ADIAN SERVICE

Halifax to Liverpool:-

(15,000 tons) Jan. 25th. 1 a.m.
0 tons) Feb. 5th, after 1 a.m.
ns) Feb. 15, after 1 a.m. ns)......Feb. 15, after 1 a.m. 000 tons).....Feb. 22, after 1 a.m.

apply to REFORD CO., LIMITED, General acrament St. 20 Hospital Street, Uptown Agency, 530 St. Catherine

B. - Halifax, N.S. - Liverpoo! L MAIL SERVICE

February 5th. February 12th February 26th. March 12th. at Halifax the following da

From St. John

N.B. -- Havre -- London

Fortland -- Glasgow From Portland From Bost Feb. 7th. Feb. 18th

call Halifax westbound

& A. ALLAY et and 576 St. Catherine West. 7. St. Catherine West: W. H. Henry. reet; Hone & Rivet, 9 St. Lawrens

of rates and all further information

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t Daily, ex. Sunday.

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harter Market

AAAAAAAAAAAAAAAAA

ling they are somewhat below the or fairly prompt delivery and ar ruary and March delivery the in a number of the transation long voyage, South America ess. In the sailing vessel ma was encountered for tonnage for voyage and South America bus re a trifle firmer.

nd West India account the inqu the tendency of rates is somewhat ne limited offerings of tonnage -Greek steamer Cries (prers, from New York to Rotterdam uary.

teamer Norrbotten, 3,691 tons, from rvik, p.t., February.

ner Beacon, 715 tons, from Baltimo, \$2.75, pr eth Gilbert, 482 tons, from Norfolk

Gulf to West Britain, with timber, Excelsior, 1,304 tons. Norwegian steamer Alf, 1.970 tons

12 months basis, 8s. 7d., May-Frankrig, 876 tons, sam

McL. Baxter, 1,153 tons, from Bal with brick and back to Baltimos

NCE ELECTRIC RAILWAY. on the Perth-to-Smith's Falls st a and St. Lawrence Electric Ra rk will be begun in the spring. e will be diverted to run through

VOL. XXIX No. 219 INDERWRITERS AFE PASSIVE REGARDING LAW CHANGES

Unity of Sentiment, However, Toward New Settl Expected to be Delayed.

New York, January 25.—If present plans go through New York, January 25.—It present plans go through it is not probable that the stock liability insurance companies will participate actively in the campaign which is coming within a few days to secure numer ons amendments to the New York workmen's comtion act. The companies have suffered annoynce and delay on account of the method of adjust ng losses, but the underwriters say that there seems ing losses, but the ander withers say that there seems to be such complete unanimity of sentiment on the part of those who have been connected with the colion of claims for indemnity that a change will

Some of the stories told by the underwriters in ection with compensation claims in this State regarding the working of the law are illuminating. Under the present system the commission considers it-self bound to hear and pass upon every claim for indemnity as the result of an accident in this State. The commission hears the evidence and, if it decides o make an award pays it by check and then collects from the insurance company, the State Fund or the mutual association which may be carrying the

In other states, settlements are made direct and a In other states, settlements are made direct and a report filed with the state commission. Only such cases as involve a dispute are brought before the commissions for adjudication. The proportion of dispute cases is very small and there has been no compute cases are not case to compute case as involved and the case case are not case and the case case are not case and the case case are not case as a case are not case as a case are not plaint on the part of the workers, the employers, the

PRAIRIE OIL AND GAS.

