

CHRISTMAS FIRES COST ALMOST \$150,000

Burning of Lavoie Hall and West End Methodist Church were Biggest Blazes

MANY FAMILIES HOMELESS

Christmas Day Saw Most Outbreaks—Church, Stores and Tenements Being Destroyed—No Loss of Life.

An epidemic of fires causing a loss of between \$100,000 and \$150,000, according to present estimates, marked the Christmas season in Montreal this year.

Two alarms were turned in for a blaze that broke out at 3 o'clock yesterday morning in the three-story stone-front block on Ontario street, between Masonic and Champlain streets, known as Lavoie Hall.

The fire originated in the fruit and confectionery store of Nichol Katerin from an overheated stove.

Four families were rendered homeless by fires in the tenements at 1692 and 1694 De la Roche street yesterday afternoon, resulting from an overheated stove.

Before the firemen of the central district could overcome the flames the homes of Madame Roy and M. Levesque, at 120 Chenneville street, had been rendered untenable.

The West End Methodist Church, situated at the northwest corner of Canning and Courcel streets, was destroyed by fire early Christmas morning, in spite of the efforts of a large contingent of the fire brigade.

The Rev. Mr. Allnut, pastor of the church, stated that the damage would reach \$45,000, only \$20,000 of which is covered by insurance.

The fur manufacturing establishment of Bernstein, Goldman & Co., was badly burned on Christmas morning by a fire which originated on the third floor of the three-story building at 396 St. Lawrence boulevard.

Eight families were rendered homeless by the gutting of the tenements 634 to 638 Alma street, Christmas day. The blaze originated in the apartment of William Mulloch, at 634A.

Fire was caused, presumably, by an overheated stove in the home of Albert Lafecche at 246 Decelles street at 645 the same evening, gutted the apartment in which it started as well as that of P. L. Cartrand, at 248 Decelles street.

Damage, which will reach \$5,000, was done by a fire in the boot and shoe store of Saucier Brothers, at 219 and 221 East Notre Dame street. The blaze is believed to have started in the basement from the furnace.

Damage which, it is thought, approximates \$10,000, was done by a non-day blaze which broke out in the factory of Levine Brothers, manufacturers of men's furnishings, at 703 St. Lawrence boulevard, and which did considerable damage in the factory of the Model Hat Company and the furniture store of C. Wely.

On Thursday night the establishment of the Merchants' Awning Company, Limited, in East Notre Dame street, was damaged to the extent of \$10,000.

BANK SEEKS TO LESSEN NUMBER OF SERIOUS FIRES

Manager of the Bank of Commerce Has Issued Circular Letter on the Danger of Conflagration.

The manager of the Bank of Commerce in Winnipeg, Mr. C. W. Rowley, has mailed to all customers of the bank a circular letter with a warning regarding the danger of conflagration, in an attempt to lessen the number of the fires in Winnipeg and its vicinity.

"We think it especially important at this time to direct the attention of our clients and friends to the matter of fire insurance and fire prevention.

"A fire is ninety per cent. of the time caused by carelessness and is quite unnecessary, and a small fire frequently leads to a conflagration.

"The circular sent out by the bank on this subject was as follows:—

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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, Price. Includes Akerden Estates, Beudin Ltd., Bellevue Land Co., etc.

INSURANCE RATE REDUCED.

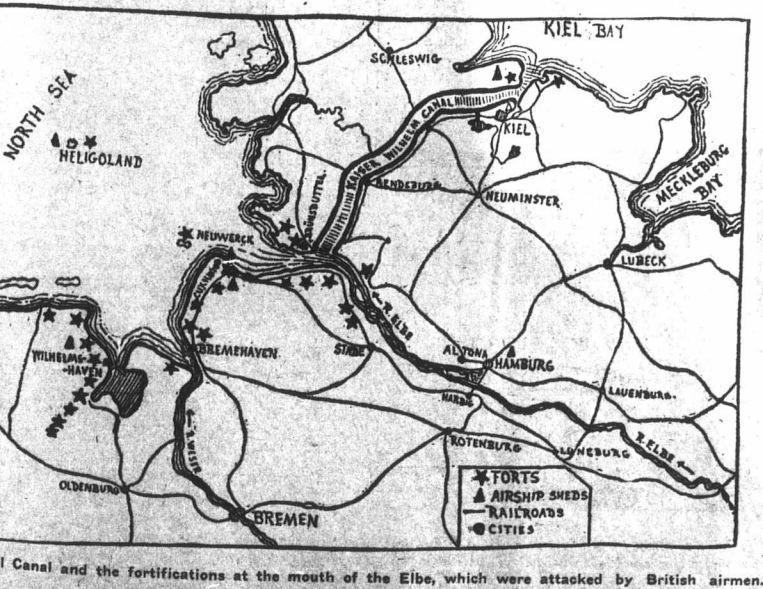
To South America the insurance rate on British bottoms has been reduced from 2 per cent. to 1 1/2 per cent.

