

### STEAMSHIPS

## CUNARD LINE

**CANADIAN SERVICE**

From Southampton. From Montreal.  
 Sept. 23.....ASCANIA..... Oct. 10  
 Steamers call Plymouth Eastbound. Rates: Ascania, Cabin (11) Eastbound and Westbound, \$47.50 up. Third Class Eastbound and Westbound, \$30.25.

**THE ROBERT REFORM CO. LIMITED,**  
 General Agents, 20 Hospital Street. Steerage Branch, 48 St. James Street. Uptown Agency, 530 St. Catherine Street West.

## DONALDSON LINE

**GLASGOW PASSENGER AND FREIGHT SERVICE.**

From Glasgow. From Montreal.  
 Sept. 19.....LETITIA..... Oct. 3  
 Oct. 17.....LETITIA..... Oct. 31

The Head Office, 20 Hospital Street, should be consulted before booking passage for these sailings, as accommodation is rapidly being taken up. Phone Main 5652.

Passenger Rates—Cabin (11) Eastbound and Westbound \$47.50 up. Third-class, eastbound and westbound, \$31.25.

For all information apply to  
**THE ROBERT REFORM CO. LIMITED,**  
 General Agents, 20 Hospital Street. Steerage Branch, 48 St. James Street. Uptown Agency, 530 St. Catherine St. West.

## ALLAN LINE

**MONTREAL---LIVERPOOL**  
 HESPERIAN, Thursday, 8th October.

Saloon ..... \$80.00  
 Second Cabin ..... \$50.00  
 Third Class ..... \$31.25

**MONTREAL---GLASGOW**  
 NUMIDIAN, Saturday, 10th October.

Cabin (11)..... \$47.50  
 Third Class ..... \$31.25

For all particulars apply to  
**H. & A. ALLAN**  
 2 St. Peter Street and 576 St. Catherine West; T. Cook & Son, 530 St. Catherine West; W. H. Henry, 236 St. James Street; Hone & Rivet, 9 St. Lawrence Boulevard.

### The Charter Market

(Exclusive Leased Wire to Journal of Commerce)

New York, October 3.—The full cargo steamer market was quiet in all trades and only a limited business was done in chartering. There is a moderate inquiry for grain, coal and barrel oil carriers to European destinations, and tonnage is also wanted for the transportation of horses and automobiles. In all other of the trans-Atlantic trades the demands of charterers are light, and there is but little inquiry for boats in any of the West India, South America or long voyage trades. Rates continue in receipt of strong support and owners in some cases are holding their boats for an advance over the rates last paid. In the sail tonnage market there is a slightly improved demand for tonnage outward to the West Indies and southern coastwise ports, but return cargoes of all kinds are scarce. The South American is without improvement. Tonnage offers steadily, but rates are low and unsatisfactory to owners.

**Charters—**Grain—Dutch steamer Saturnus, 18,000 quarters from Philadelphia to a Scandinavian port, p. t. prompt.

British steamer Dawlish, 28,000 quarters oats, from Baltimore to Bordeaux 2s. 4½d. prompt.

Petroleum—Norwegian steamer Roeseheim, 11,000 barrels refined from New York to Scandinavian ports at or about 5s. 3d. October.

Norwegian steamer Barnston, 8,500 barrels, same.

Lumber—Danish steamer Michalontchoukoff, 1,532 tons from Puget Sound, N.S. to Bristol, with deals 39s. prompt.

Schooner Eva B. Douglas, 910 tons from Savannah to New York with ties, p. t.

Coal—Schooner Blanche C. Pendleton, 1,277 tons from Philadelphia to Cay, Francis, p. t.

Schooner Doris, 310 tons, from Philadelphia to Manzanillo, p. t.

Schooner Margaret M. Ford, 231 tons, same.

Schooner Ada F. Brown, 1,294 tons, from Philadelphia to Galveston, p. t.

Schooner Lizzie M. Parsons, 671 tons, from Philadelphia to Savannah, 41.