TRUST COMPA	NII	CC
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Quotations for to-day on the Mo-	ntenal	D 1
Estate Exchange, Inc., were as	follov	vs:
	BID	ASE
Aberdeen Estates		1:
Beudin Ltd.		19
Bellevue Land Co.	70	- 3
Bleury Inv. Co.	97	10
Caledonian Realty (com.) Canadian Consolidated Land, Limited	3	
Cartier Realty		
Central Park, Lachine	100	
City Central Real Estate (com.)	100	10
City Estates, Limited		10
Corporation Estates		12
Cote St. Luc & R. Inv.	50	5
C. Cottrell, (c (ptd.)	00	1
Credit National Crystal Spring Land Co.	to one	11
Crystal Spring Land Co.		5
	45	5
	75	9
Dorval Land Co.	15	2
Dorval Land Co. Drummond Realties, Limited		10
Eastmount Land Co.	90	9
Eastmount Land Co. Fort Realty Co., Limited Greater Montreal Land Land	1110	2
Greater Montreal Land Inv. (com.)	174	18
	100	11
	25	.39
Improved Realties Limited (pfd.) Improved Realties Limited (com.)	50	6
K. & R. Realty Co.	Name	1.
K. & R. Realty Co. Kenmore Realty Co. J. Compagnie D. Lympoubles U.	781	. 100
		70
	55	,67
a Compagnie Immobiliere Ouest de N. D. de Grace	40	73
a Compagnie Industreille D'Immoubles	91	9-
Ltd.		90
a Compagnie Montreal Est., Ltd. a Compagnie Nationale de L'Est.	90	9:
a Compagnie Nationale de L'Est.	80	98
andheld C		123
achine Land Co. andholders Co. Limited and of Montreal	11000	97
and of Montreal and of Montreal a Salle Realty a Societe Blyd. Pie IX auzon Dry Dock Land, Limited ongueuil Realty Co.		100
a Societe Blyd Die 13		97
auzon Dry Doel: Land L		64
ongueuil Realty Congression Limited		80
ongueuil Realty Co. Union de l'Est		100
lodel City Appear	71.00	101

Land Co., Limited. Montreal Extension Land Co., Limited.

Montreal Lachine Land
Montreal Lachine Land
Montreal South Land Co., Ltd. (pfd.)
Montreal South Land Co., Ltd. (pfd.)
Montreal Welland Land, Ltd. (com.)
Montreal Westering Land, Limited
Mountain Sights, Limited
Mutual Bond & Realties Corporation.
Nesbitt Height
North Montrael Centre Limited
North Montreal Land, Limited
North Montreal Land, Limited
North Dame de Grace Realty.

Draw South Property Co., Limited
Datava South Property Co., Limited Orchard Land, Limited
Ottawa South Property Co., Limited,
Dointe Clare Land
Ouebec Land Co.
Rivera Estates.

S. Catherine Road Co.

Scarrity Land Reg.

S. Denis Realty Co.

S. Lawrence Hights, Limited.

S. Lawrence Hights, Limited.

S. Lawrence Hights, Limited.

S. Lawrence Inv. & Trust Co.

S. Lawrence Hights, Limited.

S. Lawrence Hights, Limited. 100 1751 71

St. Regs Park
outh Shore Realty Co.
St. Paul Land Co.
St. Paul Lan windsor Arcade Ltd., 7% with 10076 bonus...

Bonds and Debentures.

Mex. Blg., 7% sec. mig. bonds, with 50% bonus com. Bonds.

Arena Gardens, Torotto, 6% Bonds.

Galdonian Realities Co., Ltd., 6%.

Cith Central Real Estate Bond.

Gity R., and Co., Bond.

Marcil Trust Gold Bond.

Montreal Deb. Corp. 6%, Deb.

Transportation Bidg., 778.

Corp., Trust Companies. 79

2994 200 221 505

7% pfd., 50% paid up (pfd.).

conflagration. FRED W. G. JOHNSON INSURANCE AND REAL-ESTATE Bil Loard of Trade Building Teiephopes:

************* **PERSONALS**

******************** The Hon. C. J. Doherty, Minister of Justice, was at

own for the week end.

Mr. W. E. Loomis, of Sherbrooke, is at the Windsor

Mr. R. Currie, of Montreal, was in Ottawa for the week end.

Colonel Neilson, of Quebec, is at the Ritz-Carlton Hotel. Mr. W. B. Nantel, of Ottawa, is in town for a few

days and is registered at the Place Viger. Mr. A. R. Gordon, of Toronto, is staying at the

Mr. E. G. W. Bell is in Montreal from Toronto.

The visiting governors to the Western Hospital for ensuing week are: Mrs. J. A. McMaster, Mrs. F. B.
MeNamee, Mr. W. L. Maltby, Mr. E. J. Maxwell and Dr. G. H. Mathewson

Majors Ernest Pelletier and Leonard Godfroy de

PRAIRIE OIL AND GAS.

METROPOLITAN WILL NOT

New York, January 25,-it was announced at an executive session of agents by Mr. Haley Fiske, vicepresident of the company, that for the present, at

composed, for the most part, of men who are not ac-tive on the official staff. Under the old charter it was provided that at least two-thirds of the stock

Fire yesterday gutted the Trinity Methodist Church should be represented on the board of directors.

