

TEAMSHIPS

WARD LINE

ADIAN SERVICE
NEW YEAR'S
FROM HALIFAX TO LIVERPOOL
15,000 tons - Dec. 21st 1 a.m.

WALDSON LINE

will be announced when arranged.
BERT REFORM CO. LIMITED,
20 Hospital Street, St. Catharines, Ont.

LAN LINE

AL MAIL SERVICE
POSED WINTER SAILINGS—1915.
Halifax -- Liverpool
From St. John. From Halifax.

H. & A. ALLAN

and 576 St. Catherine West.
St. Catherine West. W. H. Henry.

WHITE STAR DOMINION LINE

WINTER SAILINGS
ONTARIO & HALIFAX
LIVERPOOL
From Toronto to Halifax

RAILROADS

CANADIAN PACIFIC
MILITARY REVIEW
ST. JOHN'S, QUE.
UNDAY, DECEMBER 20.

TRUNK RAILWAY SYSTEM

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

CRANMORE DEVELOPMENT CO.

Victoria, B.C., December 18.—The only local company
incorporated in the past few days is the Cranmore

MISSOURI HAS REJECTED STATE RATE MAKING

Commission Recommends Legalizing Company Maintained and Company Operated Rate Bureau—All Rates Must Be Open to Public Inspection.

The Commission, appointed by Governor Major of Missouri to consider and report on the fire insurance situation in that State, has just completed its report.

Drastic anti-discrimination and anti-rebate laws are also recommended and provision made for a full measure of publicity in the matter of rate making.

One of the best achievements of the good work done by life assurance institutions just now must needs be a list of claims paid to the representatives of soldiers and sailors who have lost their lives in the service of their country.

The committee of local agents sent to Atlanta by before the South Eastern Underwriters' Association

PAID \$1,803,923 IN ACCIDENT CLAIMS.
A total of \$1,803,923 has been paid out by the Federal Government of the United States during the past five years to more than 14,000 of its employees

EXPOSED ARSON TRUST.
Chicago, December 18.—Mrs. David Korshak, whose husband has confessed to setting fire to many stores in the interest of the alleged arson ring, told on the witness stand that for \$10,000 and \$50 a week she had contracted to expose the arson ring and cause her husband to confess.

CANADIAN NATIONAL EXHIBITION HAD A SURPLUS OF \$26,048.

Toronto, Ont., December 18.—At the regular yearly meeting of the Canadian National Exhibition, a surplus of \$26,048 was announced from the recent Exhibition.

THE FINANCIAL STATEMENT IS, ON THE WHOLE, EMINENTLY SATISFACTORY.
Although there is a marked falling-off in the total receipts, there is a marked falling-off in the decrease of mainly in what might be termed "uncontrollable" receipts; that is, in gate and grand stand admissions, which naturally fell the panic caused by the declaration of war.

CRANMORE DEVELOPMENT CO.
Victoria, B.C., December 18.—The only local company incorporated in the past few days is the Cranmore Development Company, capitalized at \$100,000

INSTITUTES SUIT AGAINST EXCHANGE AND TELEGRAPH CO.

Pittsburg, December 18.—John L. Moore, trading here as John L. Moore and Company, has begun suit against the Western Union Telegraph Company and the New York Stock Exchange to compel the telegraph company to furnish stock quotations to its office.

ADVANCE IN RATES FOLLOWS NAVAL RACE

War Insurance in England Increased From 1-4 to 1-2 of 1 per cent of German Demonstration

ANGER ON EAST COAST

Possibility of Losses Greatest in East of Scotland and England—British Victory in South Atlantic and Presence of Fleet There is Helpful.

New York, December 18.—The German naval demonstration off the northeast coast of Scotland has caused slight advances in rates for war risk insurances ranging from a quarter to a half per cent.

To the east coast of England and Scotland rates were advanced 1/8 per cent, from 1 to 1 1/8 per cent. It is thought that the possibility of losses.

PAID MANY WAR CLAIMS.
One of the best achievements of the good work done by life assurance institutions just now must needs be a list of claims paid to the representatives of soldiers and sailors who have lost their lives in the service of their country.

WANT LOWER RATES IN BIRMINGHAM.
The committee of local agents sent to Atlanta by before the South Eastern Underwriters' Association

Table of insurance rates for various regions including Europe, America, and Asia.

DEFERRED APPOINTMENT OF LIQUIDATOR FOR DOM. TRUST

Change of Name did Not Meet with Chief Justice's Approval—Another Recommendation Will be Made on December 28.

Vancouver, B.C., December 18.—Contrary to general expectations, no appointment to the Liquidatorship of the Dominion Trust Company was made by Chief Justice Hunter.

NEW QUARTERS FOR CENTURY CO.

New York, December 18.—William A. White & Sons have leased to the Century Company, publishers, for a term of years, the top floor of the Army building.

CRANMORE DEVELOPMENT CO.

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NOT LEGAL FOR FIRE APPARATUS TO EXCEED SPEED LIMITS

Ottawa Judge Decides Drivers Have Not Right to Travel Faster Than Other Vehicles but Urges Public to Assent in Case of Safety.

A decision has been given by Mr. Justice Middleton at Ottawa to the effect that drivers of police patrols and fire fighting apparatus have no legal right to exceed the limit of speed allowed other vehicles on city streets.

Chief Tremblay at Fire Protective Association Meeting Urges Limit of 80 Per Cent of Value

Insurance Should Be Refused After Certain Number of Fires and No Policies Given to Other Than Owners—Wide Powers for Commission.

PERSONALS

The Hon. C. J. Doherty is expected back in Ottawa to-day.
Senator Beaucourt, of Ottawa, is in Montreal for a few days.

REAL ESTATE AND TRUST COMPANIES

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

Table listing real estate and trust companies with their bid and asked prices.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

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

MARRIAGES.
CARR-ROACH—On December 10th, 1914, at the residence of the bride's mother, 1514, McNichol Ave., Vancouver, B.C., by the Rev. A. J. Burch, Grace Elizabeth, daughter of the late Walter Roach, of Montreal, and Mrs. Roach to Mr. Mortimer Carr, of North Vancouver, B.C., formerly of Beckenham, Kent, England.

DEATHS.
BARRY—In this city, on the 15th of December, 1914, John Thomas Barry, only beloved son of the late John Barry and beloved husband of Charlotte Kelly. (Toronto papers please copy.)

COMMERCIAL BELLS EQUITY.
The Commercial Fire Insurance Company of Washington, D.C., has sold its equity in the Southern Building for \$155,000 to the First National Fire Insurance Company, which now owns the entire property.

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. See the fine announcement in this paper by G. A. Holland & Son Co. Their store is located at 519 St. Catherine Street and is a scene of beauty.

PROPERTY FOR SALE.
CLARKE STREET, ABOVE CRAIG, Central property, 75x120 ft. bargain price! Will take vacant lots or second mortgages for equity a snap. C. Withycombe.

WANTED TO BORROW.
\$200,000. WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6845.

PERSONAL.
THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 78 McGill College Ave. Or apply at Miss Foster's, 45 McGill College Ave., Tel. Uptown, 210.

MISCELLANEOUS.
UNCLAIMED PICTURES AT LESS THAN PRICE of frames. Nothing better for wedding or Christmas presents. Healey & Co., Photo Framers, 315 Bloor Street.

COUNTRY HOUSES TO LET.
O—LAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenthal, 868 St. Lawrence.