War, Civil War, Revolutions, Rebellions, Military or Usurped Power, including the risk of fire or explosion

irectly or indirectly caused by any of the forego-

No claim to attach hereto for delay, deterioration

and-or loss of market or for confiscation or destruc-

rofit-sharing plan recently announced.

BUYING NEW EQUIPMENT.

New York, December 21.—Last week saw 700 cars

pers by Westmoreland Coal Company with Cam-

ut has not put out its inquiries on the lot as yet.

REDUCED RATES ON ANTHRACITE.

ot affect the coal carried to that city for trans-

hipment, still the cut is a drastic one and affects a

ria Steel Company.

AMSHIPS

DIAN SERVICE

HALIFAX TO LIVERPOOL

tons - Jan. 11th, 1 a.m.

T REFORD CO., LIMITED, t., Uptown Agency, 530 St. Cath-

AN LINE

MAIL SERVICE

D WINTER SAILINGS-1915 Halifax -- Liverpool

Halifax East and Westbound. rom St. John. From Halifax.
Friday 1st Jan. Sat. 2nd Jan.
Friday, Jan. 8th. Sat. Jan. 9th Friday, Jan. 22nd Sat. Jan. 23rd Friday, Feb. 5th. Sat. Feb. 6tl

Portland -- Glasgow From Portland. From Boston. .Sat. 19th Dec. Thurs. 24th Dec. H" Tues. 5th. Jan. Thurs. 14th Jan.

Thurs, 28th Jan. Thurs. 4th. Feb.

-- Havre -- London

From St. John (On or about)
ARCH" Wed. 23rd Dec.

Thurs. 31st Dec Thurs. 14th Jan.

rates and all further information

& A. ALLAN and 576 St. Catherine West: T.

t. Catherine West: W. H. Henry, t: Hone & Rivet, 9 St Tawre

0000 9000 0000000000

ILROADS

IAN PACIFIC NEW YEAR HOLIDAYS.

FIRST CLASS FARE 25, limit Dec. 26. AND ONE-THIRD 24, and 25. Return lin ALSO

and Jan. 1. Return limit Jan. 4.

4.00 p.m. Dec. 24 and 31. perated Dec. 25 and Jan.

KET OFFICES:

Phone Main 8123. Street. Phone Main 8123. e Viger and Windsor St. Stations

TRUNK RA'LWAY RACH ALL THE WAY

Toronto - - Chicago NATIONAL LIMITED. rain of Superior Service. 30 a.m., arrives Toronto 430 p.m., hicago 8.00 a.m., daily

ED NIGHT SERVICE 00 p.m., arrives Toronto 730 a.m., hicago 8.40 p.m. Cheb Compart. Montreal to Toronto, daily

ND NEW YEAR HOLIDAYS. e First-Class Fare

24, 25; return December 26; also January 1; return Januss Fare and One-third. 2 to 25; return December 28; also uary 1; return January 4.

t. James St., cor. Francois Xavies
—Phone Main 6806
—Phone Up. 1186
enture Station
—Main 8229

AN NORTHERN

D NEW YEAR EXCURSIONS. SINGLE FARE. 24th and 25th. Return limit De-

nship tickets apply to City Ticket es street. 'Phone, Main 6570.

nber 21.—The reduction in rates

ion of anthracite ordered by the Service Commission will not at

lings to any appreciable degree

Iron Company all of whose stock ading Company, which also own Philadelphia and Reading Sell-lost by the railroad will be gained

y and the position of holding com-

NTHRACITE RATES WILL NOT EFFECT READING.

31st, 1914, and January 1st, 1915 ry 2nd, 1915. ry 2nd, 1910.
AND, ONE-THIRD.
22nd, 23rd, 24th and 25th. Return
1, 1914.
30th and 31st, 1914, and January
1mit January 4th, 1915.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE
B11 Board of Trade Building
Bones: Main 7682; Up. 1229 Your Patronage Solicited.

