

SHIPS

AMERICAN SERVICE
Halifax to Liverpool:—
After
Jan. 18th 1 a.m.
(15,000 tons)
Jan. 25th 1 a.m.

RAILROADS

IAN PACIFIC
IN W. EFFECT.
AND HALIFAX
Daily except Saturday.
After 17th January.
SUSPENDED.
Daily Station Daily for Ottawa.
to Windsor. St. Stn. daily and 8:00
Sun.

CHANGE IN TIME

From Windsor. St. Station.
9:00 p.m. Daily except Sunday.
4:45 p.m. daily except Sunday.
Place Viger Station.

ON APPLICATION

STREET OFFICES:
Street. Phone Main 8123
Viger and Windsor St. Stations

TRUNK RAILWAY SYSTEM

ACK ALL THE WAY
Toronto - Chicago

TABLE CHANGES

will be made on Jan. 17th. Time
particulars and all information
to Agents.

AT LIVERPOOL

14.—Cotton futures opened
to 3 1/2 points lower.
Close.
4.56 1.60 1.63
4.72 4.66 1.68
4.82 4.76 1.73
4.86 4.82 1.74

AT LIVERPOOL

14.—2 p.m.—Futures quiet.
Sales 8,000 bales, including 750
4.62 1/2; July-Aug. 4.68; Oct.
4.73.

ION OF COTTON

14.—Census Bureau reports
were consumed in December.

ICAL GARDEN

AS 13,444 KINDS OF PLANTS
14.—Dr. N. L. Britton, secretary
New York Botanical Garden,
annual report made yesterday
a meeting at 66 Broadway, said
kinds of plants under cultiva-

POWDER COMPANY

14.—Hercules Powder Company
per cent. dividend on the pre-
January 15th to stock of record

PROBATIONAL CLERKS FIGHTING IN FRENCH AND GERMAN ARMIES

One Promoted and Decorated by French Army
Other Gets an Iron Cross—Last of Family
Started For War Zone

The last of the families of two former clerks of
the Prudential Insurance Company left for the war
zone when Mrs. Lima Peu Duvalon, of 157 Valley
Road, West Orange, sailed on the Niagara, of the
French Line, for Havre. At the same time Duvalon
left for France at the start of the war, his col-
league, Hans F. Mueller, started for Ger-

man. Mueller is now a captain in the German
army and his wife is serving in the Red Cross there.
With Mrs. Duvalon is her four-month-old son.
The soldier's arrival of a son a month after
he left for war, and he expects to leave the trenches
on furlough to join his family in Paris for a short
time.

Both Duvalon and Mueller were clerks in the ma-
thematical department of the home office of the in-
surance company prior to their answering the call to
arms of their respective countries. Duvalon joined
the French army as a private and was among the
first to go to the front. Several times he has dis-
tinguished himself in action and his last letter to his
wife told of his being decorated and promoted to
sergeant.

Mueller was a lieutenant when he rejoined the Ger-
man army in which he had served before coming to
this country. He has since been made captain and
has received the Iron Cross for bravery.

When Mrs. Duvalon learned her husband would
get a furlough from the front near Rheims, where
he has been stationed, she started preparations at
once to visit France. She will go to the home of
her husband's family in Paris, where Duvalon will
join her, unless one of the tragedies of the war inter-
venes.

Mueller was the only one of fifty Germans starting
from Passaic who reached his destination. The others
were captured by English warships. He is attached
to the Seventh Bavarian Regiment. During an en-
gagement in France he rescued a wounded corporal
and carried him to safety when in danger of capture.
He was given the cross for this act. Two months
after he sailed his wife left to join him. She is now
in the German Red Cross service.

CALGARY SCHOOL BOARD PLACES INSURANCE IN BRITISH COMPANIES.

Calgary, Alta., January 14.—The premiums on school
property will be placed with Canadian or other Brit-
ish companies, according to the ruling of the finance
committee of the school board.

As it is estimated that there is about \$1,000,000
worth of school property to be insured, the premium
will amount to a very tidy sum. This action was
taken in accordance with the "Made-in-the-Empire"
policy being raised just now.

The committee also recommended that the board
sell its debentures now on hand at the best possible
price. About \$175,000 worth are held, chiefly in con-
nection with the erection of the Balmoral School. They
are 49 year 5 per cent. bonds. Two offers were
received by the committee, one being for 91.

