Not Yet Possible to Estimate Accurate-

ly the Risk on Foreign

Service

CIVILIAN RATE AFFECTED

Well as of the Army.-Casualties in Battles of Past Wars.

A number of insurance companies which at the

ate or at an increase have been forced to disc

ement of the war continued the policies of

ers of the British army either at the original

derably modify this practice, owing to the un-

orts as have been published so far of bat-

rmation and it has not been possible to esti-

high death rate. Attempts are now being

is to calculate definitely the risk taken on soldiers

paing on foreign service; and until this is done there

is not likely to be much new insurance of this kind

in the present war do not afford very much de-

ate the individual risk with any degree of accuracy.

Records are have been used as a basis of calculation,

which if fuller facts are obtained about the present

onflict may permit of a rate being established for

The earliest compilations with regard to war mor-

ality dealt with the Crimean War of 1854-56, but

losses in killed and in deaths from disease were

wing to the activities of Florence Nightingale, con-

ions were improved. In the present war it is prob-

able that the better system of caring for the wounded

will to a certain extent be offset by the more destruc-

ive engines of warfare employed, as compared with

In the Prusso-Danish war of 1864 the losses of the

ussian army with 63,500 men in the field were only 5 per cent, of the effective strength. In the war

th Austria, Prussia's losses were 2.7 per cent. of

he effective strength. In the Franco-Prussian war

113,254 men crossed into France and the deaths

mounted to 41,210, or 3.7 of the total strength. In

ed here, said he knew nothing respecting it.

March 1 to holders of record Feb. 15.

West Date 1889; 28.4 per 1,000 in 1899; 28.4 per 1,000 in 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1872 it had fallen to 22 per 1,000. In 1891; but in 1892 it has been bonus. Windsor Arcade Ltd., 1% with 1892 in 1892. Some sends and Debentures. Alex. Bidg., 7% sec. mtg. bonds, with 50% bonus com. Bonds and Debentures. Alex. Bidg., 7% sec. mtg. bonds with 50% bonus com. Bonds and Debentures. Alex. Bidg., 7% sec. mtg. bonds of 50% bonus com. Bonds and Debentures. Alex. Bidg., 7% sec. mtg. bonds and Debentures. Alex

MAY DEPARTMENT STORES.
May Department Stores Company declared and of 11% per cent. on the common stock, bay March 1 to holders of record Feb. 15.

Crown.
Eastern.
Marcil Trust Co.
Montreal
National
Prudential (com.)
Prudential 7% pfd., 50% paid up (pfd.).
Eastern Securities.

iefly with the French and English forces. french army had an effective strength of 309,268 and

27 per cent. of the entire force of 97,864 men.

rds are in existence, however, of previous wars

s Deaths of Non-Military Population

EN VICE-PRESIDENT

XXIX. No. 243

y 22.—While the net earn-tric Railway Company for in 1913, the falling off, as ual meeting on Saturday, volve discouragement. paying a 12 per cent divi-incement was made in this 1 that the distribution will sent on that basis. Nanton was chosen, and

ided to the Board to br full strength.

ENGER TRAVEL.

2. Passenger rtavel our oads has taken a decided n days, according to offi-Northwestern railroad. the Panama fair have alal estimates," said a pasestern. "The reports from w the movement is well in winter. Doubtless the e fair has little to do with

educed fares are not effec-

com the inquiries and ad-

le, the indications are s that the railroads are tory to make big preparaa through the west

N PANAMA AL TOTALLED \$2,000,000. .— Up to February 2, after en in operation just thironths, the total amount of \$2,000,000 mark.

pean war, with the expecth the canal, was indicated lanuary, 98 vessels passed han during December. It owing to the large ton eeded all previo is months. go transported in January a total of 2,192.856 tons from the date of its open-The trade between South tates and Europe was the 112,695 tons, and the next wise traffic, amou

SEALING TRADE. 22.-Five wooden seeling

Viking, Erik, Dana and g fitted out at St. Johns, ge, which will be prosecut nmand of Capt. Bob Bart-

f waters, which, with the eamers, will bring the fleet llest on record.

which was badly damaged here she will dock for re meantime is making to aux Basques and North

ISHIPS

SERVICE

.... March 15th, 1am,April

CO., LIMITED, General Steerage Branch, 23 St. Agency, 530 St. Catherine

YAL LINES GS: ASON OF NAVIGATION ALL FROM

ax, N.S., to Liverpool; and London; and on to Glasgow. s presently employed in

SCANDINAVIAN, Etc. Second Class & "Cabin" ng to Steamer. sailing and all further in-or The Allen Line, Uptown Street, Montreal; or N, General Agents

EAL - 4 Youville Square

ADS.

