## **STEAMSHIPS**

#### CANADIAN SERVICE

Sailing dates will be announced when For information apply to

THE ROBERT REFORD CO., LIMITED, ral Agents, 20 Hospital Street. Steerage Bran 23 St. Sacrament St., Uptown Agency, 530 St. Cath

#### CHRISTMAS SAILING.

From St. John, N.B.

Passage Rates-Cabin (II.) Eastbound and Westbound, \$52.50 up. Third-class, Eastbound and West-

> THE ROBERT REFORD CO., LIMITED, General Agents, 20 Hospital Street, Steerage Branch, 23 St. Sacrament Street Uptown Agency, 530 St. Catherine West.



#### \*\*\*\*\*\* The Charter Market **\***

(Exclusive Leased Wire to The Journal of Commerce.) New York, November 9. - An active business was make delivery at the leading ports during November come from shippers of grain and other cargo to open European ports and is mostly for fairly prompt incurred by crossing to New York were paid. There is also a good demand for tonnage for coal to South American ports, with shippers showing a decided preference for neutral boats. There is no improvement in the demand for boats for West In- \$5,802,378;; decrease \$350,361. dia business, and the requirements of long voyage charterers are confined largely to general cargo carriers to Australia and New Zealand.

The supply of available unchartered boats is light, which fact tends to restrict chartering to some ex-tent and also to strengthen rates. Rates have advanced rapidly during the past few days and owners are decidedly firm in their views of the matter. the sail tonnage market a slightly increased business was reported, but the general demand contines light charges \$24,664; decrease \$44,528. and rates have not moved.

rters: - Grain: Swedish steamer Ovidia, 17,500 crease \$204,298. quarters cats, from Philadelphia to Gothenbers and (or) Stockholm, p.t., prompt.

n, French Atlantic 4s 6d or Marseilles or Genoa crease \$29,225. 5s 11d, November.

British steamer Dorothy T. Short (previously), 30.-000 quarters from the Gulf to Barcelona, Valencia or Charges, \$34,802; decrease \$17,952.

Taranto, 4s 10%d, November.

Three months surplus after charges the control of th

Coal-Dutch steamer Hercules, 1,372 tons (re-charter), from Baltimore to the River Plate, p.t., prompt, British steamer Royal Sceptre, 2,435 tons, from Philadelphia to Rio Janeiro, p.t., November.

Norwegian steamer Ragnarok, 685 tons, from Philaeiphia to Cardenas, p.t., prompt.

Norwegian steamer Vitalia, 723 tons, from Philadelphia to Manzanillo (prompt).

Bark Bruce Hawkins, 540 tons, from Philadelphia to

Christianstadt, St. Croix, p.t. Schooner Alice Lord, 291 tons, from Brunswick to Cape Verde Islands, \$10 and back with Certilizer \$3.00

Schooner Millie R. Bohanan, 579 tons, from Salilla to Philadelphia, \$4.75. Schooner Thomas Winsmore, 381 tons, from

Charlestown to Baltimore, \$4.25, option Philadelphia \$4.50, or New York \$5.00

cargo, p.t., December British steamer Surrey, 3,842 tons, same

Dutch steamer Sirius, 2,594 tons, from New York to Amsterdam or Rotterdam, with general cargo, p.t.

#### MORATORIUM IN BRAZIL HAS AFFECTED FISHING.

Brazil affects the fishing interests of Nova Scotia as 7,050. Nine months' gross 380,250; increase, 10,600 well as those of Newfoundland. Large quantities of Deficit, 41,600; increase, 11,750. cod are in first hands here because exporters decline to pay the price demanded by the fishermen in view HOOF AND MOUTH DISEASE EXAGGERATED. lition of the foreign markets. The price commodities has declined considerably. A mora- Under medical treatment they would subsequently retorium was declared in Southern Brazil for thirty cover their health." days from August 15, and this has been extended

#### ALLAN LINER SS. NUMIDIAN.

The Alian Line SS. Numidian arrived in port 7 Flitty hea a'm' Saturday. The late arrival will delay her sailing, and she will not leave this port until Weds the 11th instant. Passengers will embark on the evening of the 10th.