MAPLE LEAF TO INCREASE SERVICE.

New York, January 14.—The Maple Leaf Line of
San Francisco will shortly increase its service between
that port and the United Kingdom ports by the addition
of five vessels:

The Carlton Hall, Crofton Hall, Foxton Hall, Crater
Hall and Howick Hall. The vessels now operating in
this service are the Santa Rosalina, Buenaventura,
Kentra and San Francisco.

DESTRUCTION OF FOREST WAS CAUSE OF WATER DECREASE

Flow Fell From 1,000 to 250 Miners' Inches Since Fire
So Denuded Area is Being Replanted.

Residents of Wallace, Idaho, claim that results of
the disastrous forest fires in Northern Idaho in 1910
are being made evident in the changed flow from a
watershed then burned over, which furnishes the
water supply of the town.

This basin included an area of approximately two
thousand acres and was formerly well timbered with
trees from 30 to 200 years old. These were almost
wholly destroyed by the fires of 1910. From this
watershed the town gets its supply not only for
domestic purposes, but also for the development of
electricity for power and light, so that the maintenance
of a considerable flow is essential to the city.

It is stated that before the fires the flow of the
stream at its lowest stages was never below one
thousand miners' inches, the unit of measurement
which has been used. But since the fire, the records
show that the minimum flow has fallen to about 250
miners' inches and it is now necessary for the company
which furnishes water, light and power to
expend a considerable amount of money each year in
developing power from steam and to use a considerable
part of this power in pumping water.

Records of the weather bureau at Wallace show
that the precipitation for the years since the fire
has been about normal for the region. This seems
to demonstrate that the variation in the flow must be
due to the destruction of the forest cover of the
watershed and not to any change in climate or pre-
cipitation has undertaken to reforest the denuded water-

Baltimore and Ohio directors meet to-day.

24.—Dr. N. L. Britton, secretary
New York Botanical Garden,
annual report made yesterday
a meeting at 66 Broadway, said
kinds of plants under cultiva-

PERSONALS

Dr. M. A. Savard, of Quebec, is in Montreal.

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

Mr. S. S. Holden, of Ottawa, is at the Ritz-Carlton Hotel.

Mr. Albert Sevigny, M.P., for Dorchester, is at the Ritz-Carlton.

The Hon. W. H. Thorne, of St. John, is staying at the Ritz-Carlton.

Colonel Sir William Price, of the Quebec Harbor Commission is staying at the Place Viger.

The Hon. E. F. de Varennes, of Waterloo, is in town for a few days and is registered at the Place Viger.

The Hon. David McKeen and Mr. Wiley Smith, directors of the Royal Bank of Canada, are at the Windsor.

General Hughes has so far recovered as to be able to leave the hospital, and leaves this evening for the West.

Stewart Tupper, of Winnipeg, eldest son of Sir Charles Tupper, Bart., is reported to be progressing rapidly toward recovery.

Hon. C. J. Doherty, Minister of Justice, has been officially confirmed in his rank as Honorary Colonel of the 55th Irish Canadian Rangers.

Sir Francois Langelier, the Lieutenant-Governor, who has been ill at Spencerwood for some time, is now on the high road to recovery.

Mr. R. J. McLean, of the firm of Bowes, Limited, Toronto, has been elected president of the Canadian Produce Association for the ensuing year.

G. G. Elster, lately directing the Fort William plant of the Canada Car Company, will take charge of the new office of that concern in London, Eng.

W. W. Butler, managing-director of the Canada Car Company, is in London, where the company's new offices in Waterloo Place have just been opened.

NEW REINSURANCE CONCERNS.

New York, January 14.—The American Excess Casualty Insurance Company and the American Excess Fire and Marine Insurance Company, each with a capital of \$1,000,000 and a surplus of \$500,000. Finley J. Shepard, president, have been formed to engage exclusively in the reinsurance business.

"Heretofore this particular branch of the insurance business has been practically controlled by foreign companies," says the announcement of the companies. "The definite need for the establishment of American companies has now been forcibly brought before the insuring public by the European war, which has brought about complications in existing policies. In renewals and in new business of this character." The two companies will be operated from the same office and by the same staff. Among the members of the executive committee are Albert Plant, Ansell H. Ball, and Judge J. H. Cohen.

