
bonus of 30s. per cent. per annum to be declared  
after a stringent valuation of liabilities and assets  
had been made. As regards the latter, the directors  
had two alternatives—viz., to take the prices as at  
December 31, 1913, as suggested by the Board of  
Trade, or to value on the prices as at December 31,  
1914, and they decided that it was essential that the  
more stringent basis of valuation should be adopted  
in order to ascertain the true position.

The Law Union, by taking this course, has been  
able to demonstrate its strength in convincing fas-  
hion, and is not likely to create dissatisfaction in the  
minds of any of its supporters by having made safety  
the first consideration.

Bad intentions are not, apparently, punishable at  
law, even when you own that you mean to work a  
swindle. The Jeweller who burgled his own Jew-  
elry—admittedly with a design of obtaining insurance  
money—and got six months must have been pleasur-  
ably surprised by the decision of the Court of Crimi-  
nal Appeal, which has quashed the conviction on  
the ground that he had not actually applied to the  
underwriters for compensation. No doubt this is  
sound law, yet it does not seem quite satisfactory.

It looks almost like an encouragement to would-  
be insurance swindlers, who probably find the pre-  
liminary work of a bogus claim much more difficult  
than applying for and receiving the insurance money  
after the police have satisfied themselves that there  
has been a burglary. According to the latest deci-  
sion all the early stages of a fraudulent claim may  
be ventured upon, so long as application is not made  
too hastily for the policy money. If the police dis-  
cover the little scheme there can be no call on, or  
course; but the potential swindler gets off scot-  
free.

RISKED \$2,000,000 ON LIVES OF  
CANADIAN OVERSEAS TROOPS

The total amount of insurance written by the  
Aetna Life on Canadian troops since the beginning  
of the war is \$2,000,000. The policies on the 1,100  
Toronto members of Toronto's contribution to the  
second contingent, which were recently obtained by  
that city, are twenty-year endowments, and were  
written at the company's regular endowment rates.  
The city is to act as trustee for the policyholders,  
and in the event of the death of an insured soldier,  
will see that the beneficiary gets the amount of the  
policy. The Aetna Life intends to continue to write  
insurance of the lives of individual soldiers, but will  
not write any more group insurance on Canadian  
troops.

WOOD AND COAL SHEDS BURNED.

A fire at 12.35 this morning caused considerable  
excitement in the west end of the city when the  
wooden sheds of the wood and coal yard of Paul  
Fortin, 688 Atwater Avenue, were destroyed.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion  
1c. Per Word for Each Subsequent Insertion

AGENTS WANTED.  
AGENTS—\$50 WEEKLY SELLING AUTOMATIC  
swivel base eggbeater; entirely new; sample and  
terms, 25c; money refunded if unsatisfactory. Col-  
lette Mfg. Company, Collingwood, Ont.

WANTED—A FEW GOOD AGENTS TO SELL  
Canadian Pacific Railway farm lands. Apply to  
Joseph H. Smith, Rooms 506-508 P. R. Building,  
Toronto, Ont.

WANTED—AN ENERGETIC AGENT WHO CAN  
sell an up-to-date Accident and Health Policy, for  
old established company. Reply with full particu-  
lars to P. O. Box 1267.

APARTMENTS TO LET.  
"THE RIGHT" 271 Prince Arthur street west. There  
are a few vacancies in this desirable apartment  
house. Fireproof, all modern conveniences, balcon-  
ies. Apply Janitor; phone UP 521, or R. P. Adams,  
Main 7659.

ROOMS TO LET.  
OVERDALE AVENUE, No. 6. 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.

590 SHEKESBROOKE WEST, Ritz-Carlton Block,  
Single and double rooms, suites. First-class board;  
evening dinner.

ASSIGNEES & ACCOUNTANTS.  
EDWARDS, MORGAN & CO., Chartered Accountants,  
Toronto, Montreal, Winnipeg, Calgary and Vancou-  
ver.

E. R. C. CLARKSON & SONS, Trustees, receivers,  
liquidators, established 1864, Clarkson, Gordon &  
Dilworth, chartered accountants, Toronto.

