THE JOURNAL OF COMMERCE, TUE DAY, JANUARY 5, 1915 VOL. XXIX No. 202 OL. XXIX. No. 202 ******************************** ******************************** ISURANCE FIRM PERSONALS EAMSHIPS FOUND 1914 BAD YEAR Sir Thomas Tait is staying at the Ritz. Sir Wilfrid Laurier arrived in the city last even for \$13,500. Decline in Average Premium Rate While Mr. W. Molson Macpherson is at the Ritz-Carlto the Burning Rate Showed a DIAN SERVICE Considerable Increase Colonel Gaudet is in town for a few days from S Halifax to Liverpool:-SOME RETIREMENTS Mr. Maurice Alexander is at the Chateau Laurier 00 tons) Jan. 11th. 1 a.m. Ottawa.

self from Danger Loss in the Event of War.

That at least one German life insurance company

of medium amount has been unparalleled in num-ber. The loss ratio for the year upon net "premiums armed" (as distinguished from "premiums written") all probably run about 58 per cent, the previous fill probably run about 58 per cent, the previous five years having averaged 55 per cent. To the stu-serve for war mortality.

Number of Companies Ceased Conflict with Condi-tions—Corner Has Been Turned, However, and the Extremely Perilous Period Passed. Mr. Adolphe Caron, of Ottawa, is in town and i staying at the Windsor. while 1914 will go down into history as the "year of he war." the outbreak of the war itself came too late

put its full impress upon the year just closed: the muences from it will doubtless overlap into the w year, says Mr. Frank Lock, United States manawyear, says Mr. Frank Lock, United States mana-r of the Atlas Assurance Co. of London, in review-g the insurance year in the New York Journal of

steady decline in the average rate year by The steady decline in the attender interpret by ear about offsets the premium derived from the na-nal increase in material wealth. The premium in-**\$** DIAN PACIFIC tural increase in interial ventile and plentilli in come for the year will prove to be about \$320,000,000, not differing materially from the year 1913. It begins of differing matchang them insurance bill of the country look as though the insurance bill of the country as pearly reached high-water mark, and that, due tr as pearly reached high-water mark, and that, due tr e persistent reductions in rates, it is not probable we hall deal with much larger figures in future years. The average rates of premium for the seven years. 907 to 1913, inclusive, are: 1.14, 1.12, 1.11, 1.07, 1.08,

rded in the present century, and has only been

not leave 5 per cent., or from "premiums earned"

ot 3 per cent. margin. This will mean, of course

owards the close of the year, retired from further onflict with hopelesss conditions.

qualled during periods of demoralization. The 1914

05 and 1.03.

d 6: Return limit Jan. ICKET OFFICES: Phone Main 8123. s Street. ace Viger and Windsor St. Station

ons) Jan. 18th. 1 a.m. (15,000 tons) .. Jan. 25th 1 a.m.

spital Street. Steerage Branch

St., Uptown Agency, 530 St. Cath

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ILROADS

EPIPHANY

SINGLE FARE. 6th: Return January 6th

AND ONE THIRD.

RT REFORD CO., LIMITED.

apply to

TRUNK RAILWAY SYSTEM RACK ALL THE WAY - Toronto - - Chicago

EPIPHANY FIRST CLASS FARE. S FARE AND ONE-THIRD.

6; return until Jar

St. James St., cor. Francels Xavier -Phone Main 690 dsor Hotel aventure Station -Phone Up. 1184 - Main 8229



other cou mileage of new railroad b rding to statistics compiled by t and published in its an

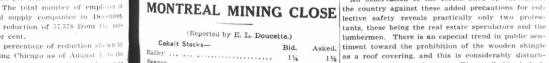
absorb at least another 3 per cent, thus not leaving much markin out of which to effect economies since the remainder has to provide for expenses of man-acement, including office rents, salaries, stationery, maps, travelling, postage and sundries. Last Two Months Disastrous. Last Two Months Disastrous. Secure such permit the liability of the company under the war clause was limited to the reserve 3 princh showed admitted assets of \$704.655; reserve 3 princh showed ited States was 1.531, as compa , while the Canadian roampared with 3,010 in 1913 for the United States only e year before, but it is the low 1895, and only about 25 per cent. While for the first ten months of 1914 the under-

while of the country were probably about he same as for 1913, the last two months have re-ulted disastrously and it is to be expected that lossigh record year. otives were built in the United Freight, 104.541, against 207.684 and expenses deducted from "premiums written"

