

RAILROADS

ADIAN PACIFIC

TO LONDON-DETROIT-CHICAGO. 5 a.m. ... TORONTO (Yonge St.) ...

ND TRUNK RAILWAY SYSTEM

AL - Toronto - Chicago ... INTERNATIONAL LIMITED ...

L STEAM PACKET

WILL ISSUE DEBENTURE STOCK ... December 12.—The court of directors ...

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.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1833. W. R. BROCK, President. W. R. MEIKLE, Vice-Pr. Ident.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

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

Commercial Union Assurance Co

LIMITED OF LONDON, ENG. The Largest General Insurance Company in the World. AS AT 31ST DECEMBER, 1913.

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine

North American Life Assurance Co.

Insurance in force over \$52,000,000.00. Assets 14,043,814.69. Income 1,781,117.49.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND. FIRE INSURANCE SINCE A.D. 1741. T. L. MORRISSEY, Resident Manager.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

J. T. BETHUNE, Managing Director. 605-606 TRANSPORTATION BUILDING.

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold.

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE. 811 Board of Trade Building. Phone Main 5822.

PERSONALS

Lieut.-Col. K. Costigan has been appointed commanding officer of the 6th Brigade, Canadian Field Artillery, with headquarters at Montreal.

Mr. Reginald Scantlebury will be home next week from McGill University to spend the Christmas season with his parents.

The following were introduced on 'Change at the Board of Trade yesterday: J. A. Ruddle, Ottawa.

Hon. John Costigan returned to Ottawa to-day from New Brunswick, where he went to attend the banquet in Fredericton on Thursday.

Hon. Robert Rogers arrived at the Ritz-Carlton yesterday morning from St. John, N.B., and left for Ottawa in the afternoon.

Sir Henry Hovard has been appointed British Minister to the Vatican.

Senator Pope was in town during the week from Cooleshire, Que.

Capt. H. Balceaux, Paris, is registered at the Ritz-Carlton.

MONTREAL FIRM WILL BUILD HUGE VIADUCT AT TORONTO.

Toronto, December 12.—The City Council last evening awarded to Messrs. Quilman and Robertson, of Montreal, the contract for the Don section of the Bloor street viaduct to cost \$147,076.01.

The ten tenders submitted were as follows:—

Table with 3 columns: No., All Steel with Lower Deck Completed, With L. Deck to be Comp. In Future.

MOVEMENTS OF CURRENCY.

New York, December 12.—Reported movements of currency this week indicate a loss in cash by the banks of over \$17,000,000, chiefly through retirement of currency.

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 Canada Life limited premium policy, after all its premiums have been paid, continues to receive substantial dividends.

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.

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.

ALFRED WALFORD, L.I.A.

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



COL. A. P. SHERWOOD, Chief of the Dominion Police who has charge of the rounding up of alien enemies of the King in Canada.

LAWYERS TITLE INSURANCE.

New York, December 12.—The Lawyers Title Insurance & Trust Company has declared a dividend of 2 per cent., payable January 2. Transfer books close December 15.

PRUSSIAN NATIONAL INSURANCE.

New York, December 12.—The Prussian National Insurance Company has limited \$300,000 to its trustees in this country, increasing the surplus in the United States to approximately \$1,000,000.

UNITED STATES MORTGAGE.

New York, December 12.—The United States Mortgage & Trust Co. is directed to purchase Grandinath Power and Electric Co. bonds issued under mortgage to it as trustee dated October 1, 1902, to exhaust the sum of \$15,000.

REAL ESTATE AND TRUST COMPANIES

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

Table listing various real estate companies and their bid/asked prices.

"DON'TS" FROM THE CHIEF

Chief Tremblay, in issuing his annual bulletin of advice to the public concerning extra hazards of fire during the holiday season, calls attention to the fact that the disastrous fire in St. Louis Square on January 1 last originated in a Christmas tree, and gives valuable hints which may be summarized as follows: Don't decorate your Christmas tree with paper, cotton or other inflammable material. Use metallic tinsel and other non-inflammable decorations.

REAL ESTATE

The thirty-two realty transactions registered yesterday were mostly of a small character, the largest being one for \$20,000 only. This was the sale by the Rev. Adolphe Harbour and others to R. Laberge of lots 12-211 to 216 Cote Visitation, each lot measuring 25 feet by 36 feet, together with the buildings thereon. Nos. 12184 to 12186, Parthenais street.

PROTECTIVE COMMITTEE APPOINTED.

New York, December 12.—At the request of holders of the preferred and common stock of the Toledo, St. Louis & Western Railroad Company, the following protective committee has been appointed to act to safeguard the interests of the stockholders: Jules S. Baech, chairman; Walter S. Randall, Edmund G. Hammerley, Colgate Root and Walter C. Taylor.