PERSONALS

WHON HIS THE

Halifax has Secured Policies Having a few days.

HAVE FORMED ASSOCIATION

don by the Government of the country in which the "Only to pay hereon if not recoverable under any other Policy of Insurance."

The rate at present is one quarter of one per cent. for three months and one half of one per cent. for three months. The rate quoted in St. John was 1 per cent. for twelve months.

The rate quoted in St. John was 1 per cent. for twelve months.

The successful man been formed here, its purpose being the intercent change of ideas and discussion of matters of interest in the construction, maintenance and operation of buildings. Such questions as legislation, taxation, and insurance will also be dealt with.

The successful man been formed here, its purpose being the intercent change of ideas and discussion of matters of interest in the arrival of the firemen and some soldiers was very necessary to help Mrs. Patchor in saving her five children. The fire was out by 9.45 o'clock, by which time the whole interior of the house was gutted.

proporation, says he cannot see how the company's proporation, says he cannot see how the company's poke can be other than beneficially affected by the profit-sharing plan recently announced.

Some months ago several of the district of the profit sharing plan recently announced.

Some months ago several of the district of the profit sharing plan recently announced. At the inaugural meeting several letters were read

while it would seem at first grance that the plus available for dividends would be reduced. Mr.

At the inaugural meeting several letters were reaction amongst the large proprietors, all of them expectation are the proprietors. The proprietors is a willingness to co-operate, and desiring the proprietors are the proprietors. Selmick believes this will be more than made up of the gain in earnings resulting from increased efficiency and interest of the employes.

The selection amongst the large proprietors, all of them expressing a willingness to co-operate, and desiring to be enrolled as members of the association. At this because of the association are the selection of the selectio ency and interest or the employes.

Profits to be divided are taken from the excess meeting a constitution and by-laws were above a specified minimum fixed by the executive and ti staff of the corporation, and wherever possible are lows: and the first officers and council were elected as folortioned not according to salary, but to the ex-

profitioned not according to salary, but to the existing which each individual has helped to earn the vice-president—Mr. Herbert J. McKeon.

Secretary-Treasurer—Mr. Clarence Mitchell. the early part of January.

World Film Corporation has a capital stock of \$2,-Council-Mr. W. J. Carmichael, Mr. U. H. Dandurand, Mr. Royal Ewing, and Mr. C. S. Bagg. 00,000, of which \$1,500,000 is outstanding. Par va-

HOME BUILDERS WIND UP.

A winding-up order has been made by Mr. Justice.

Gregory at Vancouver in connection with the British

Canadian Home Builders, Ltd., Mr. R. F. Taylor, ught, 500 tank cars by Union Tank Line with Stand- general manager of the Colonial Trust Company, will ard Steel Car Company and 200 steel gondolas and act as provisional liquidator.

TO MUTUALIZE METROPOLITAN LIFE.

The railroads bought about 3,000 tons of rails and The rairroads bought about 5,000 tons of rains and keyal thousand tons of bridge steel.

The Illinois Central has \$5,000,000 to spend in 1,250 of mutualization of the Company, to which the bulk of the stockholders have agreed. The policy-holders will be called tweether to vote upon, the proposal on Announcement is made by the Metropolitan Life of will be called together to vote upon the proposal on December 28. The Metropoltian Life has a capital stock paid up of \$2,000.000. Its surplus at December 31, 1913, was \$33,584,902. It is unofficially stated that New York, December 21.-While the decision by New York, December 21.—While the decision by the Pennsylavania Public Service Commission reduces the rates on the anthracite from the coal fields of the State only to Philadelphia. (the local market) and does State only to Philadelphia, (the local market) and does

A STERLING HOUSE

Bubstantial tonnage for certain anthracite carriers.

