

SEAMSHIPS

STEAMSHIP

ADRIAN SERVICE
NEW YEAR'S
HALIFAX TO LIVERPOOL
After Dec. 21st 1 a.m.

RAILROADS

DIAN PACIFIC
ITARY REVIEW
ST. JOHNS, QUE.
NDAY, DECEMBER 20.

NEW YEAR HOLIDAYS

FIRST CLASS FARE
LIMIT DEC. 26.
AND ONE-THIRD.
Return limit Dec. 23.

TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
-Toronto- Chicago-
ATIONAL LIMITED.
Train of Superior Service.

IAN NORTHERN

AND NEW YEAR EXCURSIONS.
SINGLE FARE.
Returns limit Dec. 24th and 25th.

BOARD AIR LINE

Scabard Air Line declared
per cent. payable December 31st to
December 26th.

Charter Market

Wine to The Journal of Commerce
ember 19.—The market for full cargo
in all departments, due entirely
to the regular quarterly declara-

The London & Lancashire Life & General Assurance Association, Limited
Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD UP PERMANENT CONNECTION.

British America Assurance Company
FIRE INSURANCE SINCE A.D. 1833.
W. R. BROCK, President.
W. B. MEIKLE, Vice-Pres. Ident.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED
OF LONDON
Assets Exceed \$48,000,000.
Over \$12,500,000 Invested in Canada.

Commercial Union Assurance Co. LIMITED
OF LONDON, ENG.
The Largest General Insurance Company in the World.

AN IDEAL INCOME
can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine.

MONTHLY INCOME PLAN
Backed by a deposit of \$1,688,902.65 par value with the DOMINION GOVERNMENT in "cream of Canadian Securities."

North American Life Assurance Co.
Solid as the Continent.
—1913—
Insurance in force over \$52,000,000.00

UNION ASSURANCE SOCIETY LIMITED
OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED
Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

The Independent Order of Foresters
Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
1111 Bank of Trade Building
Telephone: Main 7893; Up. 1329

PERSONALS

Hon. Thomas Lorr, of Toronto, was at the Windsor yesterday.
Hon. Dr. J. D. Reid, Minister of Customs, spent yesterday at the Windsor.
Mr. James S. Briery will be the speaker at the annual meeting of the Canadian Club on Monday.

Mr. Justice Archer will spend the New Year's holidays in Quebec City.
Mr. William Still will spend Christmas with his daughter in Ottawa.

NEWSPAPER TO BE SOLD

Vancouver, B.C., December 19.—To satisfy the claim of the debenture holders, the property of the World Printing and Publishing Company is to be sold by the court.

Successful Life Insurance Salesmen Earn \$2,000, \$3,000, \$5,000 and upwards a year. They began as you will.

THE PRUDENTIAL INSURANCE CO. OF AMERICA
FORREST F. DRYDEN, President.
Home Office Newark, N.J.

The Canada Life Way
The Canada Life limited premium policy, after all its premiums have been paid, continues to receive substantial dividends.

This May Mean Hundreds of Dollars
to the estate of the assured, in dividends earned by the policy after all premium payments on it have ceased.

The Provident Accident and Guarantee Company
Issues the following policies:
Accident, Health, Burglary, Fidelity Glass, Contract Bonds, Fidelity Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.

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

ALFRED WALFORD, L.I.A.
ACCOUNTANT AND AUDITOR.
Investigations, Reports, Annual Audits
410 LAKE OF THE WOODS BUILDING
Phone Main 6586.

GERMAN RAID GOOD FOR INSURANCE COS.
Rush for Protection from War Risks Anticipated in Old Country Following Bombardment
REFUSING LIFE POLICIES
War Playing Havoc With Life Insurance and Many British Firms Now Refining Business on the Original Basis.

REAL ESTATE AND TRUST COMPANIES
Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:
Aberdeen Estates, Bid 125, Asked 107
Beudin Ltd., 70, 75
Bellevue Land Co., 97, 104

CLASSIFIED ADVERTISEMENTS
2c. Per Word for the First Insertion
1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE
FOR SALE—YULETIDE NOVELTIES OF ALL DESCRIPTIONS. See the fine advertisement in this paper by G. A. Holland & Son Co. Their store is located at 519 St. Catherine St. and is a scene of beauty.

BUSINESS PREMISES TO LET.
WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 124 Bleury street. For further particulars and book-lets, apply The Crown Trust Company, 145 St. James street, Main 790.

APARTMENTS TO LET.
MOUNT CLAREMONT AVENUE, just below Sherbrooke. Beautiful location; all new; finished inside with modern dado, effects, different colors; tiled bath-rooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; janitor's service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

ROOMS TO LET.
55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveniences; terms very reasonable; with home comforts.

MACHINERY.
SAW MILLS AND PULP MILL MACHINERY, ENGINES, steam plant accessories, tank work, conveyors and elevators systems, transmission machinery. Write for price and specifications. Waterloo Engine Works Co., Limited, Brantford.

CARRIAGES, ETC.
HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; water-proof horse and wagon covers; repairs of all kinds. D. Dowell, 102 St. Henry, Main 61.

PERSONAL.
NOTICE OF BIRTHS, MARRIAGES AND DEATHS, which insertion.

GERMAN RAID GOOD FOR INSURANCE COS.

London, December 19.—Insurance companies carrying war risks are anticipating a big risk of business as a result of the recent bombardment of the North Sea towns by German ships. The event has brought the war home to the entire country with greater emphasis than ever before.

There were those who scoffed at the notion that any other British town and drop bombs on buildings; there are some who thought it probable, and others who thought it possible, and some who took the view that "on the off-chance" it was well to be indemnified at a low cost against any damage that might be done.

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