

RAILROADS

ADIAN PACIFIC

TO LONDON-DETROIT-CHICAGO. 10.00 p.m. TORONTO-TORONTO (Yonge St.) 10.00 p.m. Observation, Parlor Car and Diner. Compartment-Observation and Standard.

WISCONSIN'S POSITION

Commissioner Ekern Makes a Statement of Its Actual Position Which is Much Better Than Was Thought. Ten-Year Record is Exceedingly Good.

The discussion about the federal stamp tax on fire insurance policies brings Commissioner Ekern to the front with a statement that the stock fire companies are not losing money in Wisconsin. During the ten-year period they collected from Wisconsin policyholders over \$37,500,000 net premiums in excess of paid losses and the increase in reserve. They paid in losses only \$42.80 for each \$100 in net premiums, against United States losses paid of \$66.30 for each \$100 of net premiums.

INTERNATIONAL LIMITED

Chicago, St. Louis and New York. December 11.—Kuhn, Loeb & Company, 15,000,000 Chicago, St. Louis and New York 5 per cent. equipment trust certificate by the Illinois Central. These are part of an issue limited to \$5,000,000 annual instalments during ten years.

TWIN CITY DIVIDEND

City Rapid Transit Company declared quarterly dividend of 1 1/2 per cent. on the regular quarterly dividend of 1 1/2 per cent. common stock, payable January 2 to December 15.

Key West, Fla., and Havana, a dis-

covery of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

FIRE COMPANIES NOT LOSING MONEY

Their Statements of Underwriting Profits and Losses Omit Interest Earned on Assets

WISCONSIN'S POSITION

Commissioner Ekern Makes a Statement of Its Actual Position Which is Much Better Than Was Thought. Ten-Year Record is Exceedingly Good.

The discussion about the federal stamp tax on fire insurance policies brings Commissioner Ekern to the front with a statement that the stock fire companies are not losing money in Wisconsin. During the ten-year period they collected from Wisconsin policyholders over \$37,500,000 net premiums in excess of paid losses and the increase in reserve. They paid in losses only \$42.80 for each \$100 in net premiums, against United States losses paid of \$66.30 for each \$100 of net premiums.

INTERNATIONAL LIMITED

Chicago, St. Louis and New York. December 11.—Kuhn, Loeb & Company, 15,000,000 Chicago, St. Louis and New York 5 per cent. equipment trust certificate by the Illinois Central. These are part of an issue limited to \$5,000,000 annual instalments during ten years.

TWIN CITY DIVIDEND

City Rapid Transit Company declared quarterly dividend of 1 1/2 per cent. on the regular quarterly dividend of 1 1/2 per cent. common stock, payable January 2 to December 15.

Key West, Fla., and Havana, a dis-

covery of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

of the great \$2,000,000 terminal

connected with the new main passenger station. It is the building of a traffic over the network of tracks at the city. It is half a mile long and at one end, with two levels and is said to be the best and perhaps the only one of its kind that has ever been built. It is under construction for more than a year and in about a month. The Superintendent, Harold E. Ketchum, is only 30 years old. He became identified with the under-employment as a carpenter, but soon went over he has under him a number of graduates who are getting practical ex-

PERSONALS

Mr. W. F. Vilas, M.L.A., is at the Windsor. Sir Thomas Tait is in town for a few days from Toronto, a guest at the Ritz-Carlton.

Hon. Robt. Rogers will leave next week for his home in Winnipeg to spend the Christmas holidays. Col. Gaudet arrived at the Ritz-Carlton yesterday from Quebec.

Mr. Robert Henderson, who has just returned from London, is staying at the Ritz-Carlton. E. W. Tobin, M.P., Bromontville, is registered as a guest at the Queen's Hotel.

Mr. D. D. O'Meara, of Quebec, is the guest of Mr. Gerald Barrell, the local stockbroker, Mackay street. Hon. J. D. Hazen, who is at present in St. John, N.B., will not return to Ottawa before the new year.

Mr. J. M. McIntyre, of McIntyre & Sons, the local wholesale drygoods house, and also a director of the Quebec Bank, left for New York last night. Mr. Bernard K. Sandwell, of Montreal, will be in Ottawa on Saturday and address the Ottawa Women's Canadian Club on the subject of "The Theatre and the Empire."

