

SHIPS
ADIAN SERVICE
Halifax to Liverpool—
00 tons) Jan. 11th, 1 a.m.
(15,000 tons) Jan. 25th 1 a.m.

RAILROADS
CANADIAN PACIFIC
EPIPHANY
SINGLE FARE.
Return January 6th.

RAILWAY SYSTEM
TRACK ALL THE WAY
-Toronto--Chicago

EPIPHANY
FIRST CLASS FARE.
Return Jan. 6.

FROM UNITED STATES
BUILDING CHAMPIONSHIP

cars ordered is lower than for any
previous year.

percentage of reduction shown by
Chicago as of August 1 to the

FOR SIX MONTHS.
Days of December the traffic

BOARD OF TRADE.
January 5.—The new quarters of

LINE IN NOVEMBER.
Box line for the month of Novem-

INSURANCE FIRM
FOUND 1914 BAD YEAR

Decline in Average Premium Rate While
the Burning Rate Showed a
Considerable Increase

SOME RETIREMENTS

Number of Companies Ceased Conflict with Condi-
tions—Corner Has Been Turned, However, and
the Extremely Perilous Period Passed.

While 1914 will go down into history as the "year of
the war," the outbreak of the war itself came too late

The average rates of premium for the seven years
1907 to 1913, inclusive, are: 1.14, 1.12, 1.11, 1.07, 1.08,

The year started in its first three months disastrous-
ly. Then came a sensible improvement in conditions

The loss ratio for the year upon net "premiums
earned" (as distinguished from "premiums written")

The expense ratio still continues to rise, and there
is no prospect in sight of any reduction.

While for the first ten months of 1914 the under-
writing results of the country were probably about

Outside of underwriting circles probably but few
realize how perilous was the situation in 1914 had

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PERSONALS

Sir Thomas Tait is staying at the Ritz.

Sir Wilfrid Laurier arrived in the city last even-
ing.

Mr. W. Molen Macpherson is at the Ritz-Carlton
Hotel.

Colonel Gaudet is in town for a few days from St.
Johns.

Mr. Maurice Alexander is at the Chateau Laurier,
Ottawa.

Mr. Adolphe Caron, of Ottawa, is in town and is
staying at the Windsor.

Sir Lomer Gouin Premier of the Province of Que-
bec, arrived at the Windsor last evening.

The following were introduced on "Change at the
Board of Trade yesterday: John E. Botterell, Winni-
peg, by Thos. Williamson; J. H. Woods, Cleveland,

Capt. Victor Pelletier A.D.C. to the Lieutenant-
Governor of the Province is in Montreal and repre-
sents His Honor at the funeral of the Hon. Trefle

INSURANCE DOUBLY PROFITABLE
WHEN MADE IN GERMANY

Prussian Life Co. of Berlin Carefully Safeguarded It-
self from Danger Loss in the Event of War.

That at least one German life insurance company
looked for war sooner or later is evident from the

Up to the close of 1910 the company's policy forms
contained a permit for naval and military service in

Early in 1911, the company, upon payment of a
premium out of the additional reserves, accumulated

At the beginning of 1911, the old form of policy was
discontinued and a new series issued, which contain-

Use of Uniformed Firemen as Inspectors Has Been
Extended—Montreal's System Went into Force
on January 1.

One of the most striking evidences of the growth
of the spirit of fire prevention among the people is

The use of uniformed firemen for inspection ser-
vice has been radically extended. Among other cities

The conflagration at Salem, Mass., is another illu-
stration of the futility of attempting any predictions

NEW YORK EXAMINED AS TO
FIRE RESISTING QUALITIES.
Lynn, Mass., January 5.—This city has been exam-

The same characteristics make a conflagration pos-
sible in the manufacturing section, but both sections



MR. T. B. MACAULAY,
Managing Director of the Sun Life, which reports
an excellent business year in spite of the war and
"hard times."

NECESSITY OF A UNIFORM
INSOLVENCY LAW FOR CANADA.
St. John, N.B., January 5.—The attention of the St.
John board of trade has been drawn to the necessity

CONFIDENCE FOR BOND MARKET
BEING GRADUALLY RESTORED.
Messrs. Nesbit, Thomson and Company write:

INCREASES ITS DIRECTORATE.
Sellers, Phillips & Co., Inc., investment security

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 entries like Aberdeen Estates, Bellevue Land Co., etc.

REAL ESTATE

J. M. Alphonse Daoust sold to F. Morresse lot
787 St. Mary ward, with Nos. 265 to 269 Panet St.,
for \$12,500.

W. Waxman sold to Z. Pattiel lot 1460-09 St. An-
toine ward, measuring 24 feet by 116 feet, with No.
136 Metcalfe street, for \$21,400.

Sylvian Dayan sold to Maroc Maron lot 1288 St.
Antoine ward, with the buildings thereon known as
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. Antoine
ward, situated on St. Matthew street, for \$1 and other
considerations.

Joseph Labonte sold to J. Edmond Lareau lots 18-
402 to 404 Hochelaga ward, measuring together 72 feet
by 78 feet, together with the three houses, forming
14 dwellings, known as Nos. 60 to 86 Charlemagne
street, the price being \$27,000.

The principal realty transfer of 25 registered yester-
day was the sale by Controller Edward Napoleon
Hebert to Messrs. Robson, Hill, Ritchie and Davy of
part of lot 149, part of lot 151, and part of lot 152

Messrs. Nesbit, Thomson and Company write:
During the past two years there has been a steady
decline in the prices of all securities, with the excep-
tion of early in 1914, when prices of Municipal and

Investors desiring the maximum of security with
high interest return would do well to take advantage
of present prices and make their investments now,

MAJOR BEATTIE LEFT \$125,000.