3,691, against 3,296; locometive ars ordered is lower than for a cept 1908, when only 62.669 freigh ssenger cars were ordered. The tives ordered was also less that

1914, 21,048 miles of road, with: of \$830,728,790 and a total capital 18 were in the hands of receiver 1896 has there been s ds of receivers nen employed on twenty radia

m the corresponding date of the number was 764.827. a 0.8 per cent, from the si The total number of employes es in Decembe d supply compa reduction of 57,378 from the no



on January 1.



NECESSITY OF A UNIFORM

Capt. Victor Pelletier A.D.C. to the Lieutenant-Capt. Victor Pelletier A.D.C. to the Lacutemant-Governor of the Province is in Montreal and repre-sented His Honor at the funeral of the Hon. Treffie Berthiaume to-day. of a uniform insolvency law for constant in provinces. the present separate laws for the different provinces. A well-known financial authority says that our bank-was sold for \$128,000 and other considerations. ruptcy laws are very objectionable to foreign creditors, owing to the diversity of treatment in the winding up of insolvent estates in the different prov-WHEN MADE IN GERMANY inces. While failures are few in the maritime prove rates of premium for the seven years inclusive, are: 1.14, 1.12, 1.11, 1.07, 1.08, This last figure is the lowest rate re-Prussian Life Co. of Berlin Carefully Safeguarded It.

the Dominion.

Content in the last in the last in the last in the last in the end of June, 1965. It is used and public its first three months disastrons.That at least one German life insurance company
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tealers of Boston, Mass.; Thorpas P. Robinson,
Boston, Mass.; Thorpas P. Robinson,
Boston, Mass.; Thorpas P. Robinson,
Boston, Mass., and Maurice G. Soll

The year started in its first three months disastrous. Then came a sensible improvement in conditions upart from Salemi until the middle of October, since the flood of larger of the sense the flood of larger of the sense the flood of larger of the sense th Then came a sensible improvement in conditions Hartford, Conn-part from Salem) until the middle of October, since hich time to the end of the year the flood of losses medium amount has been unparalleled in num-time of war. This soothed the policyholders who ren-

REAL ESTATE AND TRUST COMPANIES

earned" (as distinguished from "premiums written " will probably run about 68 per cent. To the stu-frey gears having averaged 55 per cent. To the stu-frey gears having averaged 55 per cent. To the stu-frey gears having averaged 55 per cent. To the stu-frey gears having averaged 55 per cent. To the stu-frey gears having averaged 55 per cent. To the stu-frey gears having averaged 55 per cent. This calcu-"premiums written" was 54 per cent. This calcu-lated upon "premiums earned" would prove a liftin-higher. The expense ratio still continues to rise, and there is no prospect in sight of any reduction. The year is no prospect in sight of any reduction. The year to cover from the re-insurance contract for the bresent war. At the present time, therefore, the Presisan Life can discontinued and a new series issued, which contain-et a stipulation that in time of war the insured mut to reduce rais a 1916 will run well over 31 per cent. the main-tenance of the rating and inspection machinery, with tenance of the rating and inspection machinery, with C. C. Cottrell, 7% (pfd.). Credit National. Crystal Spring Land Co. Daoust Realty Co., Limited. Dorval Land Co. Drummond Realties, Limited. Eastmount Land Co. Fort Realty Co., Limited. Greater Montreal Land Inv. (pfd.). Highland Factory Sites, Limited. Improved Realties Limited (pfd.). Improved Realties Limited (pfd.). K. & R. Realty Co. 174 25 50 SPIRIT OF FIRE PREVENTION at a number of the companies will have nothing but as for their pains, and already some companies have. Extended—Montreal's System Went into Force La Compagnie Industreulle D Innue Ltd. Ltd. La Compagnie Montreal Est., Ltd. La Compagnie Nationale de L'Est. Extended-Montreal's System Went into Force

Connect with hopelesss conditions. Outside of underwriting circles probably but few realize how perilous was the situation in 1914 had a confagration even of medium magnitude occurred. There was a period when there was absolutely no market for securities, and when it would have been exceedingly difficult to borrow upon them. Fortun-tely in this respect the correr has been turned, and the companies are once more in a position to fulfill and Chicago is still in the threes of an actination to Model City Annex...



occurs: toine ward, measuring 24 feet by 116 feet, with No. 136 Metaclfe street, for \$21,400.

