

RAILROADS
CANADIAN PACIFIC
Chicago Express
Toronto (Yonge St.)
7.45 a.m., 9.05 p.m.
5.40 p.m., 7.35 a.m.
7.45 a.m., 9.05 a.m.
10.50 p.m.
8.00 a.m.

Endowments of the Mutual of Canada
Defected speculators in mining stocks, real estate
barrains, oil shares, etc., betwixt the landscape thick
as autumn leaves these days. Their hopes have faded
"thick in the blast."

The Mutual Life Assurance Co. of Canada
WATERLOO ONTARIO

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.

Commercial Union Assurance Co. LIMITED
OF LONDON, ENG.
The Largest General Insurance Company in the World.

Canada Life Assurance Company
writes the Canada Life as follows: "I am to-day in receipt of the Bonus Addition of \$1,361.90 in connection with my policy for \$5,000, and as this is over 42% of my total ten premiums, I am very greatly pleased."

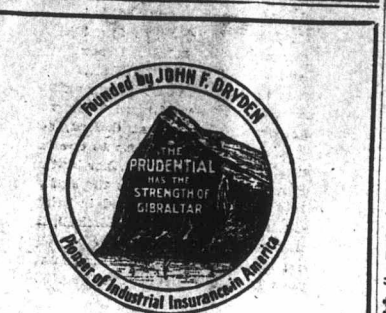
UNION ASSURANCE SOCIETY LIMITED
OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.
Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager.

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

North American Life Assurance Co.
Solid as the Continent.
Insurance in force over \$52,000,000.00
Assets \$14,943,314.69
Net Surplus \$1,781,117.49
Income \$2,563,116.83

AN IDEAL INCOME
can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine.

SAFETY FIRST.
"8-safety First," our universal slogan.
Always should be considered
From the death of any man
To the regret of family and relations.



OFFICE ORNAMENTS AND CHAIR-WARMERS
have never succeeded with us. "Prudential Agent," work and success are synonyms.

THE PRUDENTIAL INSURANCE CO. OF AMERICA
FORREST F. DRYDEN, President.
Home Office - Newark, N.J.
Incorporated as a Stock Company by the State of New Jersey.

A Satisfied Policyholder
writes the Canada Life as follows: "I am to-day in receipt of the Bonus Addition of \$1,361.90 in connection with my policy for \$5,000, and as this is over 42% of my total ten premiums, I am very greatly pleased."

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

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

THE ART OF NOT FORGETTING
Students desiring some assistance in their studies should apply to THE REV. M. O. SMITH, M.A. No. 73, McGill College Ave., Montreal.

ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS AND AUDITORS
J. J. Robson, L.L.A.; M. S. Temple Hill, C.A.; Chas. F. Ritchie, C.A. (Can.); C.A. (Scot.); John H. Davy, C.A. MCGILL BUILDING, MONTREAL.

PERSONALS
Dr. Henry Cape, of Chicago, will speak on "Making of Modern Manhood in the Family," at the close of the business meeting of the Montreal Women's Club held in the Y.M.C.A., Drummond Street, at half-past three on Monday afternoon.

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

Table with columns for company names and bid/asked prices. Includes entries like Aberdeen Estates, Beudin Ltd., Bellevue Land Co., etc.

WINDS UP PUBLISHING CONCERN.
Toronto, November 7.—An order was made at Osgoode Hall winding up La Compagnie de Publication de la Justice, Limited, of Ottawa.

EXCEPTIONALLY SITUATED OFFICES TO LET.
Well fitted in every particular. St. Peter Street, corner St. James. Apply The Eastern Trust Co., Canada Life Building.

BUSINESS OPPORTUNITIES
SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine Street, East, Tel. 5279.

CASUALTIES BEFORE TSING TAO.
London, November 7.—A Reuter despatch from Tokio gives the following as the Allies casualties before Tsing Tao: British killed, 2; wounded, 8 (including two majors).