CANADIAN BAILBOAD'S GROSS. coss earnings of all Canadian railroads reporting ate for October show a decrease of 20.3 per cent red with the earnings of the same roads for ding month a year ago.

and Rubber Taken Off Steam be Confiscated or Not.

STATE DEPARTMENT RECEIVES I

Washington, November 9.-The State Departme as received notice that the American liner Kroon ties at Gibraltar, has been released and is on her way

The copper and rubber on the Kroonland, however ere taken off by the British authorities and a prize court is to determine whether the goods are to be confiscated. While the United States Government will obably have a representative at the prize court proceedings as an observer, the burden of defending the copper and rubber taken from the Kroonland

Should the Prize Court declare the goods prizes war and order them confiscated as contraband destined for the enemy, is is expected the owners will appeal to the State Department, which will then take Nov. 29......T.SS. LETITIA......Dec. 12 be the first test of the British policy of making the up the case diplomatically. This case seems likely to ultimate destination of contraband of war the determinating factor as to whether it shall be seized or not. The British contend this copper and rubber, consigned to Naples, were really destined for points n Germany.

Ambassador Spring-Rice brought to the State Department to-day an informal communication he had received from the British Foreign Office setting forth ome of the evidence in poss ssion of the British which has led them to interfere with trade in contraband with neutral countries adjoining Germany.

Further consideration will be given the case of the American flour men, who yesterday protested against the regulations adopted by the Netherlands Governnent to control flour importations, when they send to the State Department a written statement of their crievances and the action they would like this Government to take. This is expected next week.

#### GERMAN SHIP EVADES CAPTURE

Skipper's Good Luck and Steady Nerve Carried Him a Long Way to Safety.

New York, November 9 .- After buffeting the wind and waves for 160 days on a voyage of fourteen thou-Irish coast and across the Atlantic to New York, the German full rigged steel ship Indra anchored in safety off Stapleton, S.I., this afternoon with a cargo of 2.82d tons of pitrate of soda worth about \$500.00.

C. Landing, 33—Cloudy, north. Eastward 6.00 a.m. of 2.820 tons of nitrate of soda, worth about \$500,000. City of Ottawa, 5.30 a.m. Indian.

Captain Karstadt, the master of the Indra, said Galops Canal, 99—Cloudy, northeast, Eastward, 5.45

New York November 9. — An active business was that his ship was so near to British warships off a.m. Glemmount. the Irish coast in a fog that he could hear the bo'sun's P. Colhorne 3. was encountered for additional tonage in position to mates piping the watch to muster. The cargo was McKinstry. consigned to an English firm in Dunkirk, he said. and December. The bulk of the demand continues to but he considered it contraband, of war and intended to hold on to it until the extra expenses he had

#### NEW HAVEN EARNINGS.

New Haven System-New Haven September gross Total income \$2.011,784; increase \$142,930. Surplus after charges \$483,484; increase \$96,839 Three months' gross, \$17,314,921; decrease \$850,041 Net after tax, \$4.978,472; decrease \$66,784. Surplus after charges, \$1,228,376; increase, \$1,526.

Central New England-September surplus Three months' surplus after charges, \$4,445; de-

Ontario and Western-September surplus British steamer Hillhouse (previously), 19,000 quar-ters from the Gulf to picked ports United Kingdom, 4s

Charges \$59,458; decrease \$31,939.

Three months' surplus after charges \$529,195; de

> New England Steamship-September surplus Three months' surplus after charges \$250,992, de-

crease \$100,478. Conecticut Company-Surplus after charges \$94

570; decrease \$15,425. Three months' surplus after charges \$399,941; decrease \$197,896.

Rhode Island Company-September surplus after charges \$12,195; decrease \$8,255. Three months' surplus after charges \$145,494; decrease \$102,593.

New York, Wester Chester and Boston-September surplus after charges \$12.916; decrease \$9 181. Three months' deficit after charges \$40,061, decrea

#### GRAND TRUNK EARNINGS.

Grand Trunk System-Grand Trunk Railway of ous-British Nainshire, 3,679 tons, from Canada, pound sterling: September gross 788,700; decrease 41,000. Net 233,700; increase 3,450. Nine months gross 6,576,900; decrease 600,500. Net 1,736,-200; decrease 26,850.