Sylvian Dayan sold to Maroc Maron lot 1289 St. Antoine ward, with the buildings thereon known as of Nos. 570 and 572 University street, for 24,000.

A. Mackay sold to The Oldfield Apartment Com pany, Ltd., part of lots 1619 and 1619-19 St. Anto ward, situated on St. Matthew street, for \$1 and other

Messrs, Nesbitt, Thomson and Company write: connections in the western provinces feel the **neces**-sity for an improvement in the insolvency laws of the Dominion.

bonds during the past month has been better than at war was declared.

high interest return w of present prices and make their investments now.

a the best class of Municipal and Public Utility as the best class of Municipal and Public Utility BISSELL-SMITH At Actouvale, Que, December 25, by the Rev. L. C. Wurtele, Miss Edith Smith, to Frederick Edward Bissell, both of Montreal. and careful investor.

514 per cent to 614 per cent, thus giving a good revalue.

Beattie, M.P. for London, was probated to-day. The ded between two nephews in this city



FOR SALE OR EXCHANGE. SOUTH SHORE A PARM COMPRISING 12s acres, with buildings, very sulfable for subdivision, net fur from the Armstrong-Whitworth Manmoth Plant, now in operation, for each or will find equity for bout property and some cash. Apply for further particulars to Post office. Box 264, Montreal. PDOPERTY FOR SALE. Subscription of the Personal. PDOPERTY FOR SALE. Subscription of the Personal. Subscription of the Personal of

BUSINESS OPPORTUNITIES

\$41

100 971 641

NOTRE DAME DE GRACE -Beautiful nine room house for sale at 25 Royal Ave, above Sherbrooke St. Apply to W. A. Hayman, 225 N are Dame St. W. Telephone Main 4825 or West, 5287.

BUSINESS OPPORTUNITIES. THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three goed business men, salesmen or other. Life insurance underwriters now form a respected pro-fession, heneficient in its workings and well-pail 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, F.O. Box 2015. DECEMPER 2016 SCHAMESS CHAMPES

ARE NOT PAYING INSURANCE London, January 5 .- The London Times says tha a London firm of insurance brokers has received a letter from New York in which the following passage

PAGE THREE

"As you are perhaps aware, German underwriters have not been remitting any cash here since the comnencement of the war, and Messrs. ----- have no way at present by which they can avail themselves of their insurance."

GERMAN UNDERWRITERS

It appears that the assured, having been called upon to pay a German claim, have so far been unable to recover from their German underwriters.

\$5,000 FIRE NEAR BROCKVILLE.

Brockville, Ont., January 5,-The store and post ffice of C. J. Gilroy, at Glen Buell, and the barn of MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and Ohlo, by J. R. Binning. MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and Ohlo, by J. R. Binning. MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and Ohlo, by J. R. Binning. MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and Ohlo, by J. R. Binning. MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and Ohlo, by J. R. Binning. MR. T. B. MACAULAY, Managing Director of the Sun Life, which reports an excellent business year in spite of the war and "hard times." Joseph Labonte sold to J. Edmond Lareau lots 18-d02 to 404 Hochelaga ward, measuring together 72 feet by 78 feet, together with the three houses, forming it dwellings, known as Nos. 60 to 86 Charlemagne street, the price being \$27,000.

New York, January 5. - For the first time in the his-tory of the suffragette movement in this country. OF A UNIFORM INSOLVENCY LAW FOR CANADA. Hebert to Messrs, Robson, Hill, Ritchle and Davy of suffragettes will take out insurance against possible

BATHURST CHURCH BURNED.

Bathurst, N.B., January 5-St, Luke's Presbyter an Church here was destroyed by fire on Sunday, 1 BEING GRADUALLY RESTORED. was built about 75 years ago, and was insured for \$2.

LIEUTENANT-GOVERNOR IMPROVED.

decline in the prices of all securities, with the ex-ception of early in 1914, when prices of Municipal and who has been confined to his bed for several days,



BIRTHS.

