

TEAMSHIPS

ARD LINE

ADIAN SERVICE

Halifax to Liverpool— After

0,000 (tons) Jan. 11th, 1 a.m.
10,000 (tons) Jan. 18th, 1 a.m.
15,000 (tons) Jan. 25th, 1 a.m.

LAN LINE

AL MAIL SERVICE

Used Winter Sailings—101

Halifax -- Liverpool
From St. John's, Dec. 31.
Friday 1st Jan. Sat. 2nd Jan.
Friday, Jan. 5th, Sat. Jan. 6th
AN Friday, Jan. 20th, Sat. Jan. 21st

Have -- London
From St. John's, Dec. 31.
Thurs. 31st Dec.

Portland -- Glasgow
From Portland, Dec. 31.
Thurs. 14th Jan.
From Glasgow, Dec. 31.
Thurs. 14th Jan.

of rates and all further information

AILROADS

DIAN PACIFIC

YEAR HOLIDAYS
First Class Fare
Jan. 1, 1915, return Jan. 2
Jan. 1, 1915, return Jan. 2
Jan. 1, 1915, return Jan. 2

CAR TO STE. AGATHE
r 2nd, 1915. Phone Main 8123.
operated on Jan. 1.

TICKET OFFICES:
es Street. Phone Main 8123.
lace Viger and Windsor St. Stations

DO TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
- Toronto -- Chicago

YEAR HOLIDAYS
First Class Fare
Jan. 1, 1915, return Jan. 2
Jan. 1, 1915, return Jan. 2
Jan. 1, 1915, return Jan. 2

St. James St. cor. Front St. Phone Main 4946
ndor Hotel Phone Up. 1166
venture Station Phone Main 4129

AN NORTHERN

YEAR EXCURSIONS
SINGLE FARE
31st, 1914, and January 1st, 1915
Jan. 2nd, 1915.
AND ONE-THIRD.
20th and 31st, 1914, and January
limit January 4th, 1915.

unship tickets apply to City Ticket
Northern Railway 226-230 St. James
P.Q.

JUAL UNDERSTANDING
WILL BE REACHED.

ember 31.—No concern was ex-
stration officials over reports from
n answer of British government to inter-
United States against the delay and that
shipping will be delayed and that
of the demand for this government
e demanded from the government
e a mutual understanding
e the two governments after
change of views.

DOLL RETIRES TO DAY.
oll, who retires from active partici-
of the Canadian Pacific Railway
a new holiday at Hot Springs,
is succeeded in Montreal by Mr.
omes east in a few days to assume
hen Mr. McNeill returns to Mont-
e will retain a connection with
e Railway in an advisory capacity.
a director of the company.

SON'S DEATH REGRETTED.
Montreal learned yesterday with
h of Mr. W. C. Donaldson, one of
e Donaldson Line, Mr. Donaldson,
five years of age, was in his usual
he made his last trip to Canada.
go. He is a son of John Donaldson,
company. The Donaldson Line is
y the Robert Reford Company.

The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men.
GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTION.
We particularly desire Representatives for City of
Montreal.

Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1633.
W. R. BROCK, President.
W. B. MEIKLE, Vice-Pres. Ident.
PROVINCE OF QUEBEC BRANCH:
Lewis Building, 17 St. John Street
MONTREAL.
THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

Founded in 1833

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON
Assets Exceed \$48,000,000.
Over \$12,500,000 Invested in Canada.
FIRE AND ACCIDENT Risks Accepted

CANADIAN HEAD OFFICE:
22 BEAVER HALL HILL
Montreal
Agents wanted in unrepresented towns in Canada
J. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co
LIMITED OF LONDON, ENG.
The Largest General Insurance Company in the
World.
AS AT 31st DECEMBER, 1913:
Capital Fully Subscribed \$14,750,000
Capital Paid up 1,475,000
Life Fund and Special Trust Fund 69,826,740
Total Annual Income Exceeds 42,500,000
Total Funds Exceed 124,500,000
Total Fire Losses Paid 164,420,230
Deposits with Dominion Government 1,077,033
Head Office, Canadian Branch—Commercial Union
Building, 232-238 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented
districts.
McGREGOR, Mgr. Canadian Branch
W. S. JOPLING, Asst. Manager