Grand Trunk, western-September gross 125,600; decrease 400. Net 11,900; decrease 3,600. Nine months gross 1,100,150; decrease 42,550. Net 33,650; decrease

Detroit, Grand Haven and Milwaukee-Halifar, N.S., November 9.—The moratorium in gross, 45,600; increase, 500. Deficit 2,450; increase,

asked by the Lunenburg, fishermen at present is Harvard Medical School, who has had wide experi- Lawrence Valley and Gulf 220 gales, 138 fresh tr somewhat nominal and the exporters are looking to ence in treatment of hoof and mouth disease says; heavy, and 84 moderate. In 83 cases the winds back. Newfoundland for lower buying terms. In Northern "Press reports regarding seriousness of this disease ed, in 121 veered, and on 18 occasions backed in some Brazil the fishing trade is in strong hands, and it are greatly over-exaggerated. Its percentage of mor- places and veered in others. In the Maritime Pro ral industrial conditions have been tality is small, not over 3 per cent, and the danger favorably affected by the war. The news from other to the polic very slight. Number of animals it is atc. In 39 cases the winds backed, in 143 veered, and quarters in that country is that money is scarce, proposed to kill is entirely unnecessary, as same reand that the consumption of fish as well as of other sult would be reached by segregation of the animals. November is the month when more heavy gafes usual-

> FOOT AND MOUTH DISEASE IN NEW JERSEY Trenton, N.J., November 9 .- The foot and mouth disease has made its appearance in New Jersey. been quarantined at North pitation nil to 0.58. Fifty head of cattle have

## FACTORIES WORK OVERTIME.

Berlin, Ont., November 9.-The rubber factories are working two shifts a day to turn out orders for the Canadian and British governments for winter

working full time, and in some cases overtime, to at a cost of \$1,200,000, will give employing

# Shipping and Transportation

Lower Lakes, Scorgian Bay, Ottawa, Valley and Upper St. Lawrence, Fair and cool.

Lower St. Lawrence and Gutt—Fresh to strong northwesterly winds fair and cool.

Maritime—Fresh winds, mostly west and north, a few local showers but partly fair and turning cooler. Superior.—Easterly to southerly winds, fair with stationary, or higher temperature. stationary or higher temperature.

Manitoba and Sastatchewan.—Fair and milder.

Alberta.—Fair and mild.

Signal SERVICE.
Shipping Report, Montreal Nov. 9, 1914.
Crane Island, 32—Ctear, north. L'Islet, 40-Clear, northeast.

Cape Salmon, 31—Clear, Calm. Father Point, 157—Cloudy, north. Little Metis, 175-Cloudy, strong northwest. In 8. Martin River, 269-Cloudy, northwest,

Magdalen, 294—Cloudy, strong northwest. Fame Point, 325—Cloudy, northwest. Cape Rosier, 349 Cloudy, northwest. Anticosti-West Point, 320—Cloudy, northeast. S. W. Point, 360—Cloudy, north. Heat Point, 438—Cloudy, west.

Money Point, 537-Cloudy, northwest. Flat Point, 575-Unsettled, west. Cape Rage, 826-Dense fog, strong southwest, Belle Isle, 734.-Unsettled, variable Quebec to Montreal.

Long Point, 5-Clear, north. In 4.50 a.m. Spr.

Vercheres, 19-Cloudy, north. Sorel, 39—Cloudy, north. In 7.05 a.m. Gaspesien. Three Rivers, 71—Cloudy, light northwest. Left up .15 a.m. Hudson and tow

P. Citroulle, 84-Cloudy, light north. St. Jean, 94-Cloudy, strong north. Grondines, 98-Cloudy, strong north. Portneuf, 108-Cloudy, strong north. St. Nicholas, 127-Cloudy, strong north Bridge, 133-Cloudy, strong north Quebec, 139-Cloudy, strong north. West of Montreal.