The following were introduced on "Change at the Board of Trade yesterday: A. C. Smith, St. John, N.B., by Geo. J. Crowley, and J. P. McMartin, Vancouver, B.C., by F. L. M. Chaplin.

Mr. T. O. Galipeau, shoe manufacturer of Montreal, has been appointed to the Committee to inquire into the quality of the shoes made for the Canadian troops.

E. A. Wilson, manager of the Nova Scotia Furnishing Company, has returned to Halifax from a three weeks' tour of the large Canadian and American furniture and carpet manufacturing centres.

Mr. John Ewart, K.C., will give an address on "The Reign of the Common People" and discuss the spread and history of Democracy with special reference to Women's Suffrage, under the auspices of the Montreal Suffrage Association, to-morrow evening.

I. G. Ogden, vice-president of the Canadian Pacific Railway, has donated five hundred dollars to help pay for a widespread appeal for the American Women's War Relief Fund being raised in conjunction with the big American fund.

Mr. Alexandre Macheras, the principal of the Montreal Technical School, arrived in the city yesterday from France. The army roll-call reports Mr. Macheras' son, Joseph, as missing; whether he is dead or interned in some prison camp of the enemy can not be known at present. Mr. Macheras resumes his duties to-day.

Mr. Ernest Cinq Mars, King's Printer for Quebec, who was formerly a lieutenant in the 81st Regiment of Montreal, has been promoted to the rank of captain and will leave for the front with the second Canadian contingent, as a staff officer on the intelligence department. Capt. Cinq Mars has already been in the front, as a war correspondent for La Presse, Montreal, and only returned to Canada about a month ago.

IN SUCCESSION TO ROBERTS.

Field Marshal Lord Kitchener has been appointed Colonel of the Irish Guards in succession to the late Field Marshal Lord Roberts.

WILL BANQUET MR. BURY

Winnipeg, Man., December 11.—In addition to the elaborate banquet to be tendered Vice-President George Bury, of the C. P. R., by the business men of Winnipeg, on December 14, still another farewell banquet has been arranged in his honor.

This will take place at the Royal Alexandra Hotel on the evening of December 21, and will be tendered by the officers of the company on the western line. Prominent officials will attend from every district through to the Pacific coast.

EXTEND PARK SYSTEM.

Stratford, Ont., December 11.—The City Council reconsidered the request of the Park Board, rejected at last meeting, for the issuing of \$5,000 in 20-year debentures, to permit of continuing the lake park system westward by dredging the river Avon from Huron street to Avondale Park.

By a vote of 8 to 4 the Council voted to grant the request.

RESUMED ON FULL TIME.

The Algonquin Steel, Pittsburgh Plate Glass, and Tarentum Glass companies plants, of Pittsburgh, employing about 1,200 men, resumed operations on full time.

BILL HAS BEEN RATIFIED.

Sydney, via London, December 11.—The Legislative Council has ratified the bill empowering the government to purchase the whole of the ensuing wheat crop of New South Wales at five shillings a bushel.

WHELAN TAKES COUNTRY PLACE.

New York, December 11.—Pease and Elliman have rented for Norman de R. Whitehouse to George J. Whelan, president of the United Cigar Stores Company, his country estate at Westbury, L. I.

FIRE LOSSES

Fire destroyed a paper factory at Columbus, Ohio, at a loss of \$180,000.

Victoria, B. C., December 11.—The new fire insurance rates which have been under consideration by the local board of fire underwriters will become effective on January 1 next, according to the secretary of the Vancouver Island Fire Underwriters' Association.

Returning to his home late last night after a visit with friends, the family of J. Lemieux found their house at 701 Alma street a mass of charred ruins, all their household effects having been destroyed in a fire which was discovered at eight o'clock. Before the firemen of the northern district, under District Chief Hooper, could get the upper hand, the one and a half storey wooden structure had been gutted.

ALLOWANCES TO DEPENDANTS INSURANCE OF SEAMEN'S EFFECTS

London, Eng., December 11.—Supplementing their efforts as regards allowances to dependents of captains, officers and seamen detained in Germany which are now being granted by the Board of Trade under the War Risks Insurance Scheme, the Imperial Merchant Seamen's Guild have been urging upon the Board the Justice of compensation being granted in the cases of captains and officers—who mostly are outside of the scope of the Compensation Act—losing their lives or being injured through the operations of the war.