AN IDEAL INCOME

can be secured to your Beneficiary, with
Absolute Security by Insuring in the
Union Mutual Life Insurance Company,
Portland, Maine
on its
MONTHLY INCOME PLAN
Backed by a deposit of \$1,688,902.65 par value with the
DOMINION GOVERNMENT in cream of
Canadian Securities.
For full information regarding the most liberal
Monthly Income Policy on the market write, stating
age at nearest birthday, to
WALTER I. JOSEPH, Manager
Province of Quebec and Eastern Ontario,
Suite 502, MCGILL BLDG., MONTREAL, QUE.

North American Life Assurance Co.

Solid as the Continent
— 1913 —
Insurance in force over \$52,000,000.00
Assets 14,043,814.69
Net Surplus 1,781,117.49
Income 2,563,115.98

For information as to Agency Openings Write to the
Home Office -- TORONTO

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.
Canada Branch, Montreal:
T. L. MORRISSEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coal
Lands, Water Powers.
J. T. BETHUNE
Managing Director.
605-606 TRANSPORTATION BUILDING.
Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

SUN LIFE OF CANADA

LEADS THE EMPIRE!
Outside of Companies Insuring Industrial Poli-
cies, the Sun Life of Canada does the largest
life insurance business in the British Empire.
The Sun Life of Canada leads all Canadian
Life Companies in Assets, Business in Force,
New Business, Net Surplus, and in all other
respects in which companies are usually com-
pared.

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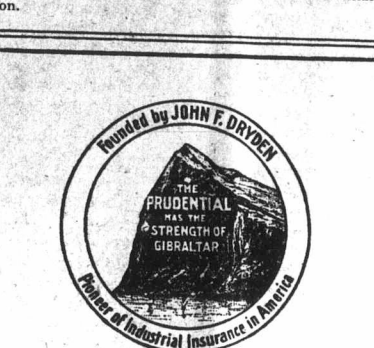
SUN LIFE OF CANADA

ROBERTSON MACAULAY, President.
T. R. MACAULAY, Managing Director
Head Office MONTREAL

PERSONALS

Mr. W. F. Smith, of Toronto, is at the Windsor.
Mr. L. Roy, of Quebec, is in town for a few days.
Dr. J. F. Kidd, M.P. of Ottawa, is at the Ritz-Car-
ton Hotel.

Mr. W. Campbell, of St. John's, Nfld., was intro-
duced on 'Change yesterday by Mr. Thomas William
son.



PROFIT, PERMANENCE AND PROMOTION

The Prudential wants agents
who are "stayers." The fu-
ture belongs to the man who
is persistent.

WRITE US ABOUT AN AGENCY

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President.
Home Office Newark, N.J.
Incorporated as a Stock Company by the State of
New Jersey.

The Canada Life Way

The Canada Life limited premium policy, af-
ter all its premiums have been paid, continues
to receive substantial dividends.

This May Mean Hundreds of Dollars

to the estate of the assured, in dividends
earned by the policy after all premium pay-
ments on it have ceased.

HERBERT C. COX

President and General Manager

The Provident Accident and Guarantee Company

Issues the following policies:
Accident, Burglary, Plate Glass,
Contract Bonds, Fidelity Bonds,
Automobile, Judicial Bonds,
Employers' and Public Liability.

HEAD OFFICE: — MONTREAL.
160 St. James St. — Tel. Main 1626.

The Independent Order of Foresters

Policies issued by the Society are for the
protection of your family and cannot be
bought, pledged or sold.
Benefits are payable to the beneficiary in
case of death, or to the member in case of
his total disability, or to the member on at-
taining seventy years of age.

Policies Issued From \$50 to \$5,000.
TOTAL BENEFITS PAID - 42 MILLION DOLLARS
FRED. J. DARRCH, S.S.
Temple Bldg., Toronto, Can.

