

CAPITALIZES ITS
ORDERS FOR CARSThe West are all confident
airship—Supply Houses
andous Possibilities.C. F. Parker, vice-presi-
dent of the Illinois Central
locomotives another cause forvery on an order of 5,000
number of at least \$5,000,000,
ing of a contract with the
ry Company for 1,000 new
at \$1,200,000, he announced
the purchase of 100 more
al inquiry was for prices
reased to the present fig-
htening up of the busi-their Optimism.
of our optimistic feeling,"
"The railroads are quick
ion, and we have not let
men everywhere are op-
ers of the middle west are
sana business.for the railroads, and they
in importance. The road
acts amounting to million-
be more buoyant than everather conditions will give
of rough laborers on con-
of way work and clean-
as about March 1. No one
new construction, but the
new contract for.supply houses have had
opened up to them by the
d to buy in England and
g inquiries in the United
acts already have beenCentral orders, the fol-
ies have been made with
0,000 gallon capacity tank
Car company, in addition
ember.inquiring for prices on 2-
arket for six postal cars,
in market for thirtyh-truck and Barker Car
ck cars.
in market for thirty-fiveicago, and St. Louis,
motives to thirteen.
locomotives from Ameri-
in addition to seven or-tract for 100 locomotives
works.
ordered its Altona shops
sted baggage cars of threecars from American Car
also being figured on by
steel mills.R BRAKE CO.
New York Air Brake Co.
31.
13. 1912. 1911.

14,312 \$3,078,253 \$1,644,285

09,800 2,324,075 1,914,796

80,000 181,800 181,800

89,800 2,505,875 1,395,696

154,512 672,380 47,799

99,544 149,886 440,658

54,968 422,494 440,658

000,000 stock, against 655

SHIPS.

D LINE

SERVICE

Liverpool:— After
March 15th, 1 a.m.
April 6
April 19CO. LIMITED, General
Steering Branch, 21 St.
agency, 539 St. Catharines

ADS.

N PACIFIC

dit—Chicago
and Oshawa.
*10.00 p.m.to (Yonge St.)
*10.50 p.m.
and Standard Street

Dally.

OFFICES:
Phone Main 812
and Windsor St. Station

U. K. ILWA

ALL THE WAY

Detroit—Chicago
CHICAGO LIMITED.ally. Club Compartment
Toronto, Standard Street
Toronto, Detroit, and Chicago
ity to Toronto.St. car, Fran-Jo
Phone Main 100
Phone Up, 100
Main 100

Station

The London & Lancashire Life
& General Assurance Association, LimitedOffers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTION.
We particularly desire Representatives for City of
Montreal.Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL
ALEX. BISSETT, Manager for Canada.British America Assurance
CompanyFIRE INSURANCE SINCE A.D. 1833.
W. R. BROCK, President.
W. B. MEIKLE, Vice-Pres. Ident.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 1830

THE LAW UNION AND ROCK
INSURANCE CO. LIMITEDAssets Exceed \$45,000,000.
Over \$12,500,000 Invested in Canada.
FIRE AND ACCIDENT Risks Accepted.CANADIAN HEAD OFFICE:
22 BEAVER HALL HILL
MontrealAgents wanted in unrepresented towns in Canada
J. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.Commercial Union Assurance Co
LIMITEDOF LONDON, ENG.
The Largest General Insurance Company in the
World.AS AT 31ST DECEMBER, 1913:
Capital Paid Up.....\$14,750,000
Life Fund and Special Trust Fund.....1,475,000
Life Fund and Special Trust Fund.....69,826,740
Total Annual Income Exceeds.....42,500,000
Total Funds Exceed.....124,500,000
Total Fire Losses Paid.....164,420,230
Total Fire Losses Paid.....1,077,033
Head Office, Canadian Branch—Commercial Union
Building, 232-236 St. James Street, Montreal.
Applications for Agents solicited in unrepresented
districts.McGREGOR, Mgr. Canadian Branch
W. S. JOPLING, Asst. Manager

AN IDEAL INCOME

can be secured to your Beneficiary with
Absolute Security by Insuring in the
Union Mutual Life Insurance Company,
Portland, MaineMONTHLY INCOME PLAN
Backed by a deposit of \$168,902.66 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.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. LIMITEDReal Estate, Timber Limits, Farm and Coal
Lands, Water Powers.J. T. BETHUNE
Managing Director.
755-806 TRANSPORTATION BUILDING.Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

The Independent Order of Foresters

Policies issued by the Society are for the
protection of your family and cannot be
bought, pledged or sold.
Benefits are payable to the beneficiary in
case of death, or to the member in case of
his total disability, or to the member on at-
taining seventy years of age.Policies issued from \$500 to \$5,000.
TOTAL BENEFITS PAID - 42 MILLION DOLLARS
FRED J. DARCH, S.S.
Temple Bldg., Toronto, Can.ELLIOTT G. STEVENSON, S.C.R.
Temple Bldg., Toronto, Can.