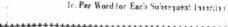
Investors desiring the maximum of security with high interest return would do well to take advantage. Claude Cooke: a daughter, to Mr, and Mrs. T. Claude Cooke.

DEATHS.

3.4 per cent to 6.4 per cent, thus siving a good re-turn with every opportunity for appreciation in value.
FORRESTER At St. Johns, Que., John Forrester formerly of Laprairie on December 27, aged 64 years and 11 months.)



FIED	AD	VER	TISE	MENTS	S
5 8 54					



WAINTED TO BORROW.



Montreal.

PROPERTY FOR SALE.

CLARKE STIEET, ABOVE CRAIG, Central property, 76x14x at bargain price, Will take vacant lots
or second mortgages for equity, a snap, C, Willycomb.

CNTLAIMED FIGTURES AT LESS THAN PRICE
to state stat

Bioms Street. FOR SALE, TRUSTWORTHY CUTLERY - This func cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the han-dies by a patent method. Handles of Sterling Sil-ver, Prince's Plate, Tusca (the nearest substitute for lvory), or Stag. on will appreciate the True worth of Trustworthy Cutlery when you use 1. Mappin & Wobb, Jewellers, St Catherine Street West, Montreal.

pa un

(c. Fer Word for the First Insertion

reduction of 57,378 from the nor-			tants, these being the real estate speculators and the	Montreal Land & Imp. Co., Limited,	- 9	94	stating previous business to Manager, P.O. Box 2015.	Co., New Brunswick.
r cent.	(Reported by E. L. Doucette.)		lumbermen. There is an especial trend in public sen-	Montreal South Land Co., Ltd. (pfd.)	40 E	81 -	BUSINESS PREMISES TO LET.	BUSINESS CHANCES.
percentage of reduction shown by	Cobalt Stocks- Bid.	Asked.	timent toward the prohibition of the wooden shingle	Montreal South Land Co., Ltd. (com.).	10 1	181	TE HAVE some very fine offices show rooms in the	MANUFACTURERS AGENT with office in liam-
ng Chicago as of August 1, to the	Bailey	11/2	as a roof covering, and this is considerably disturb-	Montreal Welland Land, Ltd. (com.)		15	Windsor Arcade Building, corner of Peel and St.	ilton is open for first class line of merchandise ;
nployes reported by the Interstate	Deaver 91	21 14	ing the lumber manufacturers. The retail shingle deal-	Montreal Western Land Co		15	Catherine streets, and Southam Building, 128	highest references. Reply in first instance P. O.
sion for June 30, 1913, which was	Duttalo 75	100	ers show a willingness to handle types of fire-retar-	Montreal Westering Land, Limited Mountain Sights, Limited		15	Bleury street. For further particulars and book- let apply The Crown Trust Company, 145 St.	Box 3206, Montreal.
Railway Age Gazette, "it may be	champers	15	dant roof coverings.	Mutual Bond & Realties Corporation	73 4	-5	James street. Main 7990.	QUARRY FOR SALE -24 acres cut limestone quarry,
mated that over 192,000 ratioad	City Cobalt	30	The use of uniformed firemen for inspection ser-	Nesbitt Height.		41 -	APARTMENTS TO LET.	with up-to-date machinery, crusher, derrick, etc.,
off during the year ended Angust	cobalt Lake oz	50	vice has been radically extended. Among other cities	North Montreal Centre, Limited	125 13 150 15			20 miles from Montreal, on C. P. R. line. Private siding. Write Box 3796 Star Office, or phone St.
	ontagas	5.75	adopting the system is Montreal, where it went into	Notre Dame de Grace Realty	- 10		MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with	Louis, 2691
	crown Reserve	72	effect on January 1. Large numbers of municipal and	Orchard Land, Limited 1	190 12		modern dado effects, different colors; tiled bath-	AUTOMOBILES FOR HIRE,
FOR SIX MONTHS.	roster	5	other inspectors have been handicapped in their work	Ottawa South Property Co., Limited Pointe Claire Land	100 12	18	rooms, elaborate papering and novel electric fix-	
ays of December the traffic earn.	Shiftord	.,	by not having the proper experience.	Cuebec Land Co.	175} 17		tures; blinds and gas stoves with each: janitor's	AUTOS: 'PHONE EAST 4363 Eight cars and Pack- ard Limousine for hire. Montreal Auto Livery, 187
ian Pacific Railway Co. were \$2. 1		1	The conflagration at Salem, Mass., is another illus-	Rivera Estates	- 7	70	service: everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr.	Berri, A. Goudron, Prop.