VALLEYFIELD HOUSE BURNED.

Valleyfield, Que., January 14.—Fire broke out yesterday afternoon in a dwelling house in Believer district, occupied by a family named Amos. The building was completely gutted, and the family rendered homeless.

COMPENSATION COMMISSION TO FILE REPORT BY FEBRUARY 1

Underwriters Expect Change in Awards as Under Present System Employers Have to Carry Two Classes of Insurance.

New York, January 14.—As the time approaches, when, under the law the Workmen's Compensation Commission must file a report showing the extent of its operations, the details of its settlements and the reasons for its expenditures and the recommendations it would make regarding possible amendments, curiosity grows as to the content. The report must be filed before February 1, and it is understood that the five members of the commission are at work on the subject matter.

One of the principal reasons for the interest lies in the attitude of the commission toward the proposition to render claim settlements easier. It is certain that the members of the commission will agree with the managers of the insurance companies, the officials of the insurance department and the State insurance fund that the law should be changed so as to include all classes of employment with the possible exception of farm labor, domestic service, interstate commerce and casual employment.

Under the present conditions no employer knows whether he will be compelled to pay compensation to one or more classes of his employees and default suits for negligence under the old liability law, brought by other classes, injured in his service. In consequence, he is compelled to carry both workmen's compensation and employers' liability insurance in order to be safe. Incidentally this condition has hampered the State Insurance Fund in competition for the reason that it is not authorized by the State to issue anything but workmen's compensation insurance while the stock and mutual companies may insure both lines.

NEW YORK LIFE REPORT.

New York, January 14.—The seventh annual report of the New York Life Insurance Company published to-day shows that the total mortality for 1914 was the same as in 1913, namely 72 per cent. of the mortality provided for in the premiums. In 1912 it was 76 per cent. The number of policies not carrying a war clause in force on lives between the ages of 17 and 29 is the war-ridden countries at the outbreak of hostilities was only 1 1/2 per cent. of the company's total membership; those between the ages of 17 and 29 were only 1/2 to 1 per cent.

The company's foreign investments have not depreciated appreciably more than domestic securities. No security issued by or in any country engaged in the war and held by the company is in default on either principal or interest.

SUES ESTATE FOR TAXES.

St. Thomas, Ont., January 14.—St. Thomas will sue the estate of the late Peter Couss, which is valued at \$100,000 for back taxes. The deceased was taxed on only \$1,000 income, whereas it is claimed that his estate returned him \$12,000 yearly.

REAL ESTATE

Joseph Formidas LeBeau sold to Wilfred E. Doucher lots 265 and 266 St. James ward, with Nos. 79, 85, 89 and 91 St. Timothy street, for \$11,000.

Bernard Bernard sold to the School Commissioners for Longue Pointe, lots 104-124, 129 to 131, 133, 134, 150 and 151 parish of Longue Pointe, the same being vacant and situated on the public road, for \$12,000.

The City of Montreal also purchased of Mrs. George Lapierre the north-western portion of lot 319 Cote St. Louis, comprising 6,411 square feet, with buildings on Des Carriers street, for \$16,289.

Arthur Villeneuve and other sold to the City of Montreal lot 198-33 Cote St. Louis, containing 3,000 square feet, situated at the north-east corner of St. Denis street and St. Joseph Boulevard, the price being \$15,000.

The Montreal Realty Company, Ltd., sold to the City of Montreal part of lot 329-201 and lots 329-202 to 204 Cote St. Louis, the same containing 7,330 square feet, situated on De la Roche street, with buildings thereon, for \$13,683.

The purchase was recorded by the City of Montreal from Mrs. John Keenan of lot 198-82 and the south-eastern portion of lot 198-81 Cote St. Louis, measuring superficially 2,610 feet, together with buildings on Rivard street, St. Denis ward, the purchase price being \$12,024.75.

Activity in the real estate market was emphasized yesterday by the registration of sixty-six sales. The largest, one for \$10,000, was the transfer from Norman W. Lyster to John W. Dunlop of all his rights in lot 1538 and lots 1527-6 and 7 St. Antoine ward, with the buildings thereon, Nos. 934 to 948 Dorchester street; part of lot 1439 St. Antoine ward, containing 9,914 square feet, situated on Mountain street, and lots 1536-16 and the south-west portion of lot 1536-17 St. Antoine ward, with No. 627 Dorchester street west.