Schooner Eva B. Douglas, 910 tons, from Philadelphia to Charleston, 41.25.

Miscellaneous—Norwegian steamer Hamsat, 2,177 tons, New York and Brazil trade, one round trip, p. t. prompt.

Foreign steamer ..... tons, from three ports, Brazil to New York or New Orleans, with 65,000 bags of coffee, 25 cents and 5 per cent. November.

### CENTRAL RAILWAY OF CANADA

The annual meeting of the Central Railway of Canada has been postponed to October 12th, awaiting the return of the managing director, Mr. C. M. Armstrong, who is at present abroad.

**PREDICTS IMPROVEMENT.**

Chicago, October 3.—James B. Forgan predicts the general international banking situation will show a marked improvement within the next week. John J. Mitchell says the daily receipts of savings deposits by down-town banks exceed withdrawals.

Geo. M. Reynolds says: "About this time we begin looking for easing condition. It is our experience that unexpected demands for accommodation spring up. We have loaned in the last few days \$2,900,000 on account of demands which we had no previous intimation."

**BUYING SHORT TERM NOTES.**

Chicago, October 3.—The Herald says Chicago banks have taken fair amounts of Erie, New York Central and International Harvester short time notes in the past few weeks.

## FREIGHT RATES HAVE REACHED FIRM BASIS

International Freight Forwarding Bureau's Bulletin of Ocean Rates For Week

### U. S. WAR RISK RATES

Can Get Better Rates From Government Bureau Than From Private Concerns, Says Report—The Detailed Report.

(Special to The Journal of Commerce)

New York, October 3.—Freight rate quotations for ocean transportation of merchandise which have been made during the past week or so are generally regarded as having reached a basis where no change will be made for some time to come, according to a bulletin on world-wide shipping conditions issued by the International Freight Forwarding Bureau—(Gerhard and Hey) in this city last night. The survey of general conditions governing the movement of ocean traffic under war limitations says, among other things, that rates of cargo at the present time from shippers to foreign ports to steamship lines are more likely to secure lower rates than more enquiries.

It says that war risk insurance rates on a much lower basis are to be secured now from the United States Government War Risk Bureau than those being asked by the insurance companies.

Following is the detailed report:

Great Britain—Liverpool: Cunard and White Star sailings every Wednesday; Red Star (N) every ten days; American Line (N) every Saturday. Rates increased approximately 25 per cent. over tariff.

London—Atlantic Transport Line sailings every Saturday. Rates increased same as Liverpool. Through bills of lading issued to New Zealand ports. Southampton service discontinued. American Line steamers, also White Star sailing to Liverpool, rates higher than the regular rates.

Manchester—White Star and Lamport and Holt Lines sailing every ten days. Same increase in rates as Liverpool.

Hull—Wilson Line sailings, Colorado, October 3rd; Marona, October 10th; Francisco, October 17th; Idaho, October 24th; Alaska, October 31st; every Saturday. Glasgow—Anchor Line (Columbia, October 2; Panonia, October 17; Camronia, October 24; Columbia, October 31. Rates increased 20 per cent. over tariff. Bristol—Bristol City Line weekly sailings. Rates increased 5s. over tariff. Through bills of lading issued to Newport and Cardiff.

The above lines are protecting contracts made prior to the outbreak of war, and will issue through bills of lading to all interior points in Great Britain, and some of the lines will quote through to other ports, outside of Great Britain. However, firm offers must be made before quotations can be obtained. War risk insurance, we advise the placing of war risk insurance on all shipments to the above ports. Neutral steamers, 3 per cent. all others 1½ per cent.

France—Havre—French Line steamers Espanza, October 3; France, October 7; Rochambeau, October 17; La Touraine, October 24; Chicago, October 31. Barber Line sailings every ten days. The above are accepting cargo at regular tariff rates. No increase. Freight accepted for port only.

Bordeaux—French Line steamer California, October 15. Same conditions as Havre.

Marseilles—Fabre Line sailings. Allantown, October 3; Roma, October 14; Madonna, October 20; Britannia, October 27. Through bills of lading issued to North African ports.