LEGAL DIRECTORY

F. J. CURRAN,
Barrister and Solicitor
Forings Bank Chambers, 180 St. James St., Montreal
Phone Main 127

ACCOUNTANTS

Audits—Commercial, Municipal, Financial
Investigations, Liquidations, etc.
ROBSON, HILL, RITCHIE & DAVY
ACCOUNTANTS AND AUDITORSJ. J. ROBSON, L.L.B.; M. S. Temple Hill, C. A.; Chas.
P. Ritchie, C.A. (Can.), C.A. (Scot.); John H. Davy, C.A.
MCGILL BUILDING, MONTREALFRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
511 Board of Trade Buildings
Telephone: Main 7632; Up, 1320
Your Patronage Solicited.

REAL ESTATE

The most important of yesterday's 51 real estate
transfers was that in which Adelard Harbour sold
to Romuald Labege, lot No. 32-5-41, Parish of Mont-
real, with building No. 628 Durocher street, Outremont,
for \$24,000.J. Bte. A. Wilson sold to Jos. Duquette lots Nos. 633-
10, 11, 12, St. Mary Ward, with buildings Nos. 223,
223a, 223b, 223c, 225, 225a Papineau avenue, for \$22,-
000.The Calkins Tile and Mosaic Company sold to
Donald A. Bethune lot 175-8, 175, St. Lawrence Ward,
with buildings, for \$20,000.The Federal Construction Co., Ltd., sold to W. E.
Bourbonnais lots 184, 446a, 447a, 448a, 449a, 450a, 451a,
452a and 453a, Parish of Montreal, on Marlow avenue,
for \$17,503.G. N. Clermont sold to G. N. Clermont, Ltd., the
southerly half of lots 12-18, 15 and 12-19, 14s.—53,
Cote St. Louis, with buildings Nos. 2615, 2617 and
2619a Park avenue, for \$9,500.Achille Lajeunesse sold to A. and D. Boileau lot
179-180, 339, Cote St. Louis Ward, on the north-
west corner of Fabre and Laurier streets, for \$12,-
750.The Federal Construction Co., Ltd., sold to Ad.
Paiement lots 184-532 to 537, Parish of Montreal, on
Northcliff street, Notre Dame de Grace, for \$12,297.G. N. Clermont sold to G. N. Clermont, Ltd., part
of lot 35-60, Parish of Montreal, with buildings, on
Elmwood avenue, for \$10,000.The Provident Accident
and Guarantee Company

Issues the following policies:

Accident. Health. Plate Glass.
Burglary. Fidelity Bonds.
Contract Bonds. Judicial Bonds.
Automobile. Employers' and Public Liability.HEAD OFFICE: — MONTREAL.
160 St. James St. — Tel. Main 1626.A Record
of Success

At DECEMBER 31, 1914.

INSURANCE IN FORCE.....\$34,226,925
ASSETS.....14,916,008
NET SURPLUS.....2,116,166
PAID POLICYHOLDERS IN 1914.....1,340,088The unexcelled financial standing of the North
American Life and its progressive policy ensure the
highest degree of success for the Company, and sat-
isfaction to the policyholders.

Insure with the—

North American Life
Assurance Co.

HEAD OFFICE.....TORONTO, Can.

The Canada Life
WayThe Canada Life limited premium policy, af-
ter all its premiums have been paid, continues to
receive substantial dividends.This May Mean Hundreds
of Dollarsto the estate of the assured, in dividends
earned by the policy after all premium pay-
ments on it have ceased.HERBERT C. COX
President and General ManagerThe New Weekly
Income Industrial Policyof The Prudential, guaran-
tees cash for 13 or 26 weeks.
It supplements the regular
Industrial Policy. Look it up.

AGENTS WANTED

THE
PRUDENTIAL INSURANCE
CO. OF AMERICAFORREST F. DRYDEN, President.
Home Office.....Newark, N.J.
Incorporated as a Stock Company by the State of
New Jersey.MR. D. LORNE MCGIBBON,
President, Canadian Consolidated Rubber Co., which
is to issue \$1,000,000 of preferred stock.