An investigation by the New York Conservation Commission as to the origin of forest fires in the Adirondacks shows that fully 85 per cent. of the fires which occurred during 1913 were preventable. If smokers had not carelessly thrown burning cigars or tobacco upon the dry vegetation, one-third of these fires would not have occurred. If fishermen had been more careful with their fires and tobacco nearly one-fifth of these fires would not have occurred. Of the 688 fires reported only 78, or 11.3 per cent., were caused by locomotives, while nearly 19 per cent. were reported as being due to the carelessness of campers.

MR. A. J. RALSTON ELECTED.

(Special Staff Correspondence.)
Toronto, January 11.—At the annual meeting of the National Life Assurance Company yesterday, Mr. A. J. Ralston, vice-president and general manager, was elected first vice-president in place of the Hon. J. J. Fox, who, however, remains a director of the company.

ANNUAL OF REAL ESTATE EXCHANGE.

The annual meeting of the members of the Montreal Real Estate Exchange will be held at the exchange, Versailles building, on Tuesday next, January 19, at 3 o'clock. Mr. D. W. Ogilvie, of the firm of D. W. Ogilvie, Inc., will occupy the chair.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid, Asked, Company Name. Includes: Aberdeen Estates, Benfil Ltd., Bellevue Land Co., Bleuery Inv. Co., Caledonian Realty (com.), Canadian Consolidated Land, Limited, Carter Realty, Central Park, Lachine, City Central Real Estate (com.), City Estates, Limited, Corporation Estates, Cote St. Luc & R. Inv., C. C. Cottrell, 7 1/2 (pfd.), Credit National, 7 1/2 (pfd.), Crystal Springs Land Co., Daoust Realty Co., Limited, Denzil Land Co., Limited, Dorval Land Co., Drummond Realities, Limited, Eastmont Land Co., Fort Realty Co., Limited, Greater Montreal Land Inv. (com.), Greater Montreal Land Inv. (pfd.), Highland Factory Sites, Limited, Improved Realities Limited (pfd.), Improved Realities Limited (com.), Kenmore Realty, La Compagnie D'Immobilier Union, La Compagnie Immobiliere Du Can., Ltd, La Compagnie Immobiliere Que de N. D. de Grace, La Compagnie Industrielle D'Immeubles, La Compagnie Nationale de L'Est, Lachine Land Co., Landholders Co., Land of Montreal, La Salle Realty, La Societe Immobiliere, Latour Dry Dock Land, Limited, Longueue Realty Co., Model City Annex, Montmartre Realty Co., Montreal Deb. Corporation (pfd.), Montreal Deb. Corporation (com.), Montreal Western Land, Montreal Extension Land Co., Limited, Montreal Factory Lands, Montreal Lachine Land, Montreal Land & Imp. Co., Limited, Montreal South Land Co., Ltd. (pfd.), Montreal South Land Co., Ltd. (com.), Montreal West Land, Ltd. (pfd.), Montreal West Land, Ltd. (com.), Mountain Sights, Limited, Mutual Bond & Realty Corporation, Nesbit Realty, North Montreal Centre, North Montreal Land, Limited, Notre Dame de Grace Realty, Ottawa South Property Co., Pointe Claire Land, Quebec Land Co., Rivera Estates, Riverview Land Co., Rockfield Land Co., Roskill Park Realty Co., Ltd., St. Andrews Land Co., St. Catherine Road Co., Security Land Reg., St. Denis Realty Co., St. Lawrence Blvd. Land of Canada, St. Lawrence Heights, Limited, St. Paul Land Co., St. Regis Park, South Shore Realty Co., St. Paul Land Co., Summit Realities Co., Transportation Bldg. (pfd.), Union Land Co., Vauxhall Realities, Westbourne Realty Co., West End Land Co., Limited, Windsor Arcade Land, 100% Incus., Bonds and Debentures: Alex. Bldg. 7% sec. mtg. bonds, wtd 100% bonds com. mtg. bonds, Arena Gardens, Toronto, 6% bonds, Caledonian Realities Co., Ltd., 6%, City Central Real Estate Bond, C. J. R. & Inv. Co. Bond, First Trust Gold Bond, Montreal Deb. Corp. 6% Deb., Trust Corporation Bldg. (7 p.c.), Trust Companies: Crowl, 11%, Eastern, 10 1/2%, Marcell Trust Co., 25%, Montreal, 181, National, 221, Prudential (om), 490, Prudential 7% pfd., 50% paid up (pfd.), 95, Eastern Securities, 115.