Lachine, 8-Clear, north. Eastward 4.15 a.m. Toiler. 4.45 a.m. Arabian, 5.30 a.m. Windsor, 7:35 a.m. sand miles from Taltal. Chile, round Cape Horn to the Irish coast and across the Atlantic to New York, the Caragua, 7,00 pm, Westerlan, 9,00 pm, 9,00 pm

P. Colborne, 321-Cloudy west. Eastward 4.50 p.m

#### CANADA STEAMSHIP LINES, LIMITED. Location of steamers at 6 p.m., Saturday, Nov. 7.

-Up Kingston 5 p.m. for head of lakes (direct).

Acadian Montreal discharging. Hamiltonian-Leaves Montreal to-night for Toron

Fordonian-Leaves Fort William to-day. D. A. Gordon—Montreal. Glenellah—Due Montreal. Dundee-Due Cleveland to-morrow morning, Dunelm-Montreal discharging. Donnacona-Up Soo 3 p.m.

Doris-Montreal C. A. Jaques-Down Colborne, 7 p.m., 6th, for Midland Queen-Down Port Huron 4 a.m. Sarnian-Left Owen Sound 3.30 p.m., for For

J. H. Plummer-Arrived Fort William 5 p.m. Neepawah—Leaves Fort William to-morrow.

Beaverton—Left Toronto 3.30 p.m., for Hamilton Tagona-Montreal discharging.

Arabian-Due down Kingston for Montreal. Bulk Freighters. W. Grant Morden—Arived Fort William 6 a.m., 6ti (light Monday).

nperor-Up Port Huron 2 p.m Midland Prince-Arrived Fort William 9 a.m. Midland King-Left Cleveland 10 a.m. Martian-Left Fort William 6 p.m., 6th for Port

McNicholl. Emperor Fort William-Left Goderich 3 p.m., for Fort William. Emperor Midland-Sandusky loading

Winona-Laid up at Goderich Stadacona-Buffalo discharging Scottish Hero-Arrived Goderich 10 p.m.

Turret Court-Leaves Fort William to-day, Turret Crown-Arrived Tiffin 10 p.m., 6th; leaves

to-night. A E. McKinstry-Arrived Erie 1 nm leaves Renvoyle-Up Princeton 6 a.m., for Erie.

Saskatoon-Montreal discharging Mapleton-Due down Kingston for Montreal. Haddington-Montreal discharging Cadillac-Due up Colborne to-night for Milwaukee. Natironco-Montreal discharging

#### GALES IN NOVEMBER

The Meteorological Service weather map has the following notice to mariners:-In November during the 41 years of 1873 to 1913 being fresh to heavy and 144 moderate. In 43 cases the winds backed, 186 veered, and in 24 backed in som ocalities and veered in others. In the Lower St. heavy, and 84 moderate. In 83 cases the winds backvinces 209 gales, 104 fresh to heavy, and 105 moder-

#### WEATHER MAP

Cotton Belt-Cloudy, light to moderate showers most cotton states, Temperature 38 to 60. Preci-Corn Belt-Partly cloudy, light showers in parts of Indiana and Ohio. Temperature 28 to 38.

American Northwest—Partly cloudy. Temperature 22 to 52. No precipitation.

HAMILTON'S NEW HOTEL. Hamilton, Ont., November 9.—The Royal Con aught Hotel Company, which is erecting a hostelr

# SMALL IMPROVEMENT NOTED IN EARNINGS OF RAILWAYS Ar. Toronto (Union)-

Per Cent.

New York, November 9.—Only a few of the United States railroads making weekly returns to Dun's Re-view have so far reported for October, but the total to date, which amounts to\$ 28,483,886, shows a de-crease of 12.7 per cent. as compared with the earnngs of the same roads last year.

