

STEAMSHIPS

HARD LINE

CANADIAN SERVICE

From Halifax to Liverpool:—

(18,100 tons) Jan. 11th 1 a.m.
(8,000 tons) Jan. 18th 1 a.m.
NIA (15,000 tons) Jan. 25th 1 a.m.

Apply to

ROBERT REFORM CO. LIMITED,

20 Hospital Street, Stearns Branch,

St. John's, Nfld. Agency, 530 St. Cath-

arine Street.

LAN LINE

MAIL SERVICE

PROPOSED WINTER SAILINGS—1915.

Halifax -- Liverpool

From St. John. From Halifax,

Friday 1st Jan. Sat. 2nd Jan.

Friday 8th, Sat. Jan. 9th

Friday, Jan. 22nd Sat. Jan. 23rd

Halifax -- London

From St. John. From Halifax,

Thurs. 31st Dec.

Portland -- Glasgow

From Portland. From Boston,

Thurs. 14th Jan.

Halifax -- London

From St. John. From Halifax,

Thurs. 4th Feb.

Rates of rates and all further information

H. & A. ALLAN

Street and 576 St. Catherine West; T.

530 St. Catherine West; W. H. Henry,

Street; Hone & Rivet, 9 St. Lawrence

RAILROADS

CANADIAN PACIFIC

AND NEW YEAR HOLIDAYS.

SINGLE FIRST CLASS FARE

24 and 25, limit Dec. 25.

31 and Jan. 1, limit Jan. 2.

FARE AND ONE-THIRD

23, 24 and 25. Return limit Dec. 25.

ALSO

30, 31 and Jan. 1. Return limit Jan. 4.

FOR CAR TO STE AGATHA

Ticket 4.00 p.m. Dec. 24 and 31.

To be operated Dec. 25 and Jan. 1.

TICKET OFFICES:

James Street. Phone Main 8123.

Place Viger and Windsor St. Stations

ND TRUNK RAILWAY

E TRACK ALL THE WAY

1 - Toronto - Chicago

AS AND NEW YEAR HOLIDAYS.

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DIAN NORTHERN

S AND NEW YEAR EXCURSIONS.

SINGLE FARE

24th and 25th. Return limit Dec.

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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.

Particularly desire Representatives for City of

Montreal.

Chief Office for Canada:

144 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1833.

W. R. BROCK, President.

W. R. MEIKLE, Vice-President.

PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street

MONTREAL.

THOMAS F. DOBSON, Resident Manager.

Have Vacancies for a few good City Agents.

Founded in 1805

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 69,828,740

Total Annual Income Exceeds 42,500,000

Total Funds Exceed 124,500,000

Total Fire Losses Paid 164,429,230

Repayments with Dominion 1,077,032

Head Office, Canadian Branch—Commercial Union

Building, 232-236 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented

districts.

J. 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 J. 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 14,043,814.89

Net Surplus 1,781,117.49

Income 2,563,115.88

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 Bantley.

NOVEMBER FIRE LOSSES HAVE INCREASED BY \$6,165,150

Losses for Eleven Months in U.S. and Canada Were \$212,684,200—Daily Average for Last Month \$712,425.

A material increase is shown in the fire losses last month. They exceeded those of any month since June, when the Salem conflagration occurred, and almost equalled those of last February.

The average daily fire loss during November was \$712,425, as compared with \$451,764 in October, \$479,435 in September, \$379,537 in August and \$565,800 in July. According to the records the fire losses in the United States and Canada last month amounted to \$21,372,750, as against \$15,207,500 for the same month last year and \$18,173,300 in November, 1912.

The losses for the eleven months of 1914 were \$212,684,200, as compared with \$208,596,900 for the corresponding period of 1913 and \$207,335,900 for that of 1912.

There were 365 fires during the month just closed, the estimated property damage in each case amounting to \$10,000 and over.

The most serious of these occurred at Jeannette, Pa., glass factory warehouse (\$1,000,000); Farmville, N.C., cotton warehouse and other property (\$500,000); Beaumont, Tex., business district (\$500,000); New York, N.Y., rubber products plant (\$500,000); Phoenix, Ariz., business block (\$300,000); Springfield, Mo., saddlery plant (\$265,000); Girardville, Pa., business section (\$250,000); and Houston, Tex., business block (\$210,000).

SASKATCHEWAN'S FIRE LOSS.

The aggregate loss from fire in Saskatchewan for the period from January 1st, 1914, to September 30th, 1914, as tabulated by the acting fire commissioner, was \$1,080,064.59. This amount seems to have been pretty well covered by insurance, the total amount of insurance being \$785,846.16. The greatest monthly loss was recorded in April when the damage amounted to \$190,023.25, while July was a close second with \$181,443.86.

DIFFICULTIES BEING ADJUSTED.

Toronto, Ont., December 24.—Work on the Toronto-Hamilton highway is being pushed ahead steadily, despite the adverse weather. All who apply for work are given it.

The wage paid is twenty cents per hour, and the average day is eight and a half hours.

Difficulties with regard to the location of the line at different points are being gradually adjusted.

The Canada Life Way

The Canada Life limited premium policy, after 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 payments on it have ceased.

HERBERT C. COX

President and General Manager

The Provident Accident and Guarantee Company

Issues the following policies:

Accident, Health, Burglary, Plate Glass, Contract Bonds, Fidelity Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.

HEAD OFFICE: — MONTREAL.