BUSINESS CHANCES WANTED.  
ADVERTISER, WHO IS A THOROUGHLY PRAC-  
tical man, would like to meet party or parties with  
some money to invest in a small woolen mill. Ad-  
dress Box 441, Journal of Commerce.

EGERTON R. CASE, Registered Patent Solicitor,  
Temple Bldg., Corner Bay and Richmond Sts., Tor-  
onto. Offices: Ottawa, Washington, Booklet on  
request.

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

FOR SALE.  
USE YOUR SPARE TIME TO BUILD UP A MAIL  
order business of your own; we help you start for a  
share in profits; 27 opportunities; particulars free.  
Mutual Opportunities Exchange, Buffalo, N.Y.

SEED CORN—CANADIAN GROWN SEED CORN  
for sale. G. T. Crow, Prairie Siding, Ont.

SOLDIERS' SWAGGER STICKS AND CAVALRY  
and artillery whips; large stocks and all made in  
Canada goods retail. The Alligator, St. Catherine  
St. West.

CORRUGATED GALVANIZED IRON SOLD DIRECT  
to consumers by the manufacturers; write for cata-  
logue and prices. W. E. Dillon Co., Limited, 183  
George street, Toronto.

PERSONALS

Mr. J. W. Stewart is at the Windsor.

Mr. Gordon Cushing is at Atlantic City.

J. R. Hynes, of Toronto, is at the Windsor.

Mr. J. Blais, of Ottawa, is at the Place Viger.

Mr. W. A. Cates, of Toronto, is at the Windsor.

Mr. W. Power, of Quebec, is at the Place Viger.

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

Mr. J. P. Turgeon, of Quebec, is at the Place Viger.

Senator Thorne, of St. John, is at the Ritz-Carlton.

Mr. A. D. McKay, of Winnipeg, is at the Wind-  
sor.

Mr. W. D. Baillarge, of Quebec, is at the Ritz-Car-  
lton.

Mr. Walker Shaw left to-day for a visit to New  
York.

Captain H. P. Wright, of Ottawa, is at the Ritz-  
Carlton.

The following were introduced on 'Change yester-  
day at the Board of Trade: C. R. Hunt, London, Ont.,  
by P. G. Brockington; E. Beatty, New York, by A. G.  
Thomson; J. M. Riddell, Portland, Me., by N. C.  
Wight; R. J. Throbbie, Chicago, by W. H. Smith;  
J. M. Stephen, Kingston, by C. R. Esdaile; H. W. Nel-  
son, Kingston, by C. B. Esdaile; C. Tilt, Winnipeg, by  
T. H. Reeves.

METROPOLITAN OFFERS PRIZE.

The need of hygienic education of children between  
twelve and sixteen years has led the Metropolitan  
Life Insurance Company, through the American Social  
Hygiene Association, to offer a prize of \$1,000 for the  
best pamphlet touching this problem. The contest  
closes July 31, 1915, places the word-length at 3,500  
and stipulates that manuscripts bearing pen names,  
should be mailed to The American Social Hygiene As-  
sociation, Inc., 165 West 40th street.

SIR WILLIAM PRICE RESIGNS.

Sir William Price has resigned as president of the  
Quebec Harbor Commission and announces that he is  
out of politics for good.

Notices of Births, Marriages and Deaths, 25c each  
insertion.

DEATHS.

BROWN, On Sunday, April 4th, 1915, at 43 Bellevue  
Apartments, Win. Foster Brown, in his 88th year.  
Funeral from his son's residence, 10 Windsor Ave-  
CHAPMAN, On April 5th, 1915, infant son of Mr. and  
Mrs. F. L. M. Chapman, 650 Belmont Avenue, West-  
mont. Funeral private.

LOW, At the Western Hospital, Montreal, on Easter  
Sunday, April 4th, 1915, Captain John Low, of 270  
H. M. 14th York East Riding Regiment and 74th  
Highlanders. Funeral from St. George's Church on  
Tuesday, April 6th, at 10 a.m. Please omit flowers.  
non-in-lawed H. Wadsworth, 147 Mount Pleasant Av-  
enue, Westmont, Josie McKay, wife of the late  
Solomon Ramsay, of St. John, N.S., in her eighty-  
second year. Funeral private.