Gans Line steamer Isle of Mull, October 6. Freight accepted at tariff quotations. No increase. War risk insurance, 2 to 2½ per cent., according to destination.

Holland—Rotterdam—Holland American Line sailings—Andyk, October 2; Nordam, October 6; Rydam, October 13; Rotterdam, October 20 (N). Freight received for all interior points in Holland. However, a guarantee must be given to the effect that merchandise is intended for actual use in Holland, and will not be exported to any belligerent nation. Rates increased 50 per cent. over tariff. Freight must be prepaid. Through bills of lading issued to all East Indian ports.

Uranium Line is not operating.

Scandinavia—Norwegian Ann Line—Steamers Kristianfjord sailing October 6; Bergensfjord, October 20. Through bills of lading issued to all points in Norway, but same conditions apply as mentioned to Rotterdam.

Rates increased 50 per cent. over tariff. Freight prepaid.

Scandinavian—American Line sailings—Prosper, October 3; United States, October 8; Bra Kar, October 10; Oscar II, October 15, and another sailing late in October. Through bills of lading issued to all points in Norway, Sweden and Denmark. Freight must be prepaid. Rates increased 50 per cent. over tariff. Same conditions regarding freight as mentioned to Rotterdam. War risk insurance. The above lines are all neutral. Insurance 5 per cent.

Portugal—Lisbon and Azores—Fabre Line Roma, October 17; Britannia, October 27.

Oporto and Lisbon—Gans Steamship Heim (N), early in November. Rates submitted upon application. Have increased in some instances. Through bills of lading issued to all interior points. War risk insurance neutral 1 per cent., all others 2 per cent.

Spain—Bilbao, Seville and Barcelona—Gans Steamship Heim (N), early in November.

Cadix and Barcelona—Spanish Line steamship Montevidea, October 6 (N).

Barcelona—Fabre Line sailings Roma, October 17; Britannia, October 27. Through bills of lading issued to all neutral points. Rates increased approximately 5s. over tariff quotations. War risk insurance, neutral steamships, 1 per cent.; all others 2 per cent.

Italy—Naples, Genoa and Palermo—Frequent sailings via all lines to these ports. Are asking rates 100 per cent. over tariff, but on a firm offer can secure lower. Through bills of lading to all interior points. War risk insurance, neutral, 2 per cent.

Greece—Piraeus—Greek Line and National Line will have frequent sailings at weekly intervals, asking 40s to 50s measurement, but large quantities can be booked at better figures. Through bills of lading issued to all points in Greece only. War risk insurance, the above lines are both neutral. Insurance rate, 3 per cent.

Mediterranean—Norton Line will have steamer late in October for Barcelona, Genoa and Alexandria, Egypt. Rates increased 20 per cent. over tariff. War risk insurance 3 per cent.

Europe—General—Shipments cannot be handled for the following countries:—

Belgium.

Germany (and its possessions).

Austria.

Switzerland.

Turkey—North African ports—Fabre Line will is-

## Shipping and Transportation

SATURDAY, OCTOBER 3rd, 1914.

**Moon's Phases.**  
 Full Moon—October 4.  
 New Moon—October 19.  
 Last Quarter—October 12.  
 Sun rises 5.59 a.m., sets 4.41 p.m.  
 High Water at Quebec To-morrow.  
 6.04 a.m.—Rise, 15.3 feet.  
 6.13 p.m.—Rise, 15.6 feet.

**Weather Forecast.**  
 Superior—Moderate to fresh south and southeast winds; fine and moderately warm.  
 Western Provinces—Mostly fair and cooler, but showers in a few localities.  
 Northern New England—Fair Saturday and Sunday.

**FREIGHT STEAMERS.**

Location of steamers at 7.50 p.m. October 2, 1914.

Canadian—St. Lawrence River, eastbound for Montreal.  
 Acadian—St. Lawrence River, eastbound, for Montreal.  
 Hamiltonian—St. Lawrence River, eastbound, for Montreal.

use through bills of lading to all principal ports in connection with their service via Barcelona and Marseilles.