of \$1,062,000, or 32.2 per cent, as	Northern	5	tration of the futility of attempting any predictions	Rivermere Land Co	100 11	65 134	Parker. All cars go to Westmount.	GARAGES TO LET.
e corresponding period of 1913.		9	as to the extent of the fire loss while the cities are		27 3	30 -	SO SHERBROOKE WEST, Ritz-Carlton Block.	
st percentage decrease reported for		50.00	still so largely wooden and await only favorable con-	Rosehill Park Realties Co., Limited	- 1	16	Single and double rooms, suites. First-class board;	FIRST-CLASS GARAGE FACILITIES FOR REN- TAL until May. Near Pierrefond Apartments
		4.75	ditions for their destruction by fire. The tendencies	St. Andrews Land Co St. Catherine Road Co	75	9	evening dinner.	(above Villeneuve street.) Address enquiries to 550
f \$1,062,000 for the final ten days		85	above referred to, however, are tendencies calculated	Security Land Reg.	75 7	791	"LAURENTIAN."	St. Catherine street W. Phone Up. 594, or call at 300
s the total decrease in gross for		60	eventually to eliminate the conditions and hazards	St. Denis Realty Co	- 9	08	COTE DES NEIGES ROAD, 29- Near corner Guy	St. Joseph Boulevard West.
,374,000. For the six months end-		5.90	which are responsible for sweeping fires.	St. Lawrence Blvd. Land of Canada St. Lawrence Heights, Limited	- 11	15	and Sherbrooke streets. A few very choice apart-	SOMERVILLE AVE., Ahuntsic-Gentleman's rest-
rease in gross is \$19,451,000.		28		St. Lawrence Inv. & Trust Co	- 8	80	ments. Immediate occupancy. Rent right., Apply Janitor, or Jas. H. Maher, 724 Transportation Bldg.	dence, with 34,500 feet of land. Fine large house, garden, beautiful shade trees and two beautiful
he month of December are:		-0	NEW YORK EXAMINED AS TO	St. Regis Park	95 10	021		
							Phone Main 2010.	
1914. 1913. Decrease.		3	FIRE RESISTING QUALITIES.		45 4	47 .	Phone Main 2510.	lawns, also garage, to be sold at a very low figure. Full particulars 86 Dorchester W. Main 1784.
	Silver Leaf	3	Lynn, Mass., January 5 This city has been ex-	St. Paul Land Co	45 4 650 68	80	ROOMS TO LET.	Full particulars 86 Dorchester W. Main 1784.
1914. 1913. Decrease.	Silver Leaf	3 3 10	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire	St. Paul Land Co Summit Realties Co Transportation Bldg. (pfd.)	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62	ROOMS TO LET.	Full particulars 86 Dorchester W. Main 1734. NOTRE DAME DE GRACES-Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooke
1914. 1913. Decrease. \$1,766.000 \$3,009,000 \$1.243,009 1,707,000 2,681,000 974,009 1,604,000 2,699,000 1.095,009	Silver Leaf 23/2 Temiskaming 9 Tretheway 9	3 3 10	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities.	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co.	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62 861	ROOMS TO LET.	Full particulars 85 Dorchester W. Main 1734. NOTICE DAME DE GRACES—Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Note Dame St. W.
1914. 1913. Decrease. \$1,766,000 \$3,009,000 \$1.213,009 1,707,000 2,681,000 974,009	2 Silver Leaf	3 3 10 15 7	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co. Viewbank Realties, Limited. Weatworth Realty	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62 86 30	ROOMS TO LET. 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very reasonable; with home comforts.	Full particulars 85 Dorchester W. Main 1784. NOTRE DAME DE GRACES—Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267.
1914. 1913. Decrease \$1,766,000 \$3,009,000 \$1.243,000 1,707,000 2,681,000 974,000 1,604,000 2,699,000 1.095,000	Silver Leaf 2 Temiskaming 9 Tretheway 13 Wettlaufer 5	3 3 10 15 7	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable in the congested value district which is divided by a	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co. Viewbank Realties, Limited. Wentworth Realty. Wetbourne Realty Co.	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62 86 30 47 75	ROOMS TO LET. 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very easonable; with home comforts. MACHINERY.	Full particulars 85 Dorchester W. Main 1734. NOTICE DAME DE GRACES—Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Note Dame St. W.