It was announced that the company made a gain at Nelson, causing a loss of about \$35,000, with \$17,00 of over \$10,000,000 in income last year, the total amounting to \$127,997,892. The assets increased near-ly,\$50,000,000 to \$496,862,771. The surplus at the close of the year was \$31,138,946. The company's total out-standing business is placed at \$2,991,114,069, which is the largest of says. the largest of any company in the world. The n business written both in the industrial and ordin ary departments was \$517,744,536, divided as follows: ordinary, \$293,419,340 issued and \$25,240,221 per vived and Increases. vived and increased; industrial \$237,098,457 issued and \$51,996,628 revived and increased. The new business issued is second to but one com-

The company has 14,843,108 policies in force. It Suit of Findlay and Howard to Collect \$65,000 on Real its total payments includi and surrender values plus the additions to the reserve, aggregated \$92,643,797.

Representatives of the company from all parts of the country to the number of 700 are in attendance at the annual convention. These consist of about 500 superintendents and the balance are deputy superintendents, agents unattached and agents. They have defendant, been selected from the field force of about 1300 for been selected from the field force of about 12,000 for Horne, owner of a farm of some 90 arpents at Lathe excellence of their records of last year.

LISTED DECEMBER PRICES

Company shows aggregate assets of \$27.604,617.44, that they had been instrumental in bringing the buyer with unearned premiums of \$3.546 \$34.00 and a net and seller together and claimed a commission.

They failed in their suit, as His Lordship, reviewing gross assets have decreased \$23,859,20, the uncarned the facts, found that it was defendant himself who reserve has increased \$300,313, the net surplus has de-had, through the intermediary of a third party, other creased \$621,603 (of which \$100,000 is due to reserve than Findlay and Howard, got into touch with the for contingencies not carried in 19°3), the premiums buyer, Findlay and Howard being in no wise instru-written have increased \$227,583, the losss from securmental in bringing about the deal, ity market valuations was \$1,037.622, the interest income was \$1,125,452, and the carned premium exceeded the losses and expenses incurred by \$207,291. found that the contentions of Findlay and Howard in The securities are listed at the market prices Decemthe matter were the more probable. The mandate ber 31, 1914, and not at prices current June 30, 1914, from defendant to Findlay and Howard, however, did

DUBUQUE FIRE AND MARINE.

The thirty-second annual statement of the Dubuque himself or through some other agent. Fire and Marine Insurance Company announces total assets of \$1,648,409.74, including a net surplus of \$424.
38.19. Assets, reserve and surplus show gratifying a purchaser either by plaintiff or but the found as a purchaser either by plaintiff or but the found as ass.19. Assets, reserve and surplus show gratifying a purchaser either by plaintiff or by Mahon, but by gains as a result of the operations in 1914, notwithstanding the payment of \$91,573 in losses in the Salem curities Corporation.

> - Main 7682; Up. 1333 Your Patronage Solicited.



suit for \$65,000 commission was dismissed.

ANNULLED INSURANCE POLICY

German-American Insurance Co. Won Action Taken
Against Them by Peel Street Tenant—Transfer
Followed Fire.

and the state of the policy and the insurers not having been notified of or consented to such transfer.

Further, the plaintiff had not given the notice required by the statutory conditions endorsed on the state of the proofs of claim required by the state of the proofs o

ALTER RATES THOUGH A MUTUAL

The first terest in the insured property forfeited the policy, and that the giving of notice and fyling of proofs of claim constituted conditions precedent to the institution of Bank is celebrating its fiftieth anniversary as a native make the asked to grant permission for a No Higher Premiums Than Under Stock Plan is An. the action by the insured. The action was therefore tional institution. ncement of Vice-President at Convention—

Largest Outstanding Business.

Largest President at Convention—

Largest Outstanding Business.

Largest Outstanding Business.

HORSES AND PIG WERE BURNED.

president of the company, that to the present, at the horses, the property of abendus about a least, the Metropolitan Life, despite the fact that it lost early this morning in a fire which destroyed his is now a mutual company, will charge no higher stable near the incline railway, at the base of Mount is now a mutual company, who courge no more stable near the means than under the stock plan. The significance Hoyal. The origin of the fire has not been ascertained this statement lies in the fact that mutual come ed. The firemen of the northern divisions of the bridge of this statement lies in the fact that mutual companies load their premiums about 20 per cent, for the
purpose of paying expenses and return to policyhold
purpose of paying expenses and return to policyhold
pareaus and Lussier reached the scene only after
difficulty in the poor road leading to the place. Of the dividends. Stock companies, however, whose profits six thoroughbred horses stabled in the building only belong to the stockholders, and not to the policy one was saved. The pigs, of which there were four, holders, usually load the premium charged to policy fared better, being quartered under the stable and holders about 8 per cent.