FIVE BURNED IN CAMBRIDGE.

Cambridge, Mass., December 28.—At least five inmates of the Cambridge City Home lost their lives when fire completely burned out the three-story stone structure on Tannery Street last night.

GUARANTEE CO. ANNUAL.

The annual meeting of the Guarantee Co. of North America will be held on January 28th at 3.30 o'clock.



Kiel Canal and the fortifications at the mouth of the Elbe, which were attacked by British airmen.

PERSONALS

Hon. C. J. Doherty, Minister of Justice, is at the Windsor.

Mr. W. M. Hannay, of New York, is in Montreal for a few days.

Mr. J. E. Martin, of Chicago, is staying at the Windsor Hotel.

Captain O'Donohue, of the Victoria Rifles, has been appointed assistant to Major LeDuc, A.A.G., 4th Division.

Mr. J. H. Conover, of Toronto, is in town.

Mr. H. Hamilton, of Toronto, is at the Windsor Hotel.

Hon. J. S. Hendrie, Lieutenant-Governor of the Province of Ontario, has been elected to the board of the Canadian General Electric Company in the place of the late Senator Jaffray.

THEY CANNOT AGREE.

The depositors, creditors and shareholders of the defunct Dominion Trust Company, Vancouver, B.C., have not as yet been able to agree on names of possible liquidators for the concern.

WANTS INVESTIGATION OF INSURANCE BY GOVERNMENT

The question of insurance rates in Quebec was brought up at a recent meeting of the Board of Trade of that city by Mr. M. Monaghan, who compared conditions in this province, and south of the line in the New England States.

In the city of Quebec, where rates were quoted for only three years, and in some cases for one year, the rates were far higher than in New England, where rates were quoted for as high as seven years.

The speaker accordingly moved, seconded by Mr. Antoine Levesque, the following resolution:

"That the Board of Trade meeting considering the high rates charged for fire insurance to respectfully petition the Federal Government to investigate these charges, and by comparing them with the rates charged in the American cities, which are claimed to be not half as high, a more equitable rate than now obtained may be secured."

FOR SALE OR EXCHANGE.

FOR SALE—YULETIDE NOVELTIES OF ALL DESCRIPTIONS. See the fine advertisement in this paper by G. A. Holland & Son Co. Their store is located at 519 Catherine St. and is a scene of beauty.

FOR SALE—LEATHER NOVELTIES AND ALL VARIETIES of high grade leather goods, including carriage and auto accessories. Note the trade-mark—Alligator. Lamontagne Limited, 338 Notre-Dame St. W., and up town at 313 St. Catherine St. W. Montreal.

PROPERTY FOR SALE. CLARKE STREET, ABOVE CHAM. Central property, 76x148, at bargain price. All title vacant lots or second mortgages for equity, cheap. C. Withycomb.

PINE REVENUE PROPERTY. Situated on a commercial corner, consisting of 100 and 200 ft. stone front; would take well as a hotel; first or second mortgages; well equipped and some cash. Address P. O. Box 1074, Montreal.

NORTH END PROPERTY. Best frontage, 4 flats; new; well built; close to bus, church and schools; price \$35,000; must go away; owner being pressed for money; would be holding lots, or balances of sale price with a few thousand dollars in cash for balance. Fontaine & Co., 69 Notre-Dame East, Main 1861.

NOTRE DAME DE GRACE. Beautiful nine room house for sale at \$5 Royal Ave. above Sherbrooke St. Apply to W. A. Hayman, 25 Notre-Dame St. W. Telephone Main 4826 or West 262.

OXFORD AND MELROSE AVE. Notre-Dame de Grace, about 200 feet south of Sherbrooke, 12 flats of 6, 7 and 8 rooms, hardwood floors, finished in oak, hot water system, electric system, well equipped, rented up to late 1916, big revenue. Being in great need of money, would sell one side of three flats far under cost price. To a quick buyer. For more particulars apply to proprietors, Bourdon, Gagne & Co., 1882 Notre-Dame West, Tel. West 1658.

BUSINESS PREMISES TO LET. WE HAVE several very fine offices show rooms in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 123 Beatty street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street, Main 7990.

APARTMENTS TO LET. MOUNT, Claremont 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.

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

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

ROOMS TO LET. 95 MANFIELD STREET.—Large pleasant room in English family; central, with all modern conveniences; terms very reasonable; with home comforts.

MACHINERY. SAW MILLS AND PULP MILL MACHINERY. Engines, steam plant accessories, tank work, conveying and elevating systems, transmission machinery. Write for price and specifications. Waterloo Engine Works Co., Limited, Brantford.