Acadian—St. Lawrence River, eastbound, for Montreal.  
 Hamiltonian—St. Lawrence River, eastbound, for Montreal.

West Coast—Elder Dempster Line steamer Badger, October 15, for Canary Island, Semego, all principal ports as far south as Calabar, providing enough tonnage offers. Freight rates 25 per cent. over tariff. Through bills of lading will be issued for these ports via the Liverpool service. Same increase in rates. No freight accepted for German possessions. War risk insurance 5 per cent.

South Africa—Houston steamer Hylas, October 10, for Cape Town, Algoa Bay, East London, Port Natal, Delagoa Bay and Beira. Barber steamer Clan Campbell, October 20, for all the above ports except Beira. Freight rates increased 20 per cent. over tariff. War risk insurance 4 per cent.

East Coast—Through bills of lading issued in connection with London and Liverpool service to the principal ports.

South America—Amazon River ports—Both Line steamer Stephen, October 10, steamer Boniface, October 24; Dennis, November 10. Freight rates increased 25 per cent. over tariff. War risk insurance 5 per cent.

Brazil—Lloyd Brablieiro (N) steamer Hanssat, October 15, for Cabello, Pernambuco and Rio. Steamer Tapajos, October 20, for Pernambuco, Macelo, Rio Bahia, Rio and Santos. Steamer Vasconia, November 6, for Pernambuco, Rio and Santos. Prince Line steamer Japanese, October 15, for Bahia, Rio and Santos. Steamer Asiatic, October 25, for Pernambuco, Bahia, Rio and Santos. Lamport and Holt Line steamer Highland Heather, October 8, for Rio. Steamer Tennyson, October 24, for Bahia and Rio de Janeiro. United States and Brazil Line (N) steamer American, October 15, for Rio and Santos. Funch, Edge and Company steamer Auchenrag, October 15 (N), and a Norwegian steamer, November 10, for Santos and other principal ports as cargo offers. Freight rates increased 25 per cent. over tariff.

River Plate—Prince Line steamer Japanese Prince, October 15; Lamport and Holt steamer Highland Heather, October 8. Steamer Tennyson, October 24. Houston Line Hostilius, October 12. Heopside, October 24. Barber Line steamer, October 15, and the Kelvinbank, October 31. Houder Weil and Boyd steamer Whitgift, October 10, Norton Line American steamer San Francisco, October 30 (N). Freight rates increased 25 per cent. over tariff. War risk insurance, neutral vessels to Brazil and River Plate, 1½ per cent. all others, 5 per cent.

From Vancouver—Steamer Wyandotte, about October 15 for Australia and New Zealand. Steamer Niagara, October 23 for New Zealand and Australia.

There has been no decided change in rates since the issue of our last report, and from the present outlook we think that the quotations given by the various steamship companies will remain in effect for quite some time to come.

If you have cargo to offer for places not mentioned in this report or for points to which sailings are infrequent, we in all probability, can arrange for the forwarding via some other port at advantageous rates. We would suggest that when rates are required on large shipments to offer the cargo firm as from experiences we have encountered of late, we find that inquiries do not secure the low rates that actual business does.

Central America and Mexico—All service being operated on schedule time. Increase in rates only on a few commodities (not due to the war), war risk insurance, American steamers 1 per cent.; all others 2 per cent.

Cuba and Porto Rico—Same conditions apply as to Central America and Mexico. Frequent sailings via all lines. War risk insurance, neutral steamers 1 per cent.; all others 2 per cent.

West Indies—Kingston and outports—All service being operated on schedule time. Freight rates have increased to certain points only. War risk insurance, neutral steamer 1 per cent.; all others 2 per cent.

Australia—Melbourne, Sydney and Brisbane—Steamer Mottisfont, October 15.

Freemantle, Adelaide, Melbourne, Sydney and Brisbane—Steamer Lord Erne, October 25.