Under the new plan the board of directors will be Three of the animals were rescued. protected in a measure from the smoke and flames

HON. LOUIS CODERRE IN THE CITY.

ENTITLED TO COMMISSION

Though qualifying the testimony of the defen-

prairie, gave Findlay and Howard a mandate to sell the holdings. Later he got into touch with third parties, who managed to secure a purchaser, and the The annual statement of the Continental Insurance deal was put through. Findlay and Howard claimed

The defendant denied having given Findlay and as permitted by the various insurance commissioners and used by many companies. z of the property within a definite period, nor did it confer a right on plaintiff to a commission in the event of the sale being put through by the defendant

BUSINESS IN FIRE INSURANCE.

Edmonton, Alta., January 25.-Under the provisiof an Act respecting Insurance Companies in the Province of Alberta, the Milk River Mutual Fire Insurance Company has been registered to do business in the Province of Alberta.

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

The largest of the thirty realty transfers registered on Saturday involved the sum of \$66.536. It was the sale from George Beausoleil to the Town of Montreal East, of a block of 78 vacant emplacements composed of lots \$24.4 79 129 and an arrangement of lots \$24.4 79 129 and an arrangement of lots \$24.4 79 129 and an arrangement of lots \$24.4 79 129 and arrangement of lots \$24.4 East, of a block of 78 vacant emplacements composed of lots 82-44, 79, 123 and a part of lot 82-130, parts of lots 82-44, 79, 123 and a part of lot 82-130, parts of lots Nos. 82-130 and 131 and part of lot 82-131, No. 82-186 and parts of lot 82-187, lot 82-270, parts of lots 82-271, lot No. 82-354 and parts of lot 82-355, and lots 82-429-83-282, 30-83-47a, 48, 49, 74, 103, 104, 133, 134, 85-55, 79, 130 to 132, 160, 214 to 216, 244, 298 to 300, 329, 388 to 389, Pointe aux Trembles, forming the avenues Versailles, Monarque and St. Denis, and streets, Prince Albert, Victoria, Dorchester, St. Catherine and Ontario in Montreal East.

Maglore Laberge, of St. Joachim de Chateauguay sold to Adkemar Lalande, a property situated at Ouand south-west part of lot No. 36-342, Parish of Montreal, with buildings of three tenements, Nos. 40, 42 and 44 Cyrille street, measuring 18.3 by 92 feet, for \$11,000.

Magloire Laberge sold to Adkemar Lalande the north-east part of lot 36-342, Parish of Montreal, with the buildings containing three tenements Nos. 31, 36 and 38 Cyrille street, measuring 18.3 by 92 feet, for \$10,781.66.

Jacob Kugar sold to Samuel Taffer the north half of lot 11-56. Cote St. Louis, with buildings there. tremont, comprising the north-east part of lot 36-341 and south-west part of lot No. 36-342, Parish of Member of the firm of Findlay and Howard, whose 42 and 44 Cyrille street, measuring 18.3 by 92 feet.

Jacob Kugar sold to Samuel Tafler the north half Ont.

Notices of Births, Marriages and Deaths, 25e each neertion.

CREVELING-THOMPSON—On Saturday. Jan. 16, 1916, at the parsonage of the Erskine Presbyterisis Church, Ottawa, by Rev. D. M. Morden, Warne S. Croveling, of New York, to Jessie Ester, youngest daughter of Mr. and Mrs. Wm. Thompson, of Ottawa.

DOYLE-DALEY-On Monday, Jan. 18th, 1915, at St. Joseph's Church, Ottawa, by Rev. Father W. J. Collins, O.M.I., Annie Loretta, second daughter of the late James and Mrs. Daley, of Ottawa, to Edward Phelan Doyle, of Edmonton, Alta.

DEATHS.

MACDOUGALL—At Westgarth, Bournemouth, England, on Monday, 18th inst., in the 84th year of her age, Harriet Lucy Boston, widew of the late D. Lorn Macdougall, of this city.