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HOME INSURANCE DECLARES DIVIDEND OF TEN PER CENT

Annual Statement Watched For as Barometer For Business During Past Year Shows Many Increases—Assets Are \$35,315,539.

The directors of the Home Insurance Company have declared the company's 119th semi-annual dividend, which was placed at 10 per cent. on the capital of \$6,000,000. The figures of the annual statement show that the assets during the year, according to the valuations placed upon the company's securities by the New York Insurance Department, amount to \$35,315,539, an increase over the figures of last year of \$2,172,629. The surplus to policyholders is divided into three items, the net surplus, \$10,704,474; conflagration surplus, \$2,000,000, and capital, \$4,000,000. The increase over the corresponding surplus of a year ago is \$330,454. The premium reserve amounting to \$14,268,024 increased \$20,048. The statement of the Home, which is the largest fire insurance company in the world, has been watched for with interest by fire underwriters generally because it furnishes a barometer of the business during the year. The increases credited to the company, it was stated, do not represent underwriting profit but are due to the excellent condition of the finances.

STABLE FIRE SPREAD.

Damage to the extent of \$8,000 was done last night by a fire which broke out from a cause as yet undetermined in the stables of Bruno Beaulieu, a horse dealer, at the corner of Masson and Des Freres street. Twenty horses were led from the stables by employees and by firemen of the northern division of the brigade under District Chief Dagenais, all the animals being saved. The fire communicated to a flour mill, owned by St. Louis, a three-story brick structure, which was badly damaged by fire, smoke and water.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

BIRTHS.
ROSSIGNOL—At 606 1/2 Dorchester street, on January 4, the wife of Arthur Rossignol, of a daughter.

DEATHS.
DESSARDINS—At Montreal at the residence of his sister, on 14 1/2, Desjardins, aged 61 years, died on Saturday, 9th.

DE BELLEFEUILLE—At 407 1/2 St. Joseph street, Lachine, on January 8, Angeline Leclair, widow of the late Ed. De Bellefeuille, aged 73 years.

MCCLELLAN—At Glen Robertson, Ont., on Wednesday, Dec. 23, 1914, Mrs. Angus McClellan, aged 80 years.

POTTASO—Accidentally killed at Cornwall on Monday, January 1, 1915, Charles Pottaso, aged 29 years.

YOUNG—In Picton, on Saturday, Jan. 2, 1915, Parker B. Young, aged 72 years.

CLASSIFIED ADVERTISEMENTS

(1c 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 Arrondissement-Whitecourt. Mammoth Plant, now in operation, for each acre will trade equity for built property and some cash. Apply for further particulars to Post Office, Box 2645, Montreal.

FOR SALE—MEDIUM SIZED SAFE, nearly new; no reasonable offer refused. Must be sold at once. Appl. M. S. Journal of Commerce, 25 St. Alexander street.

PROPERTY FOR SALE.
CLARK STREET, ABOVE CHATEL, central property, 76x118, at bargain price. Will take vacant lots or second mortgages for equity, a snap. C. Withy, com.

NOTICE DAME DE GRACE—Beautiful nine room house for sale at 25 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 2567.

THE MANAGER OF A STRONG CANADIAN LIFE COMPANY wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, efficient in the working and well-paid in its results. To men who wish to make a start on an independent position and who are without capital this opening should appeal strongly. Write, stating previous business to Manager P.O. Box 2612, Montreal.

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 Footlam Building, 123 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street. Main 7990.

OFFICES TO LET.
BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone. G. J. Goldard, 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. Telegraph Bldg., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIP.
Bank Building to rent, with desk typewriter, telephone, etc. Post Office Box 2812.

APARTMENTS TO LET.
MOUNT, Clarendon Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dado effects, different colors; tiled bathrooms; 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.

520 SHERBROOKE WEST, Ritz-Carlton Block, single and double rooms, suites. First-class board; evening dinner.

MACHINERY.
THE JOSH & HILL MACHINERY CO., 341 ST. JAMES, sells Tunstun Hack Saw