ELLIOTT G. STEVENSON, S.C.R.
Temple Bldg., Toronto, Can.

LEGAL DIRECTORY

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

ACCOUNTANTS

Audits:—Commercial, Municipal, Financial
Investigations, Liquidations, etc.
ROBSON, HILL, RITCHIE & DAVY
ACCOUNTANTS AND AUDITORS
J. I. Robson, L.L.B.; M. S. Temple Hill, C.A.; Chas.
F. Ritchie, C.A. (Can.); C.A. (Scott) John H. Davy, C.A.
MCGILL BUILDING, MONTREAL

ALFRED WALFORD, L.L.B.

ACCOUNTANT AND AUDITOR.
Investigations, Reports, Annual Audits
410 LAKE OF THE WOODS BUILDING
Phone Main 6586.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
B11 Board of Trade Building
Telephone: — Main 7682; Up. 1329
Your Patronage Solicited.

CITY NOT FORCED TO INSURE PEDESTRIANS AGAINST FALLS

Mr. Justice Greenhalghs Confirmed Judgments
Dismissing Damage Action Against City for
Fall on Slippery Sidewalk.

"I cannot hold the view that the city of Montreal is
to be forced to assume the role of insurer against
accidents, to each and every pedestrian negotiating
the streets," said Mr. Justice Greenhalghs in the
Court of Review yesterday, confirming the judgment
of the lower court, which dismissed the suit of S.
Cohen, who claimed damages on account of a fall on
a sidewalk.

"In a city the size of Montreal," proceeded His
Lords, "and subject to such constant climatic
changes, it is absolutely impossible that every square
foot of the sidewalks should be under the immediate
and hourly observation of its employees, and I should
say that if the city has as perfect a system of sur-
veillance as can be organized, and if the city sees
that its system is properly carried out, it is not
liable for every possible accident that may happen
by a pedestrian falling."

"The plaintiff claimed \$1,000 damages for a fall on
the sidewalk. He alleged that while walking on St.
Catherine street at the corner of St. Charles Bor-
romeo street on the 22nd of February, 1911, he fell
owing to the slippery and dangerous condition of the
sidewalk.

Outremont's new box fire alarm system was in-
augurated last night, Mayor Levesque and the coun-
cillors at the usual council meeting ringing the
first alarm. The firemen were on the spot two min-
utes and a half after the alarm had been pulled. The
Mr. Duchesne, the town engineer, and Chief Baker
were complimented on the successful installation.

NEW FIRE ALARM SYSTEM INAUGURATED IN OUTREMONT

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HORSES AND COWS BURNED.

"Chatham, Ont., December 31.—Seventy-five valuable
horses and cows perished yesterday in a fire which
destroyed the barns and residence of William O'Meara,
of Raleigh Township.

