

SEAMSHIPS

STEAMSHIP

ADRIAN SERVICE... W. YEAR'S... HALIFAX TO LIVERPOOL... Dec. 21st 1 a.m.

RAILROADS

ADRIAN PACIFIC... REVIEW... ST. JOHNS, QUE. ... DAY, DECEMBER 20.

NEW YEAR HOLIDAYS

FIRST CLASS FARE... 25, limit Dec. 26... Jan. 1, limit Jan. 2... AND ONE-THIRD.

TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY... Toronto - Chicago... INTERNATIONAL LIMITED.

ADRIAN NORTHERN

AND NEW YEAR EXCURSIONS... SINGLE FARE... 24th and 25th. Returns limit Dec. 31st, 1914.

VALLEY DIVIDEND

Hocking Valley declared... per cent., payable December 31st to December 26th.

SEABOARD AIR LINE

Seaboard Air Line declared... interest of 2 1/2 per cent. on the dividend payable February 1st.

Charter Market

Wine to The Journal of Commerce... market for full cargo... due entirely to the fact that the market is not so active as it was in the first part of the year.

The London & Lancashire Life & General Assurance Association, Limited... 6000 OPPORTUNITY FOR MEN TO BUILD UP PERMANENT CONNECTION.

British America Assurance Company... FIRE INSURANCE SINCE A.D. 1833. W. R. BROCK, President.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED... OF LONDON... Assets Exceed \$48,000,000.

Commercial Union Assurance Co. LIMITED... OF LONDON, ENG. The Largest General Insurance Company in the World.

AN IDEAL INCOME... can be secured to your Beneficiary with Absolute Security by insuring in the Union Mutual Life Insurance Company, Portland, Maine.

MONTHLY INCOME PLAN... Insured by a deposit of \$1,688.902.65 per value with the DOMINION GOVERNMENT in 'cream of Canadian Securities.'

North American Life Assurance Co. Solid as the Continent... Insurance in force over \$52,000,000.00.

UNION ASSURANCE SOCIETY LIMITED... OF LONDON, ENGLAND... FIRE INSURANCE SINCE A.D. 1741.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED... Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

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 Beaudry Street, Montreal.

PERSONALS

Hon. Thomas Lorr, of Toronto, was at the Windsor yesterday... Mr. James S. Brierly will be the speaker at the annual meeting of the Canadian Club on Monday.

NEWSPAPER TO BE SOLD... Vancouver, B.C., December 19.—To satisfy the claim of the debenture holders, the property of the World Printing and Publishing Company is to be sold by the court.

Successful Life Insurance Salesmen Earn \$2,000, \$3,000, \$5,000 and upwards a year. They began as you will.

THE PRUDENTIAL INSURANCE CO. OF AMERICA... FORREST F. DRYDEN, President. Home Office Newark, N.J.

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.

The Provident Accident and Guarantee Company... Issues the following policies: Accident, Burglary, Health, Plate Glass, Fidelity Bonds.

LEGAL DIRECTORY... F. J. CURRAN, Barrister and Solicitor... Savings Bank Chambers, 180 St. James St., Montreal.

ALFRED WALFORD, L.I.A. ACCOUNTANT AND AUDITOR... Investigations, Reports, Annual Audits... 410 LAKE OF THE WOODS BUILDING.

GERMAN RAID GOOD FOR INSURANCE COS. Rush for Protection from War Risks Anticipated in Old Country Following Bombardment REFUSING LIFE POLICIES

REAL ESTATE AND TRUST COMPANIES... Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows: Aberdeen Estates, Bid 125, Asked 122.

CLASSIFIED ADVERTISEMENTS... 2c. Per Word for the First Insertion 1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE... FOR SALE—YULETIDE NOVELTIES OF ALL DESCRIPTIONS... CLARKE STREET, ABOVE 'BRAG, Central property.

BUSINESS PREMISES TO LET... WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets.

APARTMENTS TO LET... MOINT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dado, effects, different colors; tiled bath.

ROOMS TO LET... 55 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveniences.

MACHINERY... SAW MILLS AND PULP MILL MACHINERY, ENGINES, steam plant accessories, tank work, conveyors and elevating systems.

CARRIAGES, ETC. HORSE BLANKETS, AUTO AND CARRIAGE TOPS... HORSE BLANKETS, new and second-hand harness; waterproof horse and wagon covers.

COUNTRY HOUSES TO LET... O-PLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkewy, 56 St. Lawrence.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS

BIRTHS. ANDERSON—At Berlin, Ont., on the 18th instant the wife of J. C. Anderson, of a daughter. STE. PELLERIN—At 2381 St. Hubert street on December 13th, to Mr. and Mrs. George Ste. Pellerin, a daughter, Dorothy Florence.

MARRIAGES. CARR-ROACH—On December 10th, 1914, at the residence of the bride's mother, 1816, McNiel Ave., Vancouver, B.C., by the Rev. A. L. Birch, Grace Elizabeth, daughter of the late Walter Roach, of North Vancouver, B.C., formerly of Beckenham, Kent, England.

DEATHS. BARRY—In this city, on the 18th of December, 1914, John Thomas Barry, only beloved son of the late John Barry, and beloved husband of Charlotte Kelly. (Toronto papers please copy).

RESULTS OF "SAFETY FIRST." Six years ago the Chicago and Northwestern railroad inaugurated the first "Safety First" campaign, and the report for the fifty-three months ending June 30, 1914, has just been issued.

SOME CHRISTMAS BONUSES. The employees of the Equitable Trust Company of New York will receive the usual holiday distribution as extra compensation for the year's work, amounting to 10 per cent of the year's salary.

EMPLOYEES OF THE CHATHAM AND PHOENIX NATIONAL BANK will receive as a Christmas distribution 5 per cent of their yearly salary.

PERSONAL

THE REV. M. O. SMITH, M.A., Instructor in the Language and Mathematics, No. 73 McGill College Ave. or apply at Miss Fook's, 45 McGill College Ave., Tel. Uptown 210.

WANTED TO BORROW. \$200,000. WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6849.

IT'S A LONG WAY TO TIPPERARY but its only long way to THREE RIVERS from Montreal. Three Rivers is inviting all capitalists to turn their eyes in that direction as a ideal spot for factories.

COMPETENT LADY STENOGRAPHER (BOTH LANGUAGES), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: M. 1250 Cartier street, City.

UNCLAIMED PICTURES AT LESS THAN PRICE OF FRAMES. Nothing better for wedding or Christmas presents. Hensley & Co., Picture Framers, 315 Bleury 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 for Ivory), or Bone. "on will appreciate the true worth of Trustworthy Cutlery when you use it."

FIRST 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.

MANUFACTURERS' AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3266, Montreal.

BLACKSMITH SHOP FOR SALE, \$200; very good place, easy condition; must go away; a good chance for the right man. Beachamp, 2180 St. Hubert.