N PACIFIC ELES-SAN FRANCISCO-EXPOSITIONS. All Routes.

LENNOXVILLE. p.m., ¶6.35 p.m. un, ¶Daily ex. Sat. only.

FFICES: Phone Main 8125. and Windsor St. Stations

RUNK RAILWAY

C EXPOSITIONS,

ngeles and San Di h 1st to Nov. 30th

Phone Up 15

Station

Francis Indian

PERSONALS

***************** The Hon. P. E. Blondin is in town to-day.

Mr. A. B. Decary, of Quebec, is at the Place Viger Mr. J. H. O'Dowd, of Quebec, is at the Ritz-Carlton

The Hon. C. J. Doherty was at the Windsor yes

Mr. J. B. Manson, of St. John, N.B., is in town for

Mr. H. L. Smith, of Toronto, was in Montreal for

Mr. Phillip Pelletier arrived in Montreal from Ottawa on Saturday.

Mr. Thomas Vien of Quebec, was in town for the

Mr. Charles Donohue, of Quebec, was in town yesterday, and was staying at the Ritz-Carlton.

MESSRS. BYERS GETS CONTRACT.

The contract for the erection of the new school buildings on St. Urbain street, north of Mount Royal avenue, has been awarded by the Protestant School Board to A. F. Byers & Company. Limited.
It will have 24 class rooms, will be fireproof and well
ventilated, and have cooking instruction rooms. The It will have 24 class rooms, will be fireproof and well building, which is to cost \$200,000, is to be ready by September next, and will give employment to between three and four hundred men.

APPOINT DISPUTE COMMITTEE.

London, February 22 .- With a view to preventing the losses in the Losses of the English army were interruptions of work in the trades which supply war materials, the Government has appointed a commitper cent, of the cart the deaths from disease were tee to consider all disputes which the parties directly mous, being practically as devastating as the bat-

The committee consists of Sir George Askwith, of Thousands of wounded were brought to un-Thousands of wounds which, if the Board of Trade; Sir Francis Hopwood, of the paid in 1914 amounted to \$118.510. migry hospitals only to date been slight. Later, Admiralty, and Sir George Gibb, of the War Office.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:—