As yet there is little indication of impr lly every road reporting more or less falling off, but it can still be noted that considerably more contraction occurs in the earnings of the Southern roads than other sections. In fact, in some directions, especially in the West, the returns reflect an improving tendency as the

ses on a number of important systems are not nearly so pronounced as a short time ago. In the following table are given the gross earnings of all United States railroads reporting to date for October, and the loss as compared with the earnings same roads for the corresponding month year ago; also for the roads that reported for the

of loss compared with last year: Cent. Detroit 1.45 p.m., Chicago 8.40 p.m. Club Compart. October .... ...\$28,483,886 Loss \$5,271,724 12.7 September ... 37,472,442 Loss 2,604,088 6.4 August ... 37,254,254 Loss 1,934,896 4.9

months, together with the percentage

#### STEAMSHIP MOVEMENTS.

Delayed by stormy weather, the Allan liner Numiian did not arrive in Montreal until seven o'clock Saturday morning. As a result the return voyage to Glasgow will not therefore take place until Wednesday, the 11th instant, the passengers embarking on the evening of the 10th. The passengers arriving Saturday morning reported an uneventful coming over, except for the stormy weather that delayed the arrival. This vessel came north of Ire-land before the warning of the British Admiralty was issued as to the danger in so doing, but nothing of the way was seen by any of the passengers or the Vessels sailing since that time have been crew. passing to the south of Ireland in order to avoid advantages enjoyed by Grand Trank apprentices for possible misfortune. The passengers were mainly the first time this winter. returning Canadians and Americans, with a few Britishers on business. number destined for the Canadian West, and having his department of the railway's wa with them a large amount of settlers' effects.

Three vessels expected in the early part of the pre- of the company at Montreal, Straiford, Battle Cm sent week are the Canadian Northern steamship Prin- and other points. The ben cipello, which is expected in Montreal this morning; such that boys are sent from all parts of the Amer the Allan liner Scandinavian, which has not been re- can Continent, and even from Eu ported but which is due to sail next Thursday, and apprenticeship here. If they pass t the White Star steamship Zeeland, which is due to amination they are given a trial of from two to three sail from Montreal on her return trip next Saturday. The Furness liner fraciana arrived in Montreal over the week-end and will go on the return voyage to Hull. The tramp steamer Longscar also arrived yes terday. The Manufacture transfer also arrived yes. The Manchester liner Manchester Citizen, from Montreal, arrived at Manchester on Friday.

### CANNOT FOOL BRITISH.

New York, November 9 .- Although shippers of cop-New York, November 9.—Although snippers of copper abroad, the Kroonland, which is detained by Great Britain at Gibraitar, claims that England has no grounds for taking the metal, and is assured that it the marks being compiled and the station having the highest percentage receiving a cash prize donated by the company. Individual prizes are also given tain of the result.

They point out that the British censors cannot have portunities of the apprentices at small stations where failed to make note of the contents of the cable orders emanating from German agents for delivery of
copper by American sellers at points in Italy and
that they can readily arrange to divert ships on that they can readily arrange to divert ships on and the boys will be in touch in their theoretical stuwhich the metal is consigned on those orders.

#### NORTHERN PACIFIC RAILWAY.

New York, November 9.—The Northern Pacific ha Rallway announces that it is prepared to receive temperature. porary certificates for their refunding and improvement morgage 41/2 per cent bond series "A" for exchange for definite coupon bonds upon presentation ford shops obtained one first and three seconds in of said temporary certificates at their office 34 Nassau mechanical drawing competitions at the Canadian mechanical drawing competitions at the Montreal

#### FIRE ON BRITISH STEAMER.

Tokio, Nvoember 9.—The British steamer Shirley has been abandoned in the Pacific owing to fire on board. The Captain and part of the crew arrived a Kobe to-day. One boat containing 17 men is miss-

TURKISH CRUISER ATTACKS POTI. Petrograd, November 9.-An official report at Tiflis, made public by the Admiralty, says:

Ereslau type arrived at Poti and or town port and light house station. After firing from 120 to 150 rounds, the cruiser came close to the breakwater and opened fire with machine guns on the Russian troops, who replied with artillery and rifles. The ed facilities for handling extra traffic. first shot taking effect the cruiser made off. We had lost three in the expression of these improvements is that not lost three in the expression of the second of the sec lost tthree in the engagement."