Moreover, they have submitted that it would be equitable to compensate them for serious loss of effects which they have sustained under such conditions, and which loss, in all probability, will continue. The secretary of the Guild has personally discussed the matter with leading officials of the Board and members of the Guild Parliamentary Committee have had it in hand.

As regards the recent reply of the Prime Minister to Mr. C. T. Needham, M.P., they have addressed themselves direct to Mr. Asquith and have received a reply to the effect that their representations are receiving attention.

Lord Charles Beresford, M.P., has also put a question to the president of the Board of Trade, who has assured him that he hopes to come to a decision very shortly and, moreover, he is giving consideration to the question of insurance of seamen's effects.

The Guild have every hope that a satisfactory decision will be arrived at in respect to these matters.

PERTH MUTUAL GIVES \$500.

Stratford, December 11.—Perth Mutual Fire Insurance Company, at a directors' meeting, voted \$500 to the Stratford Red Cross Society.

CEASE TO CARRY ON BUSINESS.

The Hibbard-Stewart Company has ceased to carry on business in the Province of British Columbia. The business is being carried on by the McMullen Hilde & Fur Company.

EXPANDING COMMERCIAL COURSES.

Yale has been given \$100,000, to be used in expanding commercial courses.

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, Beudin Ltd., Bellevue Land Co., Bleury Inv. Co., etc.

FOR SALE OR EXCHANGE

KINDLING WOOD FOR THE MILLION—Kindling \$2.25; Cut Hardwood, \$1.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 472.

WANTED TO PURCHASE A SECOND HAND safe, inside size about 19 x 15 x 13. State maker and price. M. S. Journal of Commerce, 35 St. Alexander Street.

FOR SALE—CROSS FOXES, HALF PRICE; crowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

FOR SALE—FINEST APPLES IN THE LAND, ALL leading varieties direct from Nova Scotia and Ontario orchards. Reasonable prices, prompt delivery. We carry also a fine variety of dried fruits, also fresh fruit in baskets. A. C. Gee, 238 St. James St., Montreal. Phone 8306.

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 Southam Building, 128 Bleury street. For further particulars and book let, apply The Crown Trust Company, 145 St. James street, Main 7890.

APARTMENTS TO LET.

690 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board, evening dinner.

POINCIANA APARTMENTS, 66 Sherbrooke Street West—Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 145 St. James Street, Main 7890.

"LAURENTIAN"

COTE DES NEIGES ROAD, 25.—Near corner Guy and Sherbrooke streets. A few very choice apartments. Immediate occupancy. Rent right. Apply Janitor, or J. H. Maher, 724 Transportation Bldg. Phone Main 2510.

ROOMS TO LET.

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

CARRIAGES, ETC.

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

HORSES, HARNESS AND VEHICLES of all kinds for sale by private sale every Monday and Thursday, at 2:30 p.m. Private sales at all times; 24 hours' trial given on all horses, guaranteed. We buy and pay the highest cash prices for good young horses. Parties having anything in the horse line to dispose of will be pleased to meet them at the Hay Market Stables, Ottawa and Somerset Sts., T. W. Foster & Co., Telephone Main 720.

BABY CARRIAGE FOR SALE—in good condition. Cost \$25.00. Will sell very cheap. 658 Faub St., Montreal.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill College Ave. Or apply at Miss Poole's, 45 McGill College Ave., Tel. Untown 210.

REAL ESTATE

Joseph O. Renaud sold to Camille Maisonneuve all his rights in lot 102 Cote des Neiges, with buildings on Cote des Neiges, for \$12,825.

Jean Baptiste Laviole and others sold to Leonidas Letourneau lots 12-142-143 Cote Visitation with the buildings on each lot situated on Messier street, for the sum of \$16,000.

The Unity Buildings Ltd., in liquidation, sold to Henry Brydges Yates lot 1074 St. Antoine ward, forming the southern corner of Lagache and St. Alexander streets, with the buildings thereon for the sum of \$50,000.

Another recent transaction was the purchase by Joseph Arthur Godin from Samuel Berling and others of the northwestern portion of lot 1423-9, lot 1423-8-2 and part of lot 1423-9, St. Antoine ward, together with the residence, No. 127 Metcalfe street, the purchase price being \$80,000.