amounted to 41,210, or 3.7 of the total strength. In		Bib
there instances the records of the victorious army	Aberdeen Estates	Dib
and are available. In the Russo-Turkish war the	Rendin Ltd	7.5
losses of the victorious Rrussian army were 16.3 per	Bellevue Land Co	70
cent. of the total engaged.	Bleury Inv. Co	97
More Officers Than Men Killed.	Caledonian Realty (com.)	(many
For the Russo-Japanese war, however, statistical	Canadian Consolidated Land, Limited	3
information from both belligerents has been compiled.	Cartier Realty. Central Park, Lachine. City Central Real Estate (com.).	100
The Japanese army was about 1,200,000 strong and	City Central Real Estate (com.)	100
The Japanese army was about 1,200,000 strong and	City Estates, Limited	
the Russian about 1,650,000. The Russians lost about	Corporation Estates	
34,000 men and the Japanese about 58,900 men on bat-	C. C. Cottrell, 7% (pfd.)	30
tlefields. Through disease the Russian losses were	Cote St. Luc & R. Inv. C. C. Cottrell, 7% (pfd.) Credit National. Crystal Spring Land Co.	-
9,300 and the Japanese 37,200. The total Russian	Crystal Spring Land Co	-
loss amounted to 3.2 per cent. of the effective strength.	Daoust Realty Co., Limited. Denis Land Co., Limited.	4.5
while that of the Japanese was 7.2 per cent.	Denis Land Co., Limited	75
According to Dr. Dumas' "l'Assurance du Risque de	Dorval Land Co. Drummond Realties, Limited	15
Guerre," published at Berne in 1911, it is a phenomen-	Eastmount Land Co. Fort Realty Co., Limited Greater Montreal Land Inv. (com.)	90
on found universally in wars that the relative number	Fort Realty Co., Limited	_
of the officers falling on the field of battle is greater.	Greater Montreal Land Inv. (com.)	174
than that of the common soldiers taken by them-	Greater Montreal Land Inv. (pfd.) Highland Factory Sites, Limited	100
RESERVED TO THE TAX AND THE TA	Improved Realties Limited (pfd.)	25 50
selves, while the latter have suffered more through	Improved Realties Limited (com.).	-
disease than have the officers. In the Crimean War	K. & R. Realty Co	78}
4 per cent. of the officers compared with 2.8 per cent.	Kenmore Realty Co. La Compagnie D'Immeubles Union, Ltd.	
of the rank and file were killed in battle.	La Compagnie D'Immeubles Union, Ltd. La Compagnie Immobiliere du Can., Ltd	55
The records of losses in the American Civil War	La Compagnie Immobiliere Quest de	40
appear to be more accurate than any others for such	N. D. de Grace	91
extensive operations. Of the Union soldiers 359,528	La Compagnie Industreille D'Immeubles.	10015
were reported killed in battle or dead of wounds. It	Ltd	00
is stated that nearly 150,000 died of disease. An	La Compagnie Montreal Est., Ltd La Compagnie Nationale de L'Est	90 80
equally large loss with a considerably smaller force	Lachine Land Co. Landholders Co., Limited	
in the field is indicated on the Confederate side. The	Landholders Co., Limited.	-
generally accepted total for both sides is a loss in	Land of Montreal	-
deaths of 1,000,000 men.	La Societe Blvd Pie IV	No. of Street
	La Salle Realty. La Societe Blvd. Pie IX. Lauzon Dry Dock Land. Limited	
Some of Europe's Battles.	Languagil Poulty Co	-
Although emphasizing the impossibility of mathe-	L'Union de l'Est	transpire.
matical accuracy in the treatment of the subject a	Model City Annex	
number of interesting facts believed to be substantial-	Montreal Deb. Corporation (pfd.)	1004
I correct are given by M. Gaston Bodart in "Mili-	Montreal Deb. Corporation (com.)	
larhistorisches Kriegs-Lexikon," published in 1908.	Montreal Western Land . Montreal Extension Land Co., Limited .	-
He states that between 1618 and 1905 there were in	Montreal Extension Land Co., Limited.	
surope 1,166 engagements, 1,044 on land and 122 on	Montreal Factory Lands. Montreal Lachine Land Montreal Lachine Land Montreal Land & Imp. Co., Limited.	2.5
in each of which more than 2,000 men were killed	Montreal Land & Imp. Co., Limited	95
a selection from his complete list of these battles		40
shows the following casualties in killed, wounded	Montreal South Land Co., Ltd. (com.). Montreal Welland Land, Ltd. (pfd.). Montreal Welland Land, Ltd. (pfd.). Montreal Welland Land, Ltd. (com.). Montreal Welland Land Co.	10
man missing:	Montreal Welland Land, Ltd. (pfd.)	
Total Number	Montreal Welland Land Co.	10
Datit.		
	Mountain Sights, Limited. Mutual Bond & Realties Corporation	Transport .
Koniggratz 435,000 54,000 12.4	Mutual Bond & Realties Corporation	76
Mukden 624,000 138,000 20.5	Nesbitt Height. North Montrael Centre, Limited. North Montrael Land, Limited. Notre Dame de Grace Realty. Occhord Land Limited.	50
Wagram 290,000 63,000 21.7	North Montreal Land, Limited	123 150
Gattysburg 158,000 45,000 28.4	Notre Dame de Grace Realty	100
Fierna ** ** ** 163 000 En 000	Orchard Land, Limited. Ottawa South Property Co., Limited	100
148 000	Pointe Claire Land	100
246 000 S0 000	Pointe Claire Land	$\frac{100}{175\frac{1}{4}}$
materioo 192 000 GE 000 00 0	Rivera Estates	1101
11 14 14 14 320 000 100 100 000	Rivera Estates Rivermere Land Co. Riverview Land Co.	-
woulden to the actual was these at	Riverview Land Co	100
	Rockfield Land Co	27
	St. Andrews Land Co	74
	St. Catherine Road Co	- 3
Danish mortality for the alexander referred to, the	Security Land Reg.	75
	St. Denis Realty Co St. Lawrence Blvd. Land of Canada	
	St. Lawrence Heights, Limited	
per 1,000 in 1865. The effect of the Franco-Prussian war upon the mortality of the	St. Lawrence Inv. & Trust Co	
war upon the mortality of the civil population in Germany is equally remarkable.	St. Regis Park	95
many is equally remarkable. It appears that in 1869 this had been 28.5 per 1969, but	South Shore Realty Co	45
this had been 28.5 per 1,000, but in 1870 it was 89 per 1,000; in 1871 it was 31 for 1,000.	St. Paul Land Co Summit Realties Co	650
1.000; in 1871 it was 31 per 1.000; and even as late as 1872 it was still 30 per 1.000.	Transportation Bldg. (pfd.)	50
1872 it was still 30 per 1,000; and even as late as the general (not military) morrelity was 22.5	Union Land Co	80
the general (not military) mostality was 23.5 per 1,-	Union Land Co	-
000 in 1869: 284 non 7 000 to the life was 25.5 per 1,-	Wentworth Realty	140
1871; but in 1872 it had sou	West End Land Co., Limited	I
general, it may be said it to 22 per 1,000. In	Windsor Arcade Ltd., 7% with 100%	186
primarily the sickness and the past it has been	bonus	
War the sickness and plagues accompanying	Bonds and Debentures.	