1914. 1913. Decrease \$1,766,000 \$3,009,000 \$1.243,000 1,707,000 2,681,000 974,000 1,604,000 2,699,000 1.095,000	2 Silver Leaf 2½ Temiskaming 9 Tretheway 13 Wettlaufer 5 Porcupine Stocks— 5	3 3 10 15 7	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable in the congested value district which is divided by a	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co. Viewbank Realties, Limited. Wentworth Realty. Weetbourne Realty Co. Summer Event Land Co. Limited	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62 86 30 47 75	ROOMS TO LET. 35 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very reasonable; with home comforts. MACHINERY. THE FORS 6. HULL MACHINERY CO., 244 ST	Full particulars 85 Dorchester W. Main 1784. NOTRE DAME DE GRACES—Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267.
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1914. 1913. Decrease. 1.766.000 \$2,009.000 \$1,213.000 1.707.000 2,681.000 974.000	Silver Leaf 2 Temiskaming 9 Tretheway 13 Wettlaufer 5 Porcupine Stocks 1½ Cons. M. and S. 50.00 Doble 50.00	15 7 2 80.00	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable in the congested value district which is divided by a railroad embankment and open spaces. Weak construction, narrow streets, inadequate fire- fighting facilities and more or less frequent high	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co. Viewbank Realties, Limited. Wentworth Realty Co. West End Land Co., Limited. Windsor Arcade Ltd., 7% with 100%	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	80 55 62 86 30 47 75	ROOMS TO LET. 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very reasonable; with home comforts. MACHINERY. THE FOSS & HILL MACHINERY CO., 244 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep	Full particulars 88 Dorchester W. Main 1734. NOTILE DAME DE GRACES-Beauliful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267. COUNTRY HOUSES TO LET. TWO-FLAT SOLID PROPERTY TO EXCHANGE
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1914. 1913. Decrease. 	Silver Leaf 2 Temiskaming 9 Tretheway 13 Wettlaufer 5 Porcupine Stocks 5 Apex 1½ Cons. M. and S. 500.00 Doble 10 Dome Lake 10 Dome Lake 10 Jupiter 10 Hollinger 20.56 Jupiter 10 Pearl Lake 10 Pearl Lake 10 Pearl Lake 10 Pearl Rake 10 Rea Mines 14	15 7 80.00 12 37 6.75 20 21.00 21.00 11 24 15 4	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable in the congested value district which is divided by a railroad embankment and open spaces. Weak construction, narrow streets, inadequate fire- fighting facilities and more or less frequent high winds increase the possibility of a conflagration in the mercantile section. The same characteristics make a conflagration pos- sible in the manufacturing section, but both sections are not likely to be involved at the same time. In the manufacturing and minor mercantile districts the hasard is a low one. Sweeping fires are probable in the frame tenement districts where the danger from flying brands is severe. Boston clearings \$27,479,791; decrease \$3,941,862.	St. Paul Land Co. Summit Realties Co. Transportation Bldg. (pfd.). Union Land Co. Viewbank Realties, Limited. Wentworth Realty. Wetbourne Realty Co. West End Land Co., Limited. Windsor Arcade Ltd., 7% with 100% bonus. Bonds and Debentures: Alex. Bldg 7% sec. mtz. bonds. Merna Gardens, Toronto, 6% Bonds Caledonian Realties Co., Ltd., 6%. City Central Real Estate Bond. City Central Real Estate Bond. City Central Real Estate Bond. City R. & Inv. Co., Bond Marcii Trust Gold Bond. Mentrea' Deb. Corp. 6% Deb. Transportation Bldg. (7 p.c.). Trust Companies: Crown. Eastern. Marcii Trust Co.	455 + 455 + 655 + 655 + 655 + 655 + 655 + 655 + 655 + 655 + 655 + 655 + 141	80 55 62 863 30 47 75 80 75 80 75 80 75 10 39 70 1123 60	ROOMS TO LET. 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very reasonable; with home conveni- ences; terms very reasonable; with home conveni- machinery. THE FOSS & HILL MACHINERY CO., 344 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep sharp longer. CARRIAGES, ETC. HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; wat- erproof horse and waggon covers; repairs of all kinds. D. Dowell. 