### CARRANZA ULTIMATUM

Aguas Calientes, Mexico, Novebmer 9.—Thirty-six
Another important shipping facilities of the port is a shipping facilities hours will determine whether war or peace shall preinclusive, 253 gales have occurred on the lakes, 109 vail in Mexico. Indications at present are that it will ernment dock 800 feet long by 200 feet wide will be war. Up to mid-night no reply had been received from General Carranza to the ultimatum sent by the onference here demanding that he retire from the office of Provisional President. The time limit set by the ultimatum will expire at noon to-morrow. If he piers and warehouses this year at a cost of \$750.00 does not retire before that time troops will be order-ed to march on Mexico City and seize the govern-pense of over half a million dollars. The Canadh Conference will re-assemble this afternoon to make

> STOCKYARDS TO RE-OPEN. November 9 .- An official of the Chicago Stock Yards says the yards will reopen Thursday.

## RAY CONSOLIDATED COPPER REPORT.

ith June 30 quarter as follows:-

Net operating profit, \$451,422; decrease, \$536,459. Total income \$463,550; decrease \$539,525. Surplus after charges \$420,922; decrease \$538,572. Dividends blank; decrease \$545,358.

Earnings are based on price of 12.436 cents per ound for copper compared with 13.919 cents pre- ious quarter. Surplus \$420,922; increase \$6,786

# RAILROADS

## CANADIAN PACIFIC Toronto-Chicago Express

7.45 a.m., 9.05 p.m.

5.40 p.m., 7.35 a.m. Ar. Chicago 7.45 a.m., 9.05 a.m. Toronto (Yonge St.

Ar. Toronto .. Day train: Cafe, Observation, Parlor and Diner. Night trains: Observation, Compartment and Stand-

TICKET OFFICES TICRET OFFICES:

141-143 St. James Street Phone Main \$125
Windsor Hotel, Place Viger and Windsor Street Station

### 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 pm. Detroit 9.55 p.m., Chicago 8.00 a.m., d IMPROVED NIGHT SERVICE. eaves Montreal 11.00 p.m., arrives Toronto 7.30 a.m.

ment Sleeping Car, Montreal to Toro

tion of Innovation-All Boys in System in Touch With Headqu

A correspondence

Mr. W. D. Robb, the In the steerage there were a Motive Power, has some six hundred appren months in the shops, and if satisfac

> During this apprenticeship the boy has to atten classes arranged by the company and is tar chanical drawing and practical me

Examinations are held periodically to knowledge of the boys, and at the end of the term

dies with headquarters in Montreal. Text books have been compiled by the company both in drawing and have been made as practical as possible, so that the practical work may line up with the theory taught. The quality of the work done by the apprentices was shown this fall when apprentices from the St

## IMPROVE VANCOUVER HARBOR

National Exhibition, at Toronto, while the Montre

Over \$10,000,000 to be Expended for Increase in Commerce at Western Canadian Port

Vancouver, November 9 .- The opening of the Pan ama Canal was an event of special interest to the "This morning (Saturday), an enemy's cruiser of ocean transportation companies of Vancouver, and preparations are being crease in business expected by the opening of the new route. This is especially true in regard to important under way in the first narrows, or entre harbor, which is being widened from 400 to feet, and dredged to a mi EXPIRES TO-MORROW. an approximate cost of \$1,50,000.

Another important work for impre concrete walls and piers rock filled, which is being constructed at a cost of \$1,500,000, and will be com

The Canadian Pacific Railway has con Northern Railway is filling in tide flats which redeem 160 acres, to be used for docks, warehouse and other terminal facilities for handling the traff entering the port over the company's lines.

In addition to these works is the project of a di dock company to establish, at a cost of several a lion dollars, a big dry dock and shipbuilding pl on the north shore of the harbor: the building floating dry dock, partly subsidized by the Dom New York, November 9.—Ray Consolidated Copper port for quarter ended September 30th, compares ith June 30 quarter as follows:

A floating dry dock. partly subsidized by the work in Government, at a cost of \$4,000,000; the work in June 30 quarter as follows: so far completed that the ship channel is availad as far as Pitt River, twenty miles from the sas, is large projects, involving an expense of about \$4.000,000, for harbor improvements at New Westmit

These activities and heavy expenditures in the in

# REAL ESTATE

Mrs. Paul St. Denis sold to Henry Pelad 452 to 454 Cote St. Louis with Nos. 2180, 2 and 2186 St. Andre street and Nos. 425, 435, Joseph W. Laurie sold to J. B. A. Wilson lo to 32, and part of lot 28-6 Cote des Neiges, me

Decelles street, for \$24,300 Henry Paladeau sold to Mrs. Paul St. De thereon, for the sum of \$15,000.