MR. J. O. McCARTHY,

President, Sterling Life Insurance Co. of Toronto which has absorbed the Security Life of Montreal.

REPORT OF CANADIAN FIRE SHOWS DECREASE IN INCOME

The twentieth annual statement of the Canadian Fire Insurance Co., which has its head office at Win-\$402.952, a decrease as compared with the previous lot No. 218-61, parish of Montreal, with ho erations, liquidation of merchandise stocks and con- 000. traction of business generally.

The interest on investments and bank balances pro-

cluding Government taxes and fees, is 31.9 per cent. 500. of net premiums. Half-yearly dividends at the rate of 8 per cent, per annum and bonn of 2 per cent.

All liabilities have been provided for and the po-

The total assets are \$1,251,686.

The following officers have been elected for the ensuing year: Mr. J. H. Ashdown, president; Mr. R. T. Riley, vice-president and managing director; Sir James Aikins, K.C., M.P. and Messrs, G. R. Crowe R. J. Campbell, John Galt and G. V. -astings, direc-

RUSSIA RAISING FUNDS.

London, February 22 .- An Imperial ukase, according to a Reuter's Petrograd despatch, orders the issuance of two new series of fiv per cent, treasury

Each series amounts to 500,000,000 roubles (\$250.

threatened by a widespread prevalance of foot and mouth disease is shown in circular issued by Dr. That food supply of Germany is being seriously Kirstein, head of Bakteriologische Institut of Berlin, who professes to have found a remedy.

Notices of Births, Marriages and Doaths, 250 each

BIRTHS.

24

250 181

75½ 80

79

39½ 70

CHARLAND-To Mr. and Mrs. Ferdinand Charland, 864 Craig street east, on February 16, 1915, a daugh-

MARRIAGE.

THOMAS-MacLEAN—At Montreal, on February 20th, 1915, at the Church of St. James the Abessle, by the Rev. A. P. Shatford, Laura Belle, doubliter of the late Mr. John Thomas and Mrs. Thomas, of Bedford, Que., to Allan G., son of Mrs. M. A. MacLean, The Knoll, Pointe Claire, Que.