THE FOSS & HILL MACHINERY CO., 344 ST. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep longer.

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

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

BIRTHS.

TIMMINS.—On December 19, 1914, at 105 St. Joseph Boulevard West to Mr. and Mrs. P. J. Timmins, a daughter.

MARRIAGES.

BLUCK-MARSHALL.—At the First Presbyterian Church, on December 16th, 1914, by the Rev. Malcolm A. Campbell, Margaret Allison, younger daughter of Mr. Chas. Marshall, of Montreal, to Harry Pomfret Bluck, of Alcester, Warwickshire, England.

STEPHENS-AGNEW.—On Wednesday, October 28th, 1914, at St. Gabriel's Church, by the Rev. Canon O'Meara, P.P., Mary Ellen, only daughter of the late James Agnew, of Belfast, Ireland, and eldest daughter of Mrs. John Conroy, to George Stephens, second son of Alfred Stephens and the elder son of Mrs. Stephens, both of Montreal, London, St. Helen's, England, and Belfast, Ireland, papers please copy.

DEATHS.

MOSSMAN.—At Prescott, Ontario, on Wednesday, December 16th, 1914, William Home Mossman, aged 64 years, formerly of Quebec City.

VAREY.—At her son-in-law's residence, 671 Bloomfield avenue, Outremont, on Saturday 19th instant, Sarah Jane (Stephenson) Varey, sister of W. A. Stephenson, niece of the late John Parslow. Private funeral, Toronto papers please copy.

MC CREADY.—At New York, after a lingering illness, James McCreedy, eldest son of the late Robert McCreedy, and brother of Mrs. J. W. Mulligan and Mrs. C. F. Waud, of this city.

U. S. WAR INSURANCE REPORT.

The following report of the U. S. Bureau of War Risk Insurance has been presented to Congress by Secretary of the Treasury McAdoo:—

Total amount of insurance written. Sent 2 to Dec. 1, 1914, \$15,251,261.00. Premiums for which were \$28,759.39. Losses paid to date \$None. All expenses of bureau, including organization and salaries \$3,874.17.

Net receipts in excess of expenditures \$294,885.22. Appropriation for expenses of bureau \$100,000.00. Expenses as above \$3,874.17.

Amount of appropriation remaining \$912,583. Appropriation for payment of losses \$5,000,000.00. Claims for losses reported, estimated, \$5,000.00.

BROKE HIS ANKLE BONE.

George H. Halford, general manager of the Union Bank, while alighting from an electric car at Winnipeg, slipped, breaking his ankle bone.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE

111 Bond of Trade Building. Telephone: Main 7632, Up. 1333. Your Patronage Solicited.

CLASSIFIED ADVERTISEMENTS

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

HORSES, HAIRNESS AND VEHICLES of all kinds for sale by auction 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 sell the highest cash price of the horse line to the public having anything for good young horses. Parties will please send them in at the Hay Market Co., Telephone Main 729.

HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the winter, will be well cared for. Apply to 2290 Hutchison St., or telephone Rockland 1462.

WANTED TO BORROW. \$200,000. WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6349.

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. Uptown, 210.

ITS A LONG WAY TO TIPPERARY but its only 75 miles to THREE RIVERS from Montreal. Three Rivers is inviting all capitalists to turn their eyes to that location as a ideal spot for factories. Excellent location; unequalled spring facilities and a hundred other attractions. A dairy booklet free for the asking. To day is the day to write for it. Bureau of Publicity Three Rivers, Que.

SITUATIONS WANTED—FEMALE. COMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M. 1290 Carleton street, City.

MISCELLANEOUS. UNCLAIMED PICTURES AT LESS THAN PRICE of frames. Nothing better for wedding or Christmas presents. Heasley & Co., Picture Framers, 315 Ploury Street.

FOR SALE, TRUSTWORTHY CUTLERY.—This fine cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the handles by a patent method. Handles of Sterling Silver, Prince's Plate, Tuxedo (the nearest substitute to Ivory), or other material will appreciate the worth of Trustworthy Cutlery when you use it. Maprin & Webb Jewellers, St. Catherine Street West, Montreal.

FINEST CLASS FIRE LIGHTER, patented in Canada and United States. Patent for sale. For particulars apply to J. R. Griffin, Cross Creek, York Co., New Brunswick.

BUSINESS CHANCES. MANUFACTURERS AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 2205 Montreal.

BLACKSMITH SHOP FOR SALE, \$300; very good place; easy condition; must go away; a good chance for the right man. Beauchamp, 2160 St. Hubert.

QUARRY FOR SALE—24 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 3736 Star Office, or phone St. Louis, 2691.

COUNTRY HOUSES TO LET. TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietors, Rosenkewy, 668 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 comfort at less cost than they can at home. This time of year the place is ideal; great big fire place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day, American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Justine Station, Quebec.