

## CUNARD ANCHOR ANCHOR-DONALDSON

Regular Passenger Services  
to all British Ports

## CUNARD LINE

TO LONDON.

From New York:

PANNONIA ..... March 6th

TO LIVERPOOL.

From New York:

PRINSES JULIANA ..... February 28th

SAXONIA ..... March 28th

ORDUNA ..... March 18th

ROYAL GEORGE ..... February 27th

AQUITANIA ..... March 6th

CARONIA ..... March 3rd

## ANCHOR-DONALDSON

TO GLASGOW.

From St. John, N.B.

CASSANDRA ..... March 11th

## ANCHOR LINE

NEW YORK TO GLASGOW.

For rates of passage and further particulars apply to W. H. Henry, 286 St. James St., The Jules Hone Agencies, 9 St. Lawrence Blvd., Thos. Cook & Son, 530 St. Catherine St., West, Henders & Co., Limited, 45 Windsor St., L. Holstein & Co., 320 Notre-Dame St. West and all local ticket agents, or to

THE ROBERT REFORD CO., LTD.

General Agents, (Canadian Services)

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## G. & H. Barnett Co.

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(Published Annually)

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in each class of goods. Besides being a complete commercial guide to London and Suburbs, it contains lists of

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THE LONDON DIRECTORY CO.  
LIMITED

25 Abchurch Lane, London, E. C.

## UNDERWRITERS' PRESIDENT FETED AT HALIFAX.

Saturday afternoon the Nova Scotia Life Underwriters' Association gave a luncheon to Mr. P. A. Wintemute of Calgary, president of the Life Underwriters' Association of Canada. Mr. Wintemute spoke of the higher ideals of the life insurance agent and said that many new and varied forms of insurance were coming into force, such as income insurance, business insurance, the succession dues, now in force in the United States, and which, he hoped would soon be permitted by the Government of Canada.

## NEW MANAGER FOR EQUITABLE LIFE.

It was announced last week by the Equitable Life Assurance Society (New York), that Major A. R. Chipman, of Montreal, had been appointed manager for the company in the Province of Quebec in the place of Mr. S. P. Stearns, deceased. The headquarters of the Quebec agency will be in Montreal.

## INSURANCE BRIEF BITS.

Evidence of the difficulty with which insurance companies have "carried on" during the war can be found in every report and balance sheet now being issued.

Every married man should ask himself how much less could my widow live on than my present income. When the total is ascertained, that is the least amount of insurance that every husband, father or son should carry.

The first enquiry for insurance on an aircraft cargo is announced, says a Liverpool paper. The rate quoted was 15 shillings per cent. to cover all risks, including theft. The cargo quoted for consisted of a parcel of cloth to the value of 1,500 pounds sterling, to be carried from London to Paris.

After a lengthened period of service, Mr. J. J. McLauchlan, secretary of the Scottish Equitable Life Assurance Society, has intimated to the directors his intention to retire.

Lieut.-Col. Sir Hamar Greenwood, Bart., M.P., has resigned from the directorate of the Vulcan Boiler and General Insurance Co., England, on his appointment as Under-Secretary of State for the Home Office.

The Grand Council of the Bolsheviks has passed a resolution decreeing that insurance of every class is the monopoly of the State.

The tendency of modern times is for offices to transact most classes of insurance business. Single class offices find it more and more difficult to maintain and extend their business, in face of the activities of companies of the composite type.

The Aviation and General Insurance Co., Ltd., has been registered in London, Eng., with a nominal capital of \$5,000,000 in \$5 shares. The first directors are to be appointed by the subscribers.

According to Nieuwe Rotterdamsche Courant conditions in Austria are so uncertain and unsafe that the Viennese banks have decided to send couriers with money consignments; the insurance companies do not wish to insure money sent by post or rail. The couriers are, however, insured by the insurance companies.



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Bridge between Ottawa and Hull," will be received at this office until 12 o'clock noon, Wednesday, April 16, 1919, for the construction of a steel highway bridge over the Ottawa River between Ottawa, Province of Ontario, and Hull, Province of Quebec.

Plans and forms of contract can be seen and specification and forms of tender obtained at this Department, at the offices of the District Engineers, Shaughnessy Bldg., Montreal, P.Q.; Equity Bldg., Toronto, Ont., and at the Post Office, Hamilton, Ont.

Tenders will not be considered unless made on printed forms supplied by the Department and in accordance with conditions contained therein.

Each tender must be accompanied by an accepted cheque on a chartered bank payable to the order of the Minister of Public Works, equal to 10 p.c. of the amount of the tender. War Loan Bonds of the Dominion will also be accepted as security, or war bonds and cheques if required to make up an odd amount.

Note.—Blue prints can be obtained at this Department by depositing an accepted bank cheque for the sum of \$25, payable to the order of the Minister of Public Works, which will be returned if the intending bidder submit a regular bid.

By order,

R. C. DESROCHERS,  
Secretary.

## BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent. upon the paid up Capital Stock of this Institution has been declared for the current quarter payable on and after Saturday, the FIRST DAY OF MARCH next, to Shareholders of record of 31st January 1919.

By order of the Board,

FREDERICK WILLIAMS-TAYLOR,  
General Manager.

Montreal, 21st January, 1919.

The Dominion of Canada seeks your co-operation in the popularizing of

## WAR-SAVINGS STAMPS

First — W-S.S. will enable the Government to raise millions of dollars to be used for Reconstruction. Second — It promotes THRIFT among the masses and educates people to buy bonds.



National War Savings Committee, Ottawa.

SIR HERBERT B. AMES, Chairman.

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