REAL ESTATE AND TRUST COMPANIES

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

	BID	ASKED
Aberdeen Estates	125	125
Beudin Ltd.	107	107
Bellevue Land Co.	70	70
Bligny Inc. Co.	97	104
Caledonian Realty (com.)	15	18
Canadian Consolidated Land, Limited	3	5
Carrie Realty	100	107
Central Park, Limited	100	107
City Central Real Estate (com.)	120	120
City Estates, Limited	120	120
Crystal Spring Land Co., Ltd.	50	52
Cote St. Luc & R. Inv.	171	171
C. C. Cottrell, 7% (pfd.)	119	119
Credit National	119	119
Dalrymple Realty Co., Ltd.	45	50
Davout Realty Co., Limited	75	80
Dennis Land Co., Limited	15	20
Drummond Realities, Limited	100	107
Eastmount Land Co.	90	97
Fort Realty Co., Limited	174	181
Greater Montreal Land Inv. (pfd.)	100	118
Highland Factory Sites, Limited	25	30
Improved Realities Limited (pfd.)	50	60
Improved Realities Limited (com.)	15	18
K. & R. Realty Co.	781	100
Kennore Realty Co.	70	70
La Compagnie D'Immobilier, Ltd.	55	67
La Compagnie Immobiliere Oue t de	40	78
N. D. de Grace	91	94
La Compagnie Industrielle	10	10
La Compagnie Montreal Est, Ltd.	90	92
La Compagnie Nationale de L'Est	90	98
Lachine Land Co.	125	125
Landholders Co., Limited	67	67
Land of Montreal	100	100
Land of Montreal, Ltd.	100	100
La Societe Blvd. Pie IX	641	641
Lauson Dry Dock Land, Limited	80	80
Leveque Realty Co., Limited	101	101
Union de l'Est	101	101
Model City Annex	40	40
Montmartre Realty Co., Limited	10	10
Montreal Deb. Corporation (pfd.)	10	10
Montreal Deb. Corporation (com.)	34	34
Montreal Western Land	80	80
Montreal Western Land Co., Limited	10	10
Montreal Western Land Co., Ltd.	10	10
Montreal Western Land Co., Ltd. (com.)	10	10
Montreal Western Land Co., Ltd. (pfd.)	10	10
Montreal Western Land, Limited	10	10
Mountain Sights, Limited	74	84
Mutual Bond & Realty Corp.	74	84
Nashville Heights	50	50
North Montreal Centre, Limited	125	130
North Montreal Land, Limited	135	155
Notre Dame de Grace Realty Co., Ltd.	100	100
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited	100	146
Pointe Claire Land	100	175
Quebec Land Co.	100	175
Rivera Estates	70	70
Riverview Land Co.	100	100
Rockfield Land Co.	100	100
Rosehill Park Realities Co., Limited	10	10
St. Andrews Land Co.	71	71
St. Catherine Road Co., Limited	10	10
Security Land Res.	75	70
St. Denis Realty Co.	90	90
St. Lawrence Blvd. Land of L'Est	115	115
St. Lawrence Heights, Limited	55	55
St. Lawrence Heights, Limited	80	80
St. Regis Park	102	102
St. Roch Land Co.	45	47
Summit Realities Co.	50	50
Transportation Bldg. (pfd.)	80	82
Union Land Co.	80	80
Viewbank Realities, Limited	130	130
Wentworth Realty	140	147
Westbourne Realty	75	75
Westland Land Co., Limited	100	100
Windsor Arcade Ltd. 7% with 100%	100	100

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 Armstrong-Whitworth Mammoth
Plant, now in operation, for cash, or will trade
equity for built property and some cash. Apply
for further particulars to Post Office Box 264,
Montreal.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CRAIG, Central property,
76x148, at bargain price. Will take vacant lots
or second mortgages for equity, a snap. C. Wilby,
com.

FACTORIES FOR SALE.

TO LET OR FOR SALE AT EASY TERMS—THE
splendid five story building situated south east
corner of St. Antoine and St. Jacques streets, occu-
pied now by Northern Electric Co., 32,000 feet of
floor, light on two main floors and by one end; mill
construction, sprinkler system, absolutely fire proof,
fire escapes, electric light and elevator, steam heat-
ed. Large yard next to building if desired. Apply
Jos. Bonhomme, 209 Guy.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, show rooms, in the
Windsor Arcade Building, corner of Peel and St.
Catherine streets, and Southern Building, 128
Bligny street. For further particulars and book-
let, apply The Crown Trust Company, 145 St.
James street, Main 7980.

APARTMENTS TO LET.

MOUNT, Claremont Avenue, just below Sherbrooke.
Beautiful location; all new; finished inside with
modern effects, different color schemes, tiled bath-
rooms, elaborate papering and novel electric fix-
tures; 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.

"LAURENTIAN."

COTE DES NEIGES ROAD, 29—Near corner Guy
and Sherbrooke streets. A few very choice apart-
ments. Immediate occupancy. Rent right. Apply
Janitor, or Jas. H. Maher, 724 Transportation Bldg.
Phone Main 2510.

ROOMS TO LET.

35 MANFIELD STREET—Large pleasant room in
English family; central, with all modern conven-
iences; terms very reasonable; with home comforts.