London, Ont., January 5.—The will of the late Major
Beattie, M.P., was probated to-day. The estate is
valued at \$125,000. The bulk of this is divided

CLASSIFIED ADVERTISEMENTS

FOR SALE OR EXCHANGE.
SOUTH SHORE A FARM COMPRISING 120 acres
with buildings very suitable for subdivision, and
for from the Armstrong-Whitworth Montreal
Plant, now in operation, for cash, or with 1000
equity for land property and some cash. Apply
for further particulars to Post Office Box 264,
Montreal.

GERMAN UNDERWRITERS
ARE NOT PAYING INSURANCE

London, January 5.—The London Times says that
a London firm of insurance brokers has received a
letter from New York in which the following passage
occurs:
"Are you perhaps aware, German underwriters
have not been remitting any cash here since the com-
mencement of the war, and Messrs. — have no
way at present by which they can avail themselves
of their insurance."

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
office of C. J. Gilroy, at Glen Buell, and the barn of
Wesley Towriss near, were burned last night. Mr.
Gilroy was burned about the head and face in an
attempt to save his property, stands to lose \$5,000. In-
cendiarism is hinted at.

SUFFRAGETTES TAKE OUT INSURANCE.

New York, January 5.—For the first time in the history
of the suffragette movement in this country,
suffragettes will take out insurance against possible
defeat of the suffrage amendment in the New York
State polls on November 2nd. The sum of \$25,000
will be the amount of insurance carried by the suffra-
gettes.

BATHURST CHURCH BURNED.

Bathurst, N.B., January 5.—St. Luke's Presbyteri-
an Church here was destroyed by fire on Sunday. It
was built about 75 years ago, and was insured for \$2-
000.

LIEUTENANT-GOVERNOR IMPROVED.

Sir Francois Langlois, the Lieutenant-Governor,
who has been confined to his bed for several days,
is once more able to be about.

CANADA'S FINANCIAL FUTURE.

Before the Montreal Publicity Association to-mor-
row, at the one o'clock luncheon, Mr. T. Kelly Dickin-
son will speak on "Canada's Financial Future."

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

BIRTHS

COOKE: On December 29th, 1914, at 301 Elm Avenue,
Westmount, Que., a daughter, to Mr. and Mrs. T.
Claude Cooke.

MARRIAGES.

BISSELL-SMITH: At Actonville, Que., December 27,
by the Rev. L. C. Wurtz, Miss Edith Smith, to
Frederick Edward Bissell, both of Montreal.

DEATHS.

FORRESTER: At St. Johns, Que., John Forrester,
formerly of Laurier on December 27, aged 61
years and 11 months.

PERSONAL.

THE REV. G. O. SMITH, M.A., instructor in the
Languages and Mathematics, No. 74 McGill Col-
lege Ave. Or apply at Miss Poole's, 45 McGill Col-
lege Ave., Tel. Uptown 210.

MISCELLANEOUS.

UNLIMBED PICTURES AT LESS THAN PRICE
of frames. Nothing better for wedding or Christ-
mas presents. Heasler & Co., Picture Framers, 315
Bloor Street.

FOR SALE, TRUSTWORTHY CUTLERY. This
cutlery is all that the name implies. Made of
the best Sheffield shear steel, fitted into the han-
dles by a patent method. Handles of sterling sil-
ver, Prince's Plate, Tuxedo (the nearest substitute
for ivory) or Stag. You will appreciate the True
worth of Trustworthy Cutlery when you see it. L.
Maggin & Webb, Jewellers, St. Catherine Street,
West Montreal.

FIRST CLASS FIRE LIGHTER. Patented in Can-
ada and United States. Patent for sale. For par-
ticulars apply to J. R. Griffin, Cross Creek, York,
Co., New Brunswick.

BUSINESS CHANCES.
MANUFACTURERS AGENT with office in Ham-
ilton is open for first class line of merchandise;
highest references. Reply in first instance P. O.
Box 2296, Montreal.

QUALITY FOR SALE. 21 acres cut limestone quarry,
with up-to-date machinery, crusher, derrick, etc.,
20 miles from Montreal, on C. P. R. line. Private
siding. Write Box 2796 Star Office, or phone St.
Louis 269.

AUTOMOBILES FOR HIRE.

AUTOS: "PHONE EAST 4363. Eight cars and Pack-
ard Limousine for hire. Montreal Auto Livery, 145
Bertie A. Gouffier, Prop.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENT-
AL until May. Near Pierrefond Apartments
(also Villeneuve street). Address enquiries to 530
St. Catherine street W. Phone Upt. 594, or call at 309
St. Joseph Boulevard West.

COUNTRY HOUSES TO LET.

TWO-FLAT SOLID PROPERTY TO EXCHANGE
for a farm, lots for balance of sale. Apply proprietor,
Rosenkwey, 866 St. Lawrence.

REST, RECREATION AND SOLID COMFORT.

These are the attractions of Gray Rocks Inn. These
are the attractions of Gray Rocks Inn. These
are the attractions of Gray Rocks Inn.

COMPETENT LADY STENOGRAPHER (BOTH
LANGUAGES), experienced in Financial, Law and
Commercial work, desires position; or would take
temporary position. Good references. Address: A.
M., 129 Cartier street, City.