EQUITABLE LIFE REPORT.

In the Equitable Life Assurance Society's 55th an-
nual financial report increases are shown in outstand-
ing insurance, assets, surplus, income on investments,
and payments to policyholders, accompanied with a
decrease in expenses.The outstanding insurance on December 31, 1914,
aggregated \$1,494,234,342. The new insurance paid
for in 1914 amounted to \$136,867,367. The admitted
assets on December 31, 1914 totaled \$536,524,880.The general insurance reserve was \$411,198,837; other
liabilities \$9,866,637; total, \$451,065,474.Surplus reserves: For distribution to policyholders
in 1915 \$12,387,757; held awaiting appointment up-
on deferred dividend policies, \$62,148,865; for contin-
gencies, \$1,022,384; total, \$85,559,006.The gross income on investments equaled \$23,734,-
855. The premium income amounted to \$54,579,766.
Payments to policyholders in 1914 reached the sum
of \$56,700,461. Death claims to the amount of \$19,-
919,461 were paid in 1914. The mortality rate of the
society was the lowest in 15 years.REAL ESTATE AND
TRUST COMPANIESQuotations for to-day on the Montreal Real
Estate Exchange, Inc., were as follows:Alderden Estates.....125
Bedford Land Co.....197
Pellevue Land Co.....70
Bleury Inv. Co.....97
Calcedonian Realty (com.).....15
Canadian Consolidated Land, Limited.....3
Carlier Realty.....28
Central Park, Lachine.....100
City Central Real Estate (com.).....8
City Estates, Limited.....120
Corporation Estates.....98
Cote St. Luc & R. Inv.....50
C. C. Cottrell, 7% (pfd.).....17
Credit National.....119
Crystal Spring Land Co.....58
David Realty Co., Limited.....45
Denis Land Co., Limited.....75
Dorval Land Co.....15
Lummond Realities, Limited.....100
Eastmont Land Co.....90
Fort Realty Co., Limited.....174
Greater Montreal Land Inv. (pfd.).....100
Greater Montreal Land Inv. (pfd.).....118
Highland Factory Sites, Limited.....27
Improved Realities Limited (pfd.).....50
Improved Realities Limited (com.).....15
K. & R. Realty Co.....78
Kempore Realty Co.....70
La Compagnie D'Immeubles Un, Ltd. 55
La Compagnie D'Immeubles Un, Ltd. 67
La Compagnie Immobiliere Ouest de
N. D. de Grace.....91
La Compagnie Industrielle D'Immeubles
Ltd.....50
La Compagnie Montreal Ltd.....92
La Compagnie Nationale de L-Est.....80
Lachine Land Co.....125
Landholders Co., Limited.....97
Land of Montreal.....100
La Sable Realty.....127
La Societe Blvd. Pie IX.....64
Lauzon Dry Dock Land, Limited.....80
Longueuil Realty Co.....100
L'Union de l'Est.....101
Nidei City Annex.....40
Montmartre Realty Co.....10
Montreal Deb. Corporation (pfd.).....44
Montreal Deb. Corporation (com.).....34
Montreal Western Land Co., Limited.....89
Montreal Extension Land Co., Limited.....92
Montreal Factory Lands.....95
Montreal Lachine Land.....101
Montreal Land & Imp. Co., Limited.....94
Montreal South Land Co., Ltd. (pfd.).....50
Montreal South Land Co., Ltd. (com.).....184
Montreal Welland Land, Ltd. (pfd.).....78
Montreal Welland Land, Ltd. (com.).....106
Montreal Welland Land, Ltd. (com.).....75
Montreal Western Land, Limited.....85
Mountain Sights, Limited.....85
Mutual Bond & Realities Corporation.....76
Nesbitt Height.....50
North Montreal Centre, Limited.....123
North Montreal Land, Limited.....150
Notre Dame de Grace Realty.....100
Orchard Land, Limited.....100
Ottawa South Property Co., Limited.....148
Pointe Claire Land Co., Limited.....100
Riviera Estates.....175
Riverview Land Co.....100
Riverview Land Co.....113
Rochill Park Realities Co., Limited.....27
St. Andrews Land Co.....16
St. Catherine Road Co.....9
Security Land Reg.....75
St. Denis Realty Co.....79
St. Lawrence Blvd. Land of Canada.....70
St. Lawrence Heights, Limited.....117
St. Lawrence Inv. & Trust Co.....80
St. Regis Park.....95
St. Paul Land Co.....45
Summit Realities Co.....65
Transportation Bldg. (pfd.).....62
Union Land Co., Limited.....80
Vestbank Realities, Limited.....80
Westworth Realty Co.....140
Westworth Realty Co.....147
West End Land Co., Limited.....80
Windsor Arcade Ltd., 7% with 100%
bonus.....70
Bonds and Debentures.....76
Alex. Bldg., 7% sec. mtg. bonds, with
10% bonus com. Bonds.....74
Area Gardens, Toronto, 6% Bonds.....75
Calcedonian Realities Co., Ltd., 6%.....75
City Central Real Estate Bond.....70
City R. & Inv. Co. Bond.....71
Marlet Trust Gold Bond.....95
Montreal Deb. Corp. 6% Deb.....39
Transportation Bldg. 7%.....79
Trust Companies.....110
Crown.....112
Eastern.....160
Marlet Trust Co. Bonds.....250
Montreal.....200
National.....221
Prudential 7% pfd., 80% paid up (pfd.) 490
Prudential 7% pfd., 80% paid up (pfd.) 95
Eastern Securities.....8