Freemantle, Adelaide, Melbourne, Sydney and Brisbane—Steamer Niwara, October 20. Freight rates increased 25 per cent. over tariff. War risk insurance 4 per cent. White Star will issue through bills of lading to Australian points in connection with their Liverpool service. Same increase in rates. War risk insurance 5 per cent.

Australia and New Zealand—Auckland, Wellington, Lyttleton, Dunedin, Hobart and Launceston—Steamer Purley, October 5.

Auckland, Wellington, Melbourne, Sydney and Brisbane—Steamer Westward Ho, October 2.

Auckland, Wellington, Lyttleton, Dunedin, Melbourne and Sydney—Steamer Mimiro, October 20. Freight rates increased 25 per cent. over tariff. War risk insurance 4 per cent. Atlantic Transport Line will issue through bills of lading to New Zealand ports in connection with their service via London. Same increase in rates. War risk insurance 5 per cent.

## RAILROADS

### GRAND TRUNK RAILWAY SYSTEM

#### DOUBLE TRACK ALL THE WAY

#### MONTREAL-TORONTO-CHICAGO

INTERNATIONAL LIMITED.  
 Canada's Train of Superior Service.  
 Leaves Montreal 9.00 a.m., arrives Toronto 4.30 p.m., Detroit 9.55 p.m., Chicago 8.00 a.m., daily.

**IMPROVED NIGHT SERVICE.**  
 Leaves Montreal 11.00 p.m., arrives Toronto 1.30 a.m., Detroit 1.45 p.m., Chicago 8.40 p.m. Club-Compartment Sleeping Car Montreal to Toronto daily.

**LOW FARES TO PACIFIC COAST.**  
 Going until October 8th.  
 One way second class via Chicago to  
 Vancouver, Seattle, Portland ..... \$52.50  
 San Francisco, Los Angeles, San Diego ..... \$54.00  
 Low fares to many other points.

**HOMESEEKERS' EXCURSIONS.**  
 Round Trip Tickets to Western Canada, via Chicago, on sale every Tuesday until October 27th, at very low fares. Tickets are good for two months.

**CITY TICKET OFFICES:**  
 122 St. James St. cor. St. Francis Hotel  
 Windsor Hotel ..... Phone Main 973  
 Uptown 1151  
 Bonaventure Station ..... Main 5212

Fame Point, 825—Smoky, calm. Out 4.30 a.m.  
 St. Nicholas, 127—Clear, southwest. Out 4.15 a.m.  
 Blackheath, 6.20 a.m., Saguenay, 7.20 a.m., City of London.

Vercheres, 19—Clear, west.  
 Sorel, 39—Clear, southwest.  
 Three Rivers, 71—Clear, southwest. In 3.15 a.m.  
 Stortard, Arrived in 4.10 a.m. Sin-Mac and tow.  
 Arrived down, 9.05 a.m. Hudson and tow.  
 Batiscan, 88—Clear, west.  
 Grondines, 98—Clear, west.  
 Portneuf, 108—Foggy, southwest. Out 4.15 a.m.  
 Morwenna.

St. Nicholas, 127—Clear, southwest.  
 Bridge, 123—Clear, southwest.  
 Quebec, 139—Clear, southwest. Arrived down, 1 a.m., Quebec, 1.15 a.m., Port Colborne, Out 2.20 a.m., Kamouraska.

The British War Office is advertising in London papers that the supply of blankets in hands of manufacturers and wholesalers has been exhausted and asks retailers to submit bids. A million and a half pairs of blankets are needed.

**SIGNAL SERVICE.**  
 Crane Island—Clear, gale west in 3 a.m. Imatica, 5.55 a.m., Wabana.  
 L'Islet, 40—Smoky, strong west.  
 Father Point, 157—Clear, southwest.  
 Matane, 200—Clear, southwest.  
 Martin River, 234—Smoky, west.  
 Cape Magdalen, 234—Cloudy, northwest.