64 feet by 100 feet, the same being vacant a

Charles Fyfe sold to Leonard W. Halliday 16 and 149-243 and 244, parish of Montrea Dame de Grace, with No. 310 Belm uildings on Pine avenue, Parkdale, f

The remaining sales were for smaller amount

# WAR RISK INSURRNCE RATES CAN'T GO MUCH L

Mr. Robert Bickerdike Considers 1 Per Cent. sels Going to Great Britain a Fair Rate, C petition Has Driven Rate Down to 34 of 1 Per Cent.

any lower said Mr. Robert Bick Western Assurance Company,
a representative of the Jour orning. The rate is now per cent., and this is as low a the circumstances. Mr. Bicl sidered 1 per cent, a fair ra g to the activities of the Germa vessels off the coast o land. Rates had also gone up owing to the off the coast of Chili, in those wa sel was the risk was the less, and the

#### ATTEND TO YOUR LIFE ASSURANCE never agreeable to think about death Independent. It is ever so much agreeable to think that one's life will jog ale

usual span of years in the old, sweet, fa that in the midst of our comfortable dreams w ons to leave our life wor finished and confused as it is, and be numbered This is a liability that w matter how carefully we p stick to life. It follows us like our shadow most gay and optimistic moods a ghost of Banquo invaded the guest room of beth. But such is our inborn confidence the never think the lightning will strike us until actually done so

There is much anxiety about the crown prir Germany for fear he will manage to av

#### **OBITUARIES**

A NOTABLE FIGURE.

The death of Mr. John Ward, founder and he mercial Agency, removes from real a notable figure. "John," as he was fami known, was as honest as the Sun. He believ the soundest religion of the Universe "To do others, etc." The manager of the banks, like Meal, Toronto and others which could be named ded on John Ward a great deal more than ar certain firms which if requested from of the larger agencies would have aroused susp quarter of a century Mr. Ward familiar figure on St. James Street. He use have dingy old offices in the Ottawa building. a few friends urged him to get "big" by formi stock company. He did this and moved to suit and newer premises in the Sun Annex building. ness was small and it did not seem to expand the personality of this strong, kindly man. Bon ondon, England, sixty-eight years ago it eadily that he was not at the age to learn "new" l ness methods. He often told how he was taken

the late King Edward and indeed his large blue and aquiline nose, with similar beard gave hi resemblance to the great sovereign Latterly, English-like Mr. Ward had taken small farm at Ahuntsic, where he owned a nice property. Kind and true to his friends; always g to do any man a good turn and extremely optim tic at all times it was always a pleasure to meet and now that his voice is silent and his presence w drawn, he will be remembered as a character wo of emulation and that the world was better for ring lived. Mrs. Ward will have the sterling s pathy of a wide circle of acquaintances in Mont

No doubt the agency which bore his name will MR. JAMES A. WRIGHT.

The death of Mr. James A. Wright, of Lymans, Lannounced in a Vancouver despatch, came as a grandounced to his wide circle of friends in Montreal. Wright was one of the best known commercial trav ers in Canada, and was regarded as one of the ab ost successful men connected with the Canad rug trade. The first intimation of Mr. Wright's ness came on Thursday last, and his wife immedia left for the coast. Early reports were not alar ing, but he suffered a severe relapse Friday, and spite of expert medical attention, he passed away ! Friday night. Friday night. Mrs. Wright was met by friends Winnipeg, and was there informed of his death. Wright lived on Clarke avenue, Westmount, and rvived by his widow, two children and a broth the Rev. J. J. Wright, of Point Levis, Que. It Wright was born about fifty years ago at Peterbongh. Ont., but has lived in Montreal most of life, and has been connected with Lymans, Limit for many