Rate on prepared sizes is reduced 40 cents a ton, so that the rates oredered would be \$1.30 to \$1.70 a montage. Limited, dealers and manufacturers of leather goods of all descriptions. They have just opened and smaller sizes is reduced 25 cents a ton. It is understood that an appeal from the ruling will be taken by the carriers to the State courts.

A sound and safe house to deal with is that of Larling Land Co. Limited.

Land of Montreal La

It is pointed out that the amount is payable within the days from the mailing of the notice, "but ow-valing you are given the option of paying half the increase at the rate of 6 per cent. per annum (without gers in small boats."

Bends and Debentures:

Alex. Bidg., 7% sec. mtg. bonds, with 50% bonus com. Bonds.

Alex. Bidg., 7% sec. mtg. bonds, with 50% bonus com. Bonds.

Alex. Bidg., 7% sec. mtg. bonds with 50% bonus com. Bonds.

Caledonian Realties Co. Ltd., 6%.

Caledonian Realties Co. Ltd., 6%.

Ci y R. & Inv. Co., Bond.

Marcil Trust Gold Bond.

Montreal Deb. Copp. 6% Deb.

Transportation Bidg. (7 p.c.).

Trust Companies.

EIGHTEEN INCHES OF SNOW AT SARATOGA. Saratoga, December 21.-A heavy snowstorm set in Crown.....

Saratoga, December 21.—A heavy snowstorm set in early to-day and promises to break the record for snow fall this year. Eight inches of snow have already fallen with no indication of ceasing. Added to the storm of yesterday brings the level up to 18 prudential (om.) Prudential 7% pfd., 50% paid up (pfd.). Eastern Securities.

TWO WESTMOUNT HOMES GUTTED BY STUBBORN FIRE

Nos. 4282 and 4286 Shararooke Street West, Burned Out in Three Hour Blaze on Satur-

Total Face Value of About One
Million Dollars

ST. JOHN RATE HICHER

Mr. A. S. Gravel, of Quebec, is at the Ritz-Carlon Hotel.

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Mr. A. S. Gravel, of Quebec, i book a million dollars have been secured through about a million dollars have been secured through the secure as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Wand. It seemes as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the firemen would be able to prevent the blaze from spreading from the home of Mr. Brock, as if the fir

HAVE FURNIEU ADJUINTIUM

HOUSE BURNED AT HIGHLANDS.

At 8.15 o'clock last night fire broke out in the house of Mr. A. Patchor, about fifty feet from the Canadian Pacific station at Highlands, on the Lower Lachine Road. The fire made good headway before it was discovered, and the flames were so far advanced that make 1911 a peor year for the underwriters.

The losses in connection with the American Hawaiian Laner is thin an after striking the rocker of Mr. A. Patchor, about fifty feet from the Canadian Pacific station at Highlands, on the Lower Lachine Road. The fire made good headway before it was discovered, and the flames were so far advanced that injuried Workers.

REAL ESTATE AND TRUST COMPANIES

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

Aberdeen Estates
Beudin Ltd.
Bellevue Land Co.
Bellevue Inv. Co.
Caledonian Realty (com.)
Canadian Consolidated Land, Limited.
Cartier Realty.
Central Park. Lachine.
City Central Real Estate (com.).
City Estates, Limited.
Corporation Estates City Central Real Estate (com.).

City Estates, Limited
Corporation Estates.
Cote St. Luc & R. Inv.
C. C. Cottrell, 7% (pfd.).
Credit National.
Crystal Spring Land Co.
Daoust Realty Co., Limited.
Denis Land Co., Limited.
Dorval Land Co.
Drummond Realties, Limited.
Estmount Land Co.
Fort Realty Co. [Limited.]
Greater Montreal Land Inv. (com.)
Highland Factory Sites, Limited,
Improved Realties Limited (pfd.).
Improved Realties Limited (com.).
K. & R. Realty Co.
La Compagnie D'Immeubles Union Ltd.
La Compagnie Immobiliere du Can., Ltd.
La Compagnie Immobiliere du Can., Ltd.
La Compagnie Immobiliere D'Immeubles,
Ltd.
La Compagnie Industreille D'Immeubles,
Ltd.
La Compagnie Montreal Est., Ltd.
La Compagnie Montreal Est., Ltd.
La Compagnie Nationale de L'Est.
Lachine Land Co.