PERSONALS (continued)
Mr. Carlo Angstrom has left for Toronto on a business trip, but is expected to return to the city early next week.

Mr. John Pitblado is at present in the West on a business trip. Mr. Albert McCallum, of Alburg, Vermont, is the guest of Mrs. A. B. Brown, 732 Berri Street, over the week-end.

Prof. Carrie Derick, of McGill University, will be the speaker at the regular monthly meeting of the Frances Willard W.C.T.U., which will be held on Wednesday afternoon next, November 11th, at half past three o'clock.

FIRE UNDERWRITERS IN SOUTH COMPLAIN OF COTTON LOSSES
New York, November 7.—Up to this time cotton losses in the South have been confined to a few localities only.

WINDS UP PUBLISHING CONCERN. (continued)
The Canadian Linotype, creditors, for \$755.88, were the petitioning creditors.

MUST PAY \$5,000,000 WITHIN WEEK.
London, November 7.—A news despatch from Amsterdam says a German proclamation has been posted in Brussels announcing that tribute of \$5,000,000 levied on the city by the German military authorities must be paid within a week.

FOR SALE OR EXCHANGE.
KINDLING WOOD FOR THE MILLION—Kindling \$2.25; Cut Hardwood, \$3.50; Mill Blocks, \$2.00 per cord. "Moose" for horses. J. C. McDiarmid, 402 William Street, Tel. Main 422.

BUSINESS OPPORTUNITIES (continued)
WE HAVE SOME VERY FINE OFFICES, SHOW ROOMS, IN THE Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James Street, Main 1590.

HIGH CLASS APARTMENTS.
590 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board; evening dinner.

PATENT FOR SALE.
AN INDISPENSABLE KITCHEN SINK STOPPER, converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Angus Street, Montreal.

LUMBER TRADE IS QUIET BUT CHANGE FOR BETTER EXPECTED
Local Demand Small, Demand Chiefly for Crating Material—War Man, However, Helped Business in Spruce Deals, Which are Now Taking Piece of Baltic Pine.

The lumber trade in Montreal continues to be quiet. Building is being continually restricted, and export trade is poor. The only lines which show activity outside of the patry local demands which might be expected, are crating material and pit props.

Spruce deals are the commodity most required. They are taking the place of Baltic pine in the British markets. New Brunswick and Nova Scotia exporters are looking for constant demand, and good prices on Government orders as long as the war lasts.

FIRE INSURANCE A TAX WHICH CAN BE REGULATED
Fire Insurance is Not Characterized as a Tax Distributed Through the Buying and Selling Process Upon the Entire Community, But it Ought to Be.

Fire insurance is no doubt an institution of great benefit, especially after a fire loss. Nevertheless, it is a striking commentary upon the business judgment of the Canadian citizen that fire business is not also characterized as a tax, distributed, through the buying and selling process, upon the entire community.

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

PERSONAL (continued)
SITUATIONS WANTED—FEMALE.
COMPETENT LADY STENOGRAPHER (BOTH LANGUAGES), experienced in Financial, Law and Commercial work, desires position, or would take temporary position. Good references. Address: A. M. 1290 Cartier street, City.

MISCELLANEOUS.
FOR SALE, TRUSTWORTHY CUTLERY—This fine cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the handles by a patent method. Handles of Sterling Silver, Prince's Plate, Tuxedo (the nearest substitute for Ivory), or Stag. You will appreciate the Trustworthiness of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

FARMS FOR SALE.
FARM—40 acres, near Smith's Falls, \$1,400; 10 acres, Kemptville, Ont., \$1,800; 97 acres, Morin Heights, Que., \$1,200; 162 acres, Magog, \$1,500. Corbett, 532A St. Denis.

COUNTRY HOUSES TO LET.
BEACONSFIELD—Two good winter houses, at very low rent till May; also for year round; close to stations; all conveniences; can be seen any time. Apply to H. Wood, Beaconsfield.