Mandougall, or Sunday, January 17th.

EXCELSIOR LIFE INSURANCE.

guired by the statutory conditions endorsed on the policy, nor had be made the proofs of claim required ligs on Ste. Genevieve street, measuring 10 by \$1 its in the stock. One sale carls to-day was at \$516, by law.

************************** CLASSIFIED ADVERTISEMENTS

lc. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE. SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Whitworth Mammoth Plant, now in operation, for cash, or will trade equity for built property and some cash Apply for further particulars to Post Office, Box 2845, Montreal.

WANTED TO PURCHASE, A SECOND HAND safe, inside size about 19 x 15 x 13. State maker and price. M. S., Journal of Commerce, 35. St. Alexander Stream

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

BUSINESS OPPORTUNITIES.

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE
Company wishes to obtain the services of two or
three good business race, salesmen or other. Life
insurance underwriters now form a respected profession, beneficient in its workings and well-paid
in its results. To men who wish to make a move
to an independent position and who are without
capital this opening should appeal strongly. Write
stating previous business to Manager P.O. Box 2015.

BUSINESS CHANCES.

BUSINESS PREMISES TO LET.

OFFICES TO LET.

BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone, G. J. Goddard, 52 Cartier Building, 212 McGill St PART OF BEAUTIFUL CORNER OFFICE TO LE Desk, chairs, telephone, light and two stenographers included in rental, \$12 per month, 31 C. P. R. Telegraph E'dz., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS Bank Building to rent, with desk ,typewriter, tele-phone, etc. Post Office Rox 2812.

APERTMENTS TO LET

MOUNT, Claremont Avenue, just below Sherbrooke, Beautiful location; all new; finished inside with modern dado effects, different colors; tiled bath rooms, elaborate papering and novel electric fix tures; blinds and gas stoves with each; janitor's service; everything up to date. Reasonable rentas good tenants. Apply on the premises, to Marker. All cars go to Westmount.

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

MACHINERY.

THE FOSS & HILL MACHINERY CO., 344 ST nes, sells Tungsten Hack Saw Blades. They cost more than common blades, cut faster and keep

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill Col-lege Ave. Or apply at Miss Poole's, 45 McGill Col-lege Ave., Tel. Uptown. 210.

SITUATIONS WANTED-FEMALE. COMPETENT LADY STENOGRAPHEP. (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.

MISCELLANEOUS.

FOR SALE TRUSTWORTHY CUTLERY - This fine cuttery is all that the name implies. Made of the best Sheffeld shear steel, fitted into the handles of a poient inethod. Handles of Sterling Sliver, Prince's Plate Tusca (the nearest substitute for Ivory), or Sing on will appreciate the Trus worth of Trustworthy Cuttery when you use in Maptin & Webb, Jewellers, St. Catherine Street West. Montreal.

COTRE DAME DE GRACE Beautiful intre room house for sale at 35 Royal Age, above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 1987

WANTED TO BORROW \$7.000 AND \$1.000 A WAINTED TO BORROW. tion, ample security, 6% interest. Apply East 6849. WANTED TO BORROW \$7,000 AND \$10,000; or \$15,-

MANUFACTURERS AGENT with office in Hamliton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3206 Montreal.

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 sidins. Write Box 2796 Star Office, or phone St. Louis, 2691.

AUTOMOBILES FOR HIRE.

AUTOS: 'PHONE EAST 4363—Eight cars and Pack ard Limousine for hire. Montreal Auto Livery, 18: Berri. A. Goudron, Prop. GARAGES TO LET. FIRST-CLASS GARAGE FACILITIES FOR REN-

HGST-CLASS
TAL until May. Near Pierrefond Apartments
(above Villeneuve street.) Address enquiries to 550
St. Catherine street W. Phone Up. 594, or call at 300
t. Joseph Bouleyard West. SOMERVILLE AVE., Ahuntsic—Gentleman's residence, with 24,500 feet of land, Fine large house, garden, beautiful shade trees and two beautiful lawns, also garage, to be sold at a very low figure. Full particulars 85 Doret

NOTRE DAME DE GRACES—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.

COUNTRY HOUSES TO LET.

REST, RECREATION AND SOLID COMFORT — These are the attractions of Gray Rocks Inn. These



their families carrilve 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-