DEATHS

DEVANY—In this city, on February 20th 1915. The-ress M. Devaney, daughter of the late Lawrence De-vany, auctioneer. Funeral will be held from her brother's residence, 24b Emery street, February 23rd at 8.39 sharp, to St. Patrick's Church, and thence to Cote des Neiges Cemetery. Friends and acquain-tances are respectfully invited to attend.

tances are respectually invited to attend.

EATON—On February 20th, 1915, at the residence of his son-in-law, 179 Laporte Avenue. St. Henri. Edward Eaton, aged 76 years and 5 months, native of Macclesfield, England. Function of Macclesfield, England. Function of the residual formation of the residual formation of the residual formation. Machesfield, England. Funeral on 1987-202.

Ruday 23rd at 230 p.m. to Mount Royal Cemetery.

RUDON—On Sunday morning. February 118, 1915.

at the residence of her son-in-law, Mr. E. Melancon.

1170 St. Hubert Street, Mrs. Firmin Hudon, at the age of 71 years.

WRAY—In the city of Montreal on February 19, 1915.

George Wray. Funeral from William Wray, 617

George Wray. Funeral from William Wray, 617

ASSIGNEES & ACCOUNTANTS.

age of 11 years.

WRAY—In the city of Montreal on February 12, 1915.

George Wray: Funeral from William Wray, 617
University street, Sunday, February 21, at 7 p.m., thence to C.P.R. Windsor station. Incresent at Boston, Mees

JONES - At the Western Hosiptal, on Saturday, February 20th, 1915, Delmar Clarence Jones, beloved son of George Jones. Funeral from his father's residence, 53 Forfar street, on Tuesday, February 25rd, at 2 p.m., to Victoria Presbyterian Church, and thence to Mount Royal Cemetery.

KING—On Friday, February 19th, 1915, at his late residence, No. 328 Grosvenor Avenue, Westmount, Henry Harrison King, son of the late H. W. King. Funeral private.

Funeral private.

MAHONEY—In this city, on February 20th, 1915, Fatrick, eldest son of Simon Mahoney, in his 26th year, Funeral from his father's residence, 28 Rioux street, on Tuesday, February 23rd, at 8 a.m. to St. Ann's Church, and thence to Cote des Neiges Cemetery. Friends and acquaintances are respectfully invited to attend. Carlow, Waterford: and Boston, Mass., papers please copy.

McLENNAN—At By the Lake, Laucaster, Ont., on Sunday morning, February 21st, Margaret Julia, beloved daughter of the late John McLennan, Esq., M.P. and Mrs. McLennan.

and Mrs. McLennan.

and Mrs. McLennan.

KING—At Waterville, P.Q., Reginald Adolphus Doolittle King, M.D., C.M., son of the late Rev. William
King, for many years a Church of England missionary at St. Sylvester, and Rural Dean of Megantle
and Quebec, and brother of the Rev. Rural Dean
Ernest King, of Quebec, rector of St. Peter's Church. CONROY—At Thorold, Ontario, February 21a, 1215.

Mary Elizabeth, daughter of the late James Conroy, civil servant. Funeral from her mother's residence, 338 St. Patrick street, on Tuesday morning at 7.45 to St. Gabriel Church, and thence to Cote des Neiger Computery.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE B11 Board of Trade Building
Telephones: - - - Main 7682; Up. 1329 Your Patronage Solicited.

REAL ESTATE

*********** Guilfoyle and others sold to Mrs. Gallery lot 1145, St. Anne Ward, on Seigneurs street, for \$10,000.

E. Gorn sold to Max Stein lot 11-1165-2, Cote St Louis, with buildings Nos. 2868 to 2876 St. Lawrence Boulevard, for \$7,500.

J. Camille Roy sold to Jean de Boeck lot 1416, St. Jean Baptiste Ward, with buildings Nos. 636 and 628 Papineau street, for \$7,500.