PERSONALS

Dr. J. G. Adams is at Ottawa.

Mr. H. Rouleau, of Ottawa, is in town.

Mr. R. W. Bates, of Ottawa, is at the Windsor.

The Hon. Robert Rogers is at the Ritz-Carlton.

Mr. Ernest Gagnon is in New York for a few days.

Major Schofield, of London, is at the Ritz-Carlton.

Mr. Hugh Paton returned yesterday from Toronto
and Detroit.Mr. C. A. Harwood is at Ottawa, and is staying at
the Chateau Laurier.Mr. J. M. Tellier, Joliette, is in town and is staying
at the Place Viger.Mr. Karl Spangenberg arrived at the Ritz-Carlton
from Ottawa yesterday.

'FRISCO'S PREMIUMS GROW.

Fire companies' reports to the Underwriters' Fire
Patrol of San Francisco show the fire premiums in
that city for 1914 totaled \$4,052,770 a gain of \$26,123
over 1913. Premiums for the first six months of 1914,
ending June 30, were \$1,889,569. For the second six
months, ending December 31, the premiums totaled
\$2,063,260.Notices of Births, Marriages and Deaths, 25c each
insertion.

BIRTHS.

PAPINEAU—To Mr. and Mrs. Emile Papineau, 617
Cartier street, on February 15, 1915, two daughters,
BOUCHER—To Mr. and Mrs. J. Arthus Boucher, 1758
St. Urban street, on February 16, 1915, a daughter,
CHARLAND—To Mr. and Mrs. Ferdinand Charland,
864 Craig street east, on February 16, 1915, a daughter.

MARRIAGE.

CRAIG-HARTE—On Thursday, February 11th, at the
home of the bride's parents, 18 Summerhill Avenue,
Montreal, by the Rev. R. W. Dickie, of Christ Church
Presbyterian Church, Mr. John J. Craig, son of the
late George Butt Craig, of Thornhill-on-Tees, Eng-
land, to Georgie Beatrice, daughter of Mr. and Mrs.
J. A. Harte.

DEATHS.

LE RICHE—On February 17th, 1915, David Thomas
Le Riche of Jersey, Channel Islands, funeral from his
late residence, 1708 St. Urban street, on Friday,
February 19th, at 2:30 p.m. Relatives and friends
invited to attend.WILTO—On February 16th, at his residence, 117
Bayle street, William Wilton, funeral on Friday
afternoon at 2 o'clock, private.MCDONALD—Mrs. James Annie Mulhaver, wife of
the late James McDonald, funeral service from her
residence, 82 Victoria street, to St. Patrick's
Church, at 8:30 a.m. Friday. Members of C.M.B.A.
and Knights of Columbus are requested to attend.CHOQUETTE—On February 16, 1915, at 837 Rivard
street, Berthe Dion, beloved wife of Victor Cho-
quette, at the age of 27 years.DELAMIRANDE—On February 15, 1915, at 460 Sher-
brooke street west, Mrs. Sophie, wife of the late Na-
polion Delamirande, at the age of 62 years.LALIBERTE—On February 17, 1915, at 537 Cartier
street, Eugene Laliberte, aged 39 years.LAROSEE—On February 16, 1915, Clara Roy, wife of
Joseph Adolphe Larose, 758 Mary Anne street, at
the age of 29 years.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