ed a handsome new up town store for the convenience of their many customers, who were accustomed to go their many customers, and is an experiment of their many customers, and is made to the many customers, who were accustomed to go their many customers, who were accustomed to the many customers, who were accustomers and the many customers, and increase in every respect. They are concentrate, and indicate that the sale accustomers and customers and customers and customers and cu

Trust Companies:

****************** REAL ESTATE

Twenty-one transfers of real estate were registered n Saturday. The largest was the purchase Alphonse Allard from Willie Lasalle, of lots 148-1983-1 and 2, 148-1984-1 and 2 and 148-1985-1 and 2 Hoche-

PENNSYLVANIA WORKMENS

for three months and one half of one per cent. for twelve months. The rate quoted in St. John was 1 per cent. for twelve months.

STOCK WILL BE BENEFITED

BY THE PROFIT-SHARING PLAN.

New York, December 21.—Lewis J. Selznick, vice
New York, December 21.—Lewis J. Selznick, vice
stock can be other than deneficially affected by the long of the Canadian Pacific words and manager of the World Plim Corporation, says he cannot see how the company's tock can be other than beneficially affected by the long of the Montreal building annual cost of indured works and manager of the World Plim Corporation, says he cannot see how the company's tock can be other than beneficially affected by the long of the Montreal building annual cost of indured works and manager of the World Plim Corporation, says he cannot see how the company's tock can be other than beneficially affected by the long of the Montreal building the modern of the building the modern of the bank of Montreal building the construction, maintenance and operation of the Marrisourg five children for the underwriters.

Harrisburg, Pa. December 21.—After a final hearing on the proposed workmen's compensation bill which, it is understood will follow closely the lines of that he modern building.

BANK OF MONTREAL.

A branch of the bank of Montreal has been opened at the corner of Elm Grove and Queen street Toronstock can be other than beneficially affected by the long of the Montreal building proprietors and manager took to the meaning the modern of the house was gutted.

BANK OF MONTREAL.

A branch of the bank of Montreal has been opened at the corner of Elm Grove and Queen street Toronstock can be other than beneficially affected by the long of the Montreal building proprietors and manager to the underwriters.

Harrisburg, Pa. December 21.—After a final hearing on the Proposed workmen's compensation bill which, it is understood will follow closely the lines of the Harrisburg Pa. A branch of the bank of the Legislation, taxation and insurance can be more advantaged

annual cost of industrial accidents.

At the final hearing, William H. Hotchkiss, former superintendent of the New York Insurance Department opposed a measure modelled after the West Virginia law, stating that the plan of assessing the payrools of the State resulted in a shortage of \$345,500,000 arms, and the state resulted in a shortage of \$455,500,000 arms, and the state result of labor, endorsed the compensation would cost \$10,000,000 annually in Philadelphia.

James H. Maurer, representing the State Federation of Labor, endorsed the commission bill but objected to suggestions made at the hearing to the effect that a medical examination of employees should be essential to the securing of compensation.

f industrial accidents.

Charles S. Bunting, of Philadelphia, authority on tial to the securing of compensation.

Notices of Births, Marriages and Deaths, 250 ed

ANDERSON-At Berlin, Ont, on the 11th instant, the wife of J. C. Anderson, of a daughter. STE PELLFORD—At 2385 St. Hubert street, on De-cember 13th, to Mr. and Mrs. George Ste. Pellford, a daughter, Dorothy Florence.