102 St. Henry. Main 61. HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the win- ter, will be well cared for. Apply to 2290 Hutchi- son St., or telephone Rockland 1453. SITUATIONS WANTED—FEMALE.	Full particulars 86 Dorchester W. Main 1734. NOTIE DAME DE GRACES-Beauliful nine room house for sale at 35 Royal Ave., above Sherbrooks St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or Went 5267. COUNTRY HOUSES TO LET. TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply propris- tor, Rosenkzwey, 865 St. Lawrence. REST, RECREATION AND SOLID COMFORT - These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can: live at the Inn with every home const than they can athome. This time of year the place is ideal: grat big fire-
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1914. 1913. Decrease. 	Silver Leaf 2 Temiskaming 9 Tretheway 13 Wettlaufer 5 Porcupine Stocks 5 Apex 1½ Cons. M. and S. 50.00 Doble 10 Dome Lake 16 Dome Mines 6.24 Poley O'Brien 10 Hollinger 20.50 Jupiter 10 Metnityre 10 Pore, Crown 70 Preston 11/4 Rea Mines 20 West Dome 8	15 7 80.00 12 37 6.75 20 21.00 11 24 15 4 78 2 25	Lynn, Mass., January 5.—This city has been ex- amined by the engineers of the National Board of Fire Underwriters in relation to its fire resisting qualities. They report that serious group fires are probable in the congested value district which is divided by a railroad embankment and open spaces. Weak construction, narrow streets, inadequate fire- fighting facilities and more or less frequent high winds increase the possibility of a conflagration in the mercantile section. The same characteristics make a conflagration pos- sible in the manufacturing section, but both sections are not likely to be involved at the same time. In the manufacturing and minor mercantile districts the hasard is a low one. Sweeping fires are probable in the frame tenement districts where the danger from flying brands is severe. Boston clearings \$27,479,791; decrease \$2,941,862. Philadelphia clearings \$33,086,592; increase \$165,577	St. Paul Land Co. Summit Realities Co. Union Land Co. Viewbank Realities, Limited. Wentworth Reality, Limited. Wetbourne Reality Co. West End Land Co., Limited. Windsor Arcade Ltd., 7% with 100% bonus. Bonds and Debentures: Alex. Bldg., 7% sec. mtg. bonds. Caledonian Realities Co., Ltd., 6% City Central Real Estate Bond. Gity R. & Inv. Co., Bond. Marcii Trust Gold Bond. Marcii Trust Gold Bond. Crown. Eastern. Marcii Trust Co. Montreal. Co.	$\begin{array}{c} 445\\ 650\\ 880\\ 1140\\ 12\\ 140\\ 12\\ 12\\ 12\\ 12\\ 12\\ 12\\ 12\\ 12\\ 12\\ 12$	80 55 62 863 30 47 75 50 75 50 75 50 75 50 75 101 393 70 1122 20 2005	ROOMS TO LET. 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveni- ences; terms very reasonable; with home conveni- ences; terms very reasonable; with home conveni- ences; terms very reasonable; with home conveni- machinery. THE FOSS & HILL MACHINERY CO., 344 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep sharp longer. CARRIAGES, ETC. HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; wat- erproof horse and waggon covers; repairs of all kinds. D. Dowell. 102 St. Henry, Main 61. HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the win- ter, will be well cared for. Apply to 2290 Hutchi- son St., or telephone Rockland 1453. SITUATIONS WANTED—FEMALE. COMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take termocrary nosition. Good references. Address: A	Full particulars 88 Dorchester W. Main 1734. NOTIE DAME DE GRACES-Beauliful nine room house for sale at 35 Royal Ave, above Sherbrooks St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5287. COUNTRY HOUSES TO LET. TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply propris- tor. Rosenkzwey, 866 St. Lawrence. REST, RECREATION AND SOLID COMFORT - These are the attractions of Gray Rocks Inn. These business men and their families car: live at the Inn with every home comfort at less cost than they can at home. This place is ideal: place. running water in the house: own gas plant; best cuisine in the Laurentians. Rates §2 a day, Am- retan plan. 'Phone or write for particulars, G. E
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