160 St. James St. — Tel. Main 1626.

LEGAL DIRECTORY

F. J. CURRAN,

Barrister and Solicitor,

Savings Bank Chambers, 180 St. James St., Montreal

Union Law Firm, 127

Rochelle Park Realities Co., Limited, 16

St. Andrew's Road Co., 7

St. Catherine Road Co., 75

Security Land Reg., 70

St. Denis Realty Co., 95

St. Lawrence Heights, Limited, 115

St. Lawrence Heights, Limited, 115

St. Regis Park, 95

South Shore Land Co., 65

St. Paul Land Co., 65

Summit Realities Co., 50

Transportation Bldg. (p.d.), 82

Westbank Realities, Limited, 130

Westbourne Realty Co., 140

West End Land Co., Limited, 75

Windsor Arcade Ltd., 7% with 100% bonus, 70

Bonds and Debentures:

Alex. Bldg., 7% deb., bonds, with 50% bonus com. Bonds, 70

Arena Gardens, Toronto, 6% Bonds, 70

Caledonian Realities Co. Ltd., 6%, 75

City Central Real Estate Bond, 75

C. Y. & Inv. Co., Bond, 80

Marcel Trust Gold Bond, 95

Montreal Deb. Corp. 6% Deb., 39

Transportation Bldg. (7 p.c.), 70

Trust Companies:

Crown, 111

Eastern, 199

Marcel Trust Co., 250

Montreal, 181

National, 221

Prudential (om.), 490

Prudential 7% p.d., 50% paid up (p.d.), 95

Eastern Securities, 116

85

LEAVE TRAMWAYS TO NEXT COUNCIL.

The Council of the Board of Trade held its regular meeting yesterday afternoon.

In the matter of the decision of the special general meeting of December 16th, the Council felt that the resolution it submitted therat was defeated by such a small majority as to render it quite likely that the Council's views are endorsed by a very large proportion of the Board's membership.

In view, however, of the fact that its term of office is nearly at an end, the Council decided to leave any further action in this connection to the incoming Council. This decision applied also to the communication from the Builders' Exchange suggesting the formation of a special committee to follow the development of negotiations between the city and the Tramways Company.

IMMIGRATION DROPS TWO-THIRDS.

Washington, December 24.—Alien immigrants arriving in the United States from the commencement of the European war to December 29th totalled 208,957, as against 653,355 for the corresponding period last year.

PERSONALS

Notices of Births, Marriages and Deaths, 25c each insertion.

BIRTHS.

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

MARRIAGES.

BLUCK-MARSHALL—At the First Presbyterian Church, on December 16th, 1914, by the Rev. Canon Robert West to Mr. and Mrs. P. J. Timmons, a daughter.

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 Connolly, 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.

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

BUILD \$70,000 STRUCTURE.

Fort George, B.C., December 24.—The Port Angeles Brewing and Malting Co. is said to be negotiating for the purchase of the site and buildings of the Peace River Brewing and Malting Co. at Fort George. If the deal goes through construction will shortly commence on a \$70,000 structure.

AMERICAN PASSPORTS TO GERMANY.

Washington, December 24.—Ambassador Gerard at Berlin has called the State Department that the new German passport regulations require that, in addition to the official, certified photograph and signature of the bearer of a passport, the visa of Germany's diplomatic representative must be attached. Americans who fail to observe these regulations will be turned back at the border.

\$100,000 FIRE IN OTTAWA.

Ottawa, December 24.—Fire of unknown origin, starting in the basement of the Ketchum Company's sporting goods store on the corner of Bank and Sparks streets late last night, caused an almost complete loss to the large stock and gutted the Medford Apartment House building above the commercial premises. The damage to stock, furnishings, building, etc., is estimated at nearly \$100,000, most of which is covered by insurance. Several tenants of the apartment house had narrow escapes.

FEDERAL RESERVE EMPLOYEES MAY GET CHRISTMAS PRESENTS.

Washington, December 24.—The Federal Reserve Board has officially announced that Christmas presents to employees of the twelve Federal Reserve Banks could properly be made and the expense charged under the law to the Federal Reserve Banks.

BANK OF NOVA SCOTIA.

North Sydney, C.B., December 24.—J. H. Malcolm, who has been manager of the bank of Nova Scotia here for the past two years and a half, is to leave in a few days to take charge of the bank's business at Yarmouth, N.S.

CAMPAIGNING FOR CROPS.

Toronto, Ont., December 14.—Mr. A. P. Westervelt has been appointed by the Dominion Government to conduct a campaign throughout Ontario for an increase in the production of foodstuffs in war time. At a conference at the Parliament Buildings here it was planned to hold a series of farmers' meetings to be addressed by competent speakers.

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CLASSIFIED ADVERTISEMENTS

1c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

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

FOR SALE—LEATHER NOVELTIES AND ALL varieties of high grade leather goods, also beautiful carriage and auto accessories. Note the trade-mark Allegator. Lamontagne Limited, 338 Notre Dame St. W., and up town at 413 St. Catherine St. W., Montreal.

PROPERTY FOR SALE.

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

NORTH END PROPERTY—100 feet frontage, 18 feet deep; new well built; close to line church and schools; price \$24,000; mortgage \$15,000. Owner being pressed for money; would take building lots, or balances of sale price with a few thousand dollars in cash for balance. Fontaine & Co., 60 Notre Dame East, Montreal.

NOTRE DAME DE GRACE—Beautiful nine room house for sale at 35 Royal Ave. above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W., Telephone Main 4825 or West 5267.