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.

LIFE INSURANCE IS AGAIN NORMAL

Big Increase in Early Part of 1914
and First Effects of War
Now Past

OUTLOOK FOR 1914 GOOD

Brains of Country Being Turned to Production Ra-
ther Than to Exploitation, says Mr. G. E.
Williams.

While the life insurance business, in common with
most others, suffered as a result of the disaster of war
which temporarily disrupted the affairs of the world,
the year which closes to-day has not been an altogether
unsatisfactory one to the companies. The total
business in Canada will probably show a decrease as
compared with last year, but is still greater than for
any year previous to 1913.

Discussing the situation with The Journal of Com-
merce, Mr. George E. Williams, local manager of the
North American Life, expressed the opinion that con-
ditions were now almost normal, and that the pros-
pects for the new year were entirely satisfactory.

"During the first half of 1914, first year premiums
showed an increase of 26 per cent. in this office," said
Mr. Williams, "and for the company and probably for
practically all other companies there was a substantial
improvement over 1913, which had been the best
year in life insurance business in Canada.

"The war, however, stopped business for the time
being, and owing to the amount of obligations
entered into before the beginning of the month.
After that, however, there was a great depression; but
now conditions are about normal again.

"The fact that 1914 will show a decrease compared
with 1913 is not altogether due to the war; but to
causes which would have operated in any event. The
shortage of money ended the real estate movement;
manufacturers were reducing their staffs; the car
shops were decreasing their output, and construction
work was greatly checked."

All these facts Mr. Williams considered contributed
to the volume of insurance business irrespec-
tive of the war. That event, of course, aggravated
conditions, and owing to the amount of unemployment
the quantity of insurance sold fell off.

As to the future, he was optimistic. "Many of the
disadvantages resulting from the war," said Mr. Wil-
liams, "will be, and are being, offset. Particularly is
this true of the agricultural situation. I believe we
are entering upon an era of production. The brains of
the country are being turned to production rather than
to exploitation, and this will inaugurate a new period
of prosperity."

The development of life insurance in Canada is il-
lustrated by the total business of past years. In 1909
it amounted to \$131,000,000; in 1910 to \$152,000,000;
in 1911 to \$176,000,000; in 1912 to \$219,000,000, and in 1913
to \$231,000,000. The figures for 1914 are expected to
show a decrease, the business being smaller than in
1913, but above that in 1912.

INSURANCE BUSINESS SO GOOD THREE NEW DISTRICTS CREATED

Metropolitan Has Formed New District of Southern
Suburban Montreal—Also extended Opera-
tions in Stratford and Brantford.

So satisfactory is the insurance business in Canada
at present that three new districts have just been
created by the Metropolitan Life Co. Three deputy
superintendents have been promoted to take charge
of them.

In Montreal a new district composed of the south-
ern suburban towns of that city has been formed,
which will henceforth be known as St. Lambert. The
staff is composed of eleven agents and one deputy
superintendent, and Mr. A. J. Goutin, formerly deputy
superintendent of Montreal Centre, has been ap-
pointed superintendent.

Mr. J. B. Hiltz, one of the deputy superintendents
of the Riverdale district (Toronto), has been made a
superintendent, and now has charge of Stratford,
Ontario, which was formerly part of the Berlin dis-
trict.

The third district has been made from Hamilton,
Ont., and comprises the towns of Brantford and Paris,
going under the name of the former. Mr. F. W.
S. Weldon, who was deputy superintendent there, has
assumed charge as superintendent.

CITY OF MIDLAND DAMAGED.

Collingwood, Ont., December 31.—Five broke out
yesterday in the passenger saloon of the steamer City
of Midland, of the Georgian Bay division of the fleet
of the Northern Navigation Company, which is lying
in a winter berth at the Grand Trunk freight shed.
The interior of the saloon and a number of the state-
rooms were damaged, and a considerable quantity of
furnishings was burned, the total loss running up to
several thousands of dollars.

GOING TO PORTO RICO.