## Montreal and Southern Counties Railway Company

### Montreal---Chambly---Richelieu---Marieville and St. Cesaire

**NEW TIME TABLE.**

LEAVES	Daily		Saturday	
	a.m.	p.m.	a.m.	p.m.
Montreal	7:00	10:30	2:15	5:20
St. Lambert	7:15	10:15	2:15	5:20
Greenfield Park	7:25	10:25	2:25	5:30
M. & S. C. Jct.	7:30	10:30	2:30	5:35
St. Hubert Road	7:40	10:40	2:40	5:45
Brookline	7:52	10:47	2:46	5:52
Chambly	8:04	11:00	2:58	6:03
Richelieu Canton	8:09	11:04	3:02	6:07
Richelieu	8:14	11:09	3:07	6:12
Marieville	8:29	11:24	3:19	6:27
Rougemont	11:39		3:35	6:43
Rougemont Jct.	11:43		3:39	6:47
St. Cesaire	8:40	11:35	3:50	6:55

Stop on Signal.

LEAVES	Daily		Saturday	
	a.m.	p.m.	a.m.	p.m.
St. Cesaire	6:50	1:10	3:55	8:30
Rougemont	6:56	1:16	4:01	8:36
Rougemont Jct.	7:00	1:20	4:05	8:40
Marieville	6:25	1:15	4:20	8:55
Richelieu	5:35	1:25	4:35	9:10
Chambly Canton	5:39	1:41	4:36	9:12
Brookline	5:43	1:45	4:40	9:16
Chambly	5:55	1:57	4:52	9:28
St. Hubert Rd.	5:54	1:56	4:51	9:27
M. & S. C. Jct.	6:10	2:12	5:07	9:43
Greenfield Pk.	6:14	2:16	5:11	9:47
St. Lambert	6:22	2:22	5:19	9:55
Montreal	6:25	2:25	5:40	10:15

Stop on Signal.

Cars Leave Terminal Station, McGill and Youville Streets. Phone Main 655.

## The "CANADIAN"

Fall & Winter Schedules 1914-15

**WESTBOUND.**

Lv. Montreal	8:45 a.m.	10:00 p.m. E.T.
Ar. Toronto	5:40 p.m.	7:35 a.m. E.T.
Lv. Toronto	6:10 p.m.	8:00 a.m. E.T.
Ar. Detroit	11:35 p.m.	1:30 p.m. C.T.
Lv. Detroit	11:55 p.m.	1:40 p.m. C.T.
Ar. Chicago	7:45 a.m.	9:05 p.m. C.T.

**EASTBOUND.**

Lv. Chicago	9:05 a.m.	6:10 p.m. C.T.
Ar. Detroit	3:35 p.m.	12:35 a.m. C.T.
Lv. Detroit	3:45 p.m.	12:43 a.m. C.T.
Ar. Toronto	11:20 p.m.	8:30 a.m. E.T.
Lv. Toronto	11:40 p.m.	8:00 a.m. E.T.
Ar. Montreal	8:55 a.m.	6:10 p.m. E.T.

**LAKE-ONTARIO SHORE LINE TO TORONTO.**  
 via Belleville, Trenton, Brighton, Colborne, Port Hope, Newcastle, Bowmanville, Oshawa, Whitby. Leave Windsor Station 8:45 a.m.

**REDUCED RATES TO PACIFIC COAST UNTIL OCTOBER 8TH.**

One way Second Class:  
 Vancouver, Seattle, Portland ..... \$52.50  
 San Francisco, Los Angeles, San Diego, via Chicago ..... \$54.00  
 Low Fares to Many Other Points.

**HOMESEEEKERS' EXCURSIONS, EVERY TUESDAY UNTIL OCT. 27.**  
 Tickets good for Sixty days. Winnipeg, Edmonton and Intermediate Stations. 9.45 p.m.