PRESENT WILL BE POOR YEAR

CLASSIFIED ADVERTISEMENTS

ic. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insartia

FOR SALE OR EXCHANGE. FOR SALE—YULETIDE NOVELTIES OF ALL DE-scriptions. See the fine amountement 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 leating goods, also beautiful carriage and auto accessorie. Note the trade-mark—Alligator. Lamontagne Lunited, 338 Notre Dame St. W., and up town at 413 St. Catherine St. W., Montreal.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CRAIG. Central property, 75x148, at bargain price. Will take vacant lots or second mortgages for equate a snap. C. Withycomb.

FINE REVENUE PROPERTY situated on a commercial corner; consisting of stores and dwellings, stone front; would take well standard lots; first or second mortgages; well guaranteed and some cash. mercial corner; consisting of stone front; would take well second mortgages; well guarar Address P. O. Box 1024, Monta NORTH END PROPERTY-

flats; new; well built; close schools; price \$32,000; more ing pressed for money; would balances of sale price with a in cash for balance. Fontaine East. Main 1861. building lots, or thousand dellars 60 Notre Dame NOTRE DAME DE GRACE Notre Dame St. W

house for sale at 35 Royal St. Apply to W. A. Hayman, Telephone Main 4825 or W. OXFORD AND MELROSE AVE. Notre Dame de Grace, about 200 feet south of Sherbrooke, 12 flats and 8 rooms, hardwood floors, finished in floors, finished in oak, hot water system, electic fixtures. Well-decorated, rented up to 1st Mar 1916, big revenue.

Being in great need of mone, would sell one side of three filts far under cost pier To a quick buyer. For more particulars apply to proprietors. Bourson, Gagne & Co., 1882 Notre Dame West, Tel. West 1858.

Bienry Street.

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, 223 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7890. BUSINESS PREMISES TO LET.

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.

590 SHERBROOKE WEST, Ritz-Cariton Block. Single and double rooms, suites. First-class board; evening 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 Bidg. Phone Main 2510.

ROOMS TO LET.

95 MANSFIELD STREET-Large pleasant room in English family; central, with all modern conveni-ences; terms very reasonable; with home comforts MACHINERY.

SAW MILLS AND PULP MILL MACHINERY, ENgines, steam plant accessories, tank work, convey-ing and elevating systems, transmission machinery Write for price and specifications, Waterous 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 shows longer.

CARRIAGES, ETC.

HORSES, HARNESS 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 pay the highest cash prices for good young horses, Parties having anything in the horse line to dispose of will please send them in at the Hay Market Stables, Ottawa and Nazureth Sts. T. W. Foster & Co., Telephone Main 720.

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 1453.

tion, ample security, 6% interest. Apply East 6849, PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. No. 73 McGill Colege Ave. Or apply at Miss Poole's, 45 McGill Colege Ave., Tel. Uptown. 210. TTS A LONG WAY TO TIPPERARY" but its only 15 miles to THREE RIVERS from Montical. Three livers is inviting all capitalists to turn their cyes in that irrection as a ideal spot for factories. Excellent location; unequalled shipping facilities and a hundred other attractions. A dainty booklet free for the asking. To-day is the day to write for its 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 Cartier street, City.

FOR SALE, TRUSTWORTHY CUTLERY OR SALE, TRUSTWORTHY CUTLERY — This fine cutiery 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, Tusca (the nearest substitute for Ivory), or Stag. Tou will appreciate the Trus worth of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street. West. Montreal.

West, Montreal.

FIRST CLASS FIRE LIGHTER, Patented in Canada and United States, Patent for sale. For par-ticulars 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 3206, Montreal.

BLACKSMITH SHOP FOR SALE, \$200; 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 3796 Star Office, or phone St. Louis, 2691.

COUNTRY HOUSES TO LET.

O-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprie-tor, Rosenkzwey, 866 St. Lawrence. REST, RECREATION AND SOLID COMFORT These are the attractions of Gray Rocks Inn. Th



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

Breat big fire-place, running water in the house; own gas plant; best culsine in the Laurentians. Rates \$2 a day, American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec,

250 181