Henry James Taylor sold to Mrs. F. Cole part of lot 1728 St. Antoine Ward, measuring 27 by 129 feet, to \$839,684, as against \$782,894 last year. The total for \$1 and other considerations.

disbursements of the department were \$441,872, as

Mark Rostrozovitz, and others, sold to Salomo Lack lot 903-246, 247. St. Louis Ward, with buildings Nos. 538 to 544 Sanguinet street, containing 40 by 70 feet, for \$14,630.

Francois Bourque sold to J. Bte. Bouchard the northeast part of lot 36-338, and the southwest of lot 36-339, parish of Montreal, with buildings on St. Cyrille street, Outremont, for \$12,000.

D. H. Scott and Company sold to Mrs. Eliot Spalding lot No. 189-247, parish of Montreal, with buildings 157 Vendome street, Notre Dame de Grace, measuring 34 by 114 feet, for \$12,000.

year. This is attributed to a decline in building op. Grosvenor avenue, containing 36 by 111 feet, for \$20, guishing the flames, the outbreak having been con-

The interest on investments and bank balances produced \$53,387. The decrease in reserve required for tered on Saturday, the largest cash transaction was on Saturday at 5.25 o'clock; when an alarm called unearned premiums was \$12,407. Losses incurred and unearned paid in 1914 amounted to \$118,519.

The ratio of net losses paid and incorred is 46.8 per ent, of the net premiums. The ratio of expense, in- ward on Sherbrooke Street, and Jeanne d'Arc for \$20,-

of 8 per cent, per annum and bonness as per cents, making 10 per cent, for the year, have been declared company, Limited, lots 245-13 to 16, parish of Sault and paid. Ideal Realties, Lamited, sold to J. B. Peloquin Hotel caught fire after the workmen had left for the day, All liabilities have been provined for and the po-sition of the Company has been strengthened, as a 847 feet, and five other lots on Roy street in Longue net result of the year's operations, by an increase in Pointe Ward, being Nos. 407-1264, 1289, 1270, 1271

The Crystal block, in which the store is located, is vard and Berri Street, containing a total area of 30,and 1274, same parish cadastre; containing each 2 60 feet, for \$1 and other good considerations.

WAR CAUSED LARGE DECLINES.

The German invasion and a serious dislocation of business in France have affected the life assuran companies of that country, as well as other important interests, says the Financier. The indications were have been able to report a large increase of business a psetting of a lamp is supposed to have caused the fire. last year, but with the outbreak of war there was a sudden and considerable slump, with the result that fifteen companies report large declines. As regards sums assured, the aggregate decrease for the fifteen. Copenhagen, February 22, via London.—The Danish companies amounts to 394,358,000 francs, or about \$79,- War Insurance Committee has decided not to in-

PREMIUM INCOME OF N.Y. STATE INCREASED BY \$58,702,267

panies Have Insurance in Force of \$87,699,224,-953, a Substantial Increase Over 1913.

Albany, February 22 .- The fifty-sixth annual reort of the Insurance Department of New York State, shows that the total receipts, including taxes on premiums and on net values of life policies, also from various fees from insurance companies during the fiscal year ended September 30th, 1914, amounted

compared with \$386,582 for the fiscal year of 1913.

A balance of \$398,313 is reported. The figures from Mrs. Sam. Dezwick sold to Herman Frankel and others, lot 1493, St. Anne Ward, containing 105 by 99 the latest available annual statements show that the feet, on Dalhousie street, for \$1 and other valuable 651 different insurance companies authorized to do business in New York State, had combined assets of \$5,532,656,143; a gain of \$329,231,981, and liabilities in luding capital of \$4,902,260,141; an increase of \$290,-819,658.

> 196,040,919, a gain of \$58,702,267, while the insurance in force amounted to \$87,699,224,955, an increase of

PARLOR STOVE AND LAMP WERE RESPONSIBLE FOR TWO FIRES

Considerable damage was done last night to the ome of S. Amyot, at 250 Crawford street, Verdun, by nipeg, shows that the premium income for 1914 was east part of lot No. 218-60, and the northwest part of absence of the family. After a fifteen-minute batise, 701 tle, the Verdun firemen were successful in extinfined to the first floor.