**TICKET OFFICES:** 141-143 St. James Street, Main 8125. Windsor Hotel, Place Viger and Windsor Street Stations.

**Endowments of the Mutual of Canada**  
 Deflected speculators in mining stocks, real estate, oil shares, etc. bestrew the landscape with a certain leaves these days. Their hopes have faded like the mist.  
 The lucky man to-day is the one who invested his money in Mutual Life Endowment policies! They combine household protection with a safe and remunerative investment.  
 Each \$100.00 invested has produced all the way from \$127.00 to \$198.00, according to the term of endowment, exclusive of the insurance feature. Mutual Life endowments are the very thing to buy and to SELL in days of panic and in war-time.

**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.**  
 We particularly desire Representatives for City & Montreal.  
 Chief Office for Canada:  
 164 ST. JAMES STREET, MONTREAL.  
 ALEX. BISSETT, Manager for Canada.

**British America Assurance Company**  
 FIRE INSURANCE SINCE A.D. 1833.  
 W. R. BROCK ..... President.  
 W. B. MEIKLE ..... Vice-President.  
**PROVINCE OF QUEBEC BRANCH:**  
 Lewis Building, 17 St. John Street  
 MONTREAL  
 THOMAS F. DOBBIN, ..... Resident Manager  
 Have Vacancies for a few good City Agents.  
 Founded in 1806

**THE LAW UNION AND ROCK INSURANCE CO. LIMITED**  
 OF LONDON  
 Assets Exceed \$47,000,000.  
 Over \$11,000,000 Invested in Canada.  
 FIRE and ACCIDENT Risks Accepted  
 CANADIAN HEAD OFFICE:  
 22 BEAVER HILL MONTREAL  
 Agents wanted in unrepresented towns in Canada  
 J. E. DICKSON, Canadian Manager.  
 W. D. AIKEN, Superintendent Accident Dept.

**Commercial Union Assurance Co. LIMITED**  
 OF LONDON, ENGL.  
 The Largest General Insurance Company in the World  
 AS AT 31st DECEMBER, 1913.  
 Capital Fully Subscribed ..... \$14,750,000  
 Capital Paid up ..... 4,475,000  
 Life Fund and Special Trust Fund ..... 69,828,740  
 Total Annual Income Exceeds ..... 42,500,000  
 Total Funds Exceed ..... 124,500,000  
 Total Fire Losses Paid ..... 164,420,230  
 Deposits with Dominion Government ..... 1,077,933  
 Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal.  
 Applications for Agencies solicited in unrepresented districts.  
 J. Mcgregor ..... Mgr. Canadian Branch  
 W. S. JOPLING ..... Asst. Manager

**UNION ASSURANCE SOCIETY LIMITED**  
 OF LONDON, ENGLAND  
 FIRE INSURANCE SINCE A.D. 1741.  
 Canada Branch, Montreal:  
 T. L. MORRISSEY, Resident Manager.  
 North-West Branch, Winnipeg:  
 THOS. BRUCE, Branch Manager.  
 AGENCIES THROUGHOUT THE DOMINION.

**THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED**  
 Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.  
 J. T. BETHUNE  
 Managing Director  
 605-606 TRANSPORTATION BUILDING.  
 Cable Address: BRITISHCAN.  
 Codes: Western Union and Premier Bantley.

**North American Life Assurance Co.**  
 Solid as the Continent.  
 — 1913 —  
 Insurance in force over ..... \$52,000,000.00  
 Assets ..... 14,043,814.69  
 Net Surplus ..... 1,781,117.49  
 Income ..... 2,563,115.88  
 For Information as to Agency Openings Write to the Home Office --- TORONTO

**AN IDEAL INCOME**  
 can be secured to your Beneficiary with Absolute Security by Insuring in the **Union Mutual Life Insurance Company, Portland, Maine** on its **MONTHLY INCOME PLAN** Backed by a deposit of \$1,688,902.65 par value with the **DOMINION GOVERNMENT** in cream of Canadian Securities.  
 For full information regarding the most liberal Monthly Income Policy on the market write, stating age at nearest birthday, to  
**WALTER I. JOSEPH, Manager**  
 Province of Quebec and Eastern Ontario, Suite 502 McGill Bldg., MONTREAL, QUE.