SOUTH SHORE—A FARM COMPRISING 125 acres,
with buildings, very suitable for subdivision, not
far from the Armstrong-Whitworth Mammoth
Plant, now in operation, for cash, or will trade
equity for built property and some cash. Apply
for further particulars to Post Office Box 2445,
Montreal.WANTED TO PURCHASE A SECOND HAND
safe, inside size about 19 x 15 x 12 state maker and
price. M. S. Journal of Commerce, 25 St. Alexander
Street.PROPERTY FOR SALE.
CLARKE STREET, ABOVE CHATELAIN Central prop-
erty, 76x148, at bargain price. Will take vacant lots
or second mortgages for equity. Map. C. Withy-
comb.NOTRE DAME DE GRACE Beautiful nine room
house for sale at 35 Royal Ave. above Sherbrooke
St. Apply to W. A. Hayman, 25 Notre Dame St. W.
Telephone Main 4825 or West 2067.

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE
Company wishes to obtain the services of two or
three good business men, salaried or other. Life
insurance underwriters now form a respected
profession, beneficial in its workings and well-paid
in its results. To men who wish to make a move
to an independent position and who are without
capital this opening should appeal strongly. Write
stating previous business to Manager, P.O. Box 2015.

BUSINESS PREMISES TO LET.

I 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 book-
let, apply The Crown Trust Company, 145 St.
James street, Main 7990.

ROOMS TO LET.

OVERDALE AVENUE, No. 6—To let, bright large
room, with hot and cold water, gas, and all home
comforts, use of phone and piano; very reasonable,
central to both stations, suitable for two gentlemen
or married couple.

OFFICES TO LET.

BRIGHT OUTSIDE OFFICE OR DESK ROOM TO
let by the month, with light, taxes paid; telephone.
G. J. Goddard, 52 Cartier Building, 212 McGill St.PART OF BEAUTIFUL CORNER OFFICE TO LET.
Desk, chairs, telephone, light and two stenographers
included in rental. \$12 per month, 31 C. P. R. Tele-
graph Bldg. Tel. Main 592.PART OF OFFICE IN EASTERN TOWNSHIPS
—Bank Building to rent, with desk, typewriter, tele-
phone, etc. Post Office Box 2812.

APARTMENT TO LET.

CLAREMOUNT APARTMENTS, Claremont Ave.,
just below Sherbrooke. Beautiful location, all new,
finished inside with modern dado effects, different
colors; tiled bathrooms, elaborate papering and nov-
el electric fixtures; blinds and gas stoves with each
sanitary service, everything up to date; low rental
to suit hard times to good tenants. Apply on the
premises, to Mr. Parker. All cars go to Westmount.

MACHINERY.

THE FOSS & HILL MACHINERY CO., 244 ST.
James, sells Tuganet Hack Saw Blades. They cost
no more than common blades, cut faster and keep
sharp longer.POSITION OF THE MIDLAND
EXPLAINED IN STATEMENTAmount Raised by Share Issue Will Enable Com-
pany to Pay All Return Premiums, Outstand-
ing Lines and Other Liabilities.With reference to its position as effected by the
war, the London and Midland Insurance Co., Ltd., of
London, which has written some surplus line policies
in Canada and the United States, has issued the fol-
lowing statement:Immediately before the outbreak of the European
war the Company's Continental re-insurers, with
headquarters in Germany, Austria and Switzerland,
refused, without just cause, to pay the quarterly bal-
ances due the London and Midland, and delayed
these payments until the war broke out, since which
time none of these companies has paid its obligations
to the London and Midland, nor is it likely that the
company will be able to recover these sums due it
until after the war is over.In addition all re-insurances effected in the Ger-
manic countries are void because of the war.Because of the temporary embarrassment caused
by these conditions the company called all its re-
presentatives throughout the world as soon as the
war broke out, instructing them to terminate con-
tracts or cancel policies, where this could be done.
Immediately. This obligated the company to pay a
large amount for return premiums, and by reason of
the reputation of their obligations by the company's
re-insurers, the London and Midland was burdened
with liability for gross losses as well as gross return
premiums.To meet this condition the directors undertook to
raise £40,000 by issuing shares of a small nominal
value, to be sold at a very large premium; these
shares to be preferred as to profits, but not as to as-
sets. A cablegram received December 4, from the
general manager of the company, stated that the
£40,000 had been subscribed and collected, which is
a noteworthy achievement, considering the general
business conditions in London at this time, and an
excellent proof of the good faith of the management.This amount will enable the company to pay all re-
turn premiums,