"NATALITE" THE NEW PETROL.

London, Eng., December 12.—It is reported that a motor spirit, which is likely to supersede petrol, has been manufactured in Natal. The inventors claim that it is more efficacious for combustion engines than petrol. A recent trial showed that the new spirit, which has been named "Natalite," showed a driving force of 21 miles per gallon, as against 19.4 miles per gallon in the case of petrol. The spirit is said to be manufactured from the refuse of sugar cane.

UNRESTRICTED BOND TRADING NOW.

Chicago, December 12.—The local Stock Exchange now permits unrestricted trading in listed bonds.

CLASSIFIED ADVERTISEMENTS

(C. Per Word for the First Insertion) (C. Per Word for Each Subsequent Insertion)

FOR SALE OR EXCHANGE. KINDLING WOOD FOR THE MILLION—Kindling \$2.25; Cut Hardwood, \$2.25; Mill Blocks, \$2.00 per load.

FOR SALE—FINEST APPLES IN THE LAND, ALL leading varieties direct from Nova Scotia and Ontario fresh fruit in baskets.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 123 Bloor street. For further particulars and book-lets, apply The Crown Trust Company, 145 St. James street, Main 799.

DEPARTMENT—By the week or month, small department for demonstration, commercial exhibition and amusements, 219 St. Catherine, East.

FLATS for manufacturing or office. Central location. Moderate rent. L. Cohen & Son, Tel. Main 881.

NOTRE DAME WEST, 287 and 299—Two large flats, sup. 3,600 feet each, for light manufacturing business or commercial agents, etc. Estate de Beaujeu, 78 St. Denis, Tel. East 5576.

STORE—Fine new butcher's shop, 73 Beaubien, ready for occupation, racks, counter, electric fixtures. Licence paid; all free; rent \$20. Phone St. Louis 2645, 4748.

ST. CATHERINE EAST, 878—Eight large rooms as business place or private lodging. Reasonable offer accepted. Address Leon Julien 264 de l'Espece Ave. Outremont, Tel. 296, Rockland.

ST. URBAIN ST., 402, corner Demontigny St.—Bright store with basement, heated by furnace. Can rent with dwelling above; cheap rent. Apply 402 St. Urbain St.

WAREHOUSE, 80 St. Henry Street—Good entrance. Longueuil Lane, Hotel, furnace. Apply to J. T. Greston, 43 Bank of Ottawa Bldg., St. James St.

WESTMOUNT, GREENE AVE., corner Sherbrooke.—Splendid new stores, cement cellar, heated. Any offer will be considered for good tenant. Apply A. Britton, Phone Rockland 66.

APARTMENTS TO LET. 590 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board; evening dinner.

FOURCLAS APARTMENTS, 58 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 799.

"LAURENTIAN" COTE DES NEIGES ROAD, 25—Near corner Guy and Sherbrooke streets. A few very choice apartments. Immediate occupancy. Rent right. Apply Janitor of Jas. H. Maher, 724 Transportation Bldg., Phone Main 2516.

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

Notices of Births, Marriages and Deaths, 23c each insertion.

BIRTHS.

TANNER.—On December 8th, 1914, at 4783, Eighth Ave., Residence of Mrs. and Mrs. R. H. Tanner, a son, Beth doing well.

MARRIAGE.

KAUFER-GRIFFIN.—On December 8th, 1914, at 238 Hibernia Road, by the Rev. H. A. Carson, Point St. Charles (Congregational) Church, Margaret Elsie, eldest daughter of Mr. and Mrs. James Griffin, to Charles James Auger, Bell Telephone Co., Limited, Montreal.

DEATHS.

CLIBBON.—On December 10th, at the Royal Victoria Hospital, Frederick Thomas Clibbon, age 43 years. Funeral from 437 Notre Dame street, to Mount Royal Cemetery, at 2 o'clock on Saturday.

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The largest of the remaining sales included that by F. Ledoux to J. O. Kennedy of Nos. 1035 and 1038 Papineau street and 363 and 365 Gifford street, for \$12,000. Fred O. Goudeau sold to Mrs. A. Blair 2227 to 2228 St. Hubert street, for \$10,000; James S. Seath sold to Thomas W. Sawyer, lot 20-16 parish of Montreal, with buildings on McCulloch avenue, Outremont, for \$10,000; and E. Brown sold to L. Lame lot 8-554 Hochelaga street with buildings on Letourneux street, for \$9,000.

Toronto, December 11.—The City of Toronto owns real estate within its boundaries valued at \$357,230,667, according to a report submitted to the City Council this afternoon. The principal items are: Parks, \$12,325,893; public buildings and markets, \$6,278,268; \$12,325,893 of the City Hall property is \$3,524,000, of which \$2,200,000 is for the building and \$1,324,000 for the land.

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