> District Chief Carson had an unusual fire to fight construction there, and on investigation Chief Carson found that a pile of about 75 loads of cork which were heaped on the ground floor were ablaze. It had

> Cornwall, Ont., February 22.-James W. Kelly's groowned by Mrs. S. S. Craig, of California, and the damage to the block is covered by insurance in the Royal. Mr. Kelly carried \$1 500 in the Liverpool, London and Globe Co., but this will not cover his loss. The cause of the fire is a mystery.

Charlottetown, P.E.I., February 22,-Frank White. a aged resident of Souris, was burned to death in that, had peace been maintained, the offices would a fire which destroyed his home last night. The

WILL NOT INCREASE PREMIUMS.

crease premiums on vessels until further notice.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

Ic. Per Word for Each Subsequent Insertion

AGENTS WANTED AND FEED SACKS—In good order; also
two-bushel jute bags. John H. Rowell, flour and
grain merchants, Montreal.
FIRE ESCAPES—Factories, Hotels, etc. The Geo. B.
Meadows Wire, Iron & Brass Company, Limited,
Toronto. AGENTS \$50 WEEKLY SELL swivel base eggbeater; entire terms, 25c; money refunded if lette Mfg. Company, Collings AGENTS TO SELL OUR N
specialty: exclusive territory
Commerce.

WANTED-A FEW GOOD A Canadian Pacific Railway f Joseph H. Smith, Rooms 506 Toronto, Ont. TO SELL ods Apply to P. R. Building. WANTED-AUTOMOBILE OV TO ENQUIRE

about our insurance policy for ada. Phone M. 3487 or write b Guarantee and Accident Insu James St., Montreal. Best in Can-n & Lancashire ce Co., 164 St.

"THE RIGI," 271 Prince Arthare a few vacancies in this house. Fireproof, all modern-ies. Apply Janitor; phone Up-Main 7650. or R. P. Adams

EDWARDS, MORGAN & CO., Chartered Accountants

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 woollen mill. Ad-dress Box 441, Journal of Commerce. EGERTON R. CASE. Registered Patent Solicitor Temple Bldg. Corner Bay and Richmond Sts., Toronto. Offices: Ottawa, Washington, Booklet of

request BUSINESS OPPORTUNITIES.

FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filing room equipment, trimmers, edgers, slish tables, live rolls, etc., just as erected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Toronto, 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

CORRUGATED GALVANIZED IRON SOLD DIRECT

SHORTS AND FEED SACKS-In good order; also

LIVE STOCK.

WE WILL GIVE FREE TO ANY PERSON interested in stock or poultry one of our 80-page illustrated books on how to feed, how to build henbouses; tells the common diseases of poultry and stock with remedies for same; tells how to cure roup in four days; tells all about our royal purple stock and poultry foods and remedies. Write W. A. Jonkins Mfg. Co., London, Canada.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. After April at No. 544 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uptown 210,

SITUATIONS WANTED.

SITUATION WANTED AS MILLER- Any wheat and system, any capacity. Box 127 Journal of Com-merce.

SITUATION WANTED AS CHIEF by railroad detective; age 50; experi claims adjuster; 10 years' experience; give me a trial; my railroad experience is a very valuable asset. Box 53 Journal of

WANTED-POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce. OUNG MAN REQUIRES SITUATION—Bookkeeper stenographer, references. Box 44, Journal of Com-

SNOWSHOES, HOCKEY OUTFITS.

SNOWSHOES, TOBOGGANS, SKIS, SKI-BOOTS, skates, boots, woollen outfits, for sale or hire; hockey outfits ready made, \$2.50 suit; also for hire. Secretaries. Phone Up. 1249-5155. Smyth's, 370 Dorchester West.

TYPEWRITER REPAIRS.

AGENTS FOR AMERICAN OLIVER TYPEWRIT-crs. Expert repairs on all makes, American Machin-ists, Limited, 324 Craig West. Main 1615. TUNGSTEN LAMPS

EVERYTHING ELECTRICAL FOR LIGHTING. heating and writing. Profes for quick service. Star Electrical Co. 525 of Fatherine West. Up 1375.