One-time Doucet sold to Louis Larne lots 10-1223 and 1224 Cote St. Louis, with Nos. 2862 and 2869 St. Lawrence Boulevard, for the sum of \$80,000.

Samuel Stenard sold to J. Marchand the central part of lot 314-272, another portion of the same lot and the southeast part of lot 314-273 parish of Montreal, with Nos. 759 to 760 and 762 to 766 De l'Epave street, for \$21,148.

Real estate deals registered yesterday numbered forty-two, the largest being one for \$195,000. This was the purchase by Henry Putnam and others of Thomas B. Little, Walter Bryson Strachan and others of lots 1433-4 and 5 St. Antoine ward, with the buildings thereon known as Nos. 556 to 558 St. Catherine street.

BANKER WATSON DEAD.

As the result of a shot discharged while cleaning a revolver, Mr. A. W. Watson, lately manager of the branch of the Bank of Commerce at Magog, Que., died at the Royal Victoria Hospital.

Mr. Watson had entered the service of the Eastern Township Bank thirty years ago. He was manager of the Magog branch for five years, and had been in charge of the Waterloo and Huntingdon branches.

When the Eastern Townships Bank was amalgamated with the Bank of Commerce, Mr. Watson took charge of the Magog branch.

MR. PERRIN PASSES AWAY.

London, Ont., December 11.—Finlay Perrin, brother of the late D. S. Perrin, founder of the D. S. Perrin Biscuit Company, is dead at the age of 81 years.

MAY DEPARTMENT STORES.

The May department stores declared the regular quarterly dividend of 1 1/2 per cent. on the preferred stock, payable January 2, to stock of record December 15.

AGENCIES IN THE WEST.

Vancouver, B.C., December 11.—The Mainland of British Columbia agency of the Alliance Assurance Company of England has been transferred from the Dominion Trust Company to Messrs. Waghorn, Gwynn & Co., 425 Hamilton street, Vancouver.

Mr. T. D. Beilfield, of England, general manager of the company, is a visitor in the city and he effected the transfer personally.

The same firm has also been appointed Vancouver and district agents of the Scottish Union and National Fire Insurance of Edinburgh.

CLASSIFIED ADVERTISEMENTS

1c. Per Word for the First Insertion 1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE

KINDLING WOOD FOR THE MILLION—Kindling \$2.25; Cut Hardwood, \$1.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 472.

WANTED TO PURCHASE A SECOND HAND safe, inside size about 19 x 15 x 13. State maker and price. M. S. Journal of Commerce, 35 St. Alexander Street.

FOR SALE—CROSS FOXES, HALF PRICE; crowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

FOR SALE—FINEST APPLES IN THE LAND, ALL leading varieties direct from Nova Scotia and Ontario orchards. Reasonable prices, prompt delivery. We carry also a fine variety of dried fruits, also fresh fruit in baskets. A. C. Gee, 238 St. James St., Montreal. Phone 8306.

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 Southam Building, 128 Bleury street. For further particulars and book let, apply The Crown Trust Company, 145 St. James street, Main 7890.

APARTMENTS TO LET.

690 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board, evening dinner.

POINCIANA APARTMENTS, 66 Sherbrooke Street West—Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 145 St. James Street, Main 7890.

"LAURENTIAN"

COTE DES NEIGES ROAD, 25.—Near corner Guy and Sherbrooke streets. A few very choice apartments. Immediate occupancy. Rent right. Apply Janitor, or J. H. Maher, 724 Transportation Bldg. Phone Main 2510.

ROOMS TO LET.

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

CARRIAGES, ETC.

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

HORSES, HARNESS AND VEHICLES of all kinds for sale by private sale every Monday and Thursday, at 2:30 p.m. Private sales at all times; 24 hours' trial given on all horses, guaranteed. We buy and pay the highest cash prices for good young horses. Parties having anything in the horse line to dispose of will be pleased to meet them at the Hay Market Stables, Ottawa and Somerset Sts., T. W. Foster & Co., Telephone Main 720.

BABY CARRIAGE FOR SALE—in good condition. Cost \$25.00. Will sell very cheap. 658 Faub St., Montreal.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor