VOL. XXIX No. 191

The Commission, appointed by Governor Major of Missouri to consider and report on the fire insurance situation in that State, has just completed its reject. It shows that Missouri has rejected the idea of the first rate making, and has refused to follow the lead

state rate making, and has refused to follow the lead of such States as Kansas and Texas, where the compales are deprived of the right to make their own rates and rates are made by State officials.

The recommendations of the Commission include legalising company maintained and operated ratemaking bureaus. All companies in the State must either subscribe to a bureau or maintain their own time records. All bureau rates and rather records.

ing records. All bureau rates and rating records,

however, maintained, must be open to public inspec-tion. Rate cutting from the bureau rates or the pub-ic rating records is strictly prohibited.

EXPOSED ARSON TRUST.

Chicago, December 18 .- Mrs. David Korshak, whose

the interest of the alleged arson ring, told on the itness stand that for \$10,000 and \$50 a week she

puted millionaire, who is accused of complicity in nu-

DAMSHIPS

NADIAN SERVICE W YEAR'S

ROM HALIFAX TO LIVERPOOL 15,000 tons - Dec. 21st 1 a.m.

BERT REFORD CO., LIMITED. 20 Hospital Street. Steerage Branch, at St., Uptown Agency, 530 St. Cath-

ALDSON LINE

BERT REFORD CO., LIMITED, l Agents, 20 Hospital Street, Branch, 23 St. Sacrament Street. Agency, 530 St. Catherine West.

AL MAIL SERVICE

OSED WINTER SAILINGS-1915.

-- Halifax -- Liverpool at Halifax East and Westbound.

From St. John. From Halifax Friday 1st Jan. Sat. 2nd Jan. Friday, Jan. 8th, Sat. Jan. 9th IAN" Friday, Jan. 22nd Sat. Jan. 23rd Friday, Feb. 5th. Sat. Feb. 6th

Portland -- Glasgow From Portland. From Boston, .Sat. 19th Dec. Thurs. 24th Dec. ARCH" Tues. 5th. van.

Thurs. 14th Jan. hn -- Havre -- London

From St. John (On or about) IONARCH" Wed, 23rd Dec Thurs. 31st Dec. Thurs. 14th Jan. ners do not carry passengers

rs of rates and all further information

H. & A. ALLAN reet and 576 St. Catherine West; T. 30 St. Catherine West; W. H. Henry, Street; Hone & Rivet, 9 St. Lawrence

ITE STAR DOMINION NTER SAILINGS TLAND & HALIFAX LIVERPOOL

n-Screw From Portland - Halifa celand, 12,018 T. Jan. 2 Jan. 3 aderland, 12,018 T. Jan. 16 Jan. 17 celand, 12,018 T. Jan. 30 Jan. 31 by local agents for full particulars, or y's Office, 118 Notre Dame W., Montrea

AILROADS

0000000 7989 00000000000

DIAN PACIFIC

ILITARY REVIEW ST. JOHNS. QUE.

TICKET OFFICES:

mes Street.

UNDAY, DECEMBER 20. 8.25 a.m., 8.50 a.m., 9.30 a.m. 8.50 p.m., 8.53 pm.. 913 p.m.

Place Viger and Windsor St. Station

D TRUNK SYSTE TRACK ALL THE WAY - - Toronto - - Chicago

a's Train of Superior Service. al 9.00 a.m., arrives Toronto 4.30 pm n., Chicago 8.00 a.m., daily. ROVED NIGHT SERVICE.

al 11.00 p.m., arrives Toronto 7.30 am n., Chicago 8.40 p.m. Club Compar Car, Montreal to Toronto, daily

122 St. James St., cor. Francois Xai Phon Mainte —Phone Up. ii —Main St.

Windsor Hotel Bonaventure Station

hr. G. M. Co

MAGE TO BREAKWATER.

I to The Journal of Commerce.)

N.S., December 18.—The new but nus Cove on St. Mary's Bay, has b

aus Cove on St. Mary's 131, and ged in this week's gales. Abe of the cap has gone, large stris-pring broken in and the fenders was cork was constructed this summer.

ged, but the fishing schooner Ja was driven up high on the beach

ug out, the tugs being power

TERNATIONAL LIMITED.

Phone Main 8123.

erous fires.

ADVANCE IN RATES FOLLOWS NAVAL RAID

From 1-4 to 1-2 of 1 per cent of German Demonstration

DANGER ON EAST COAST

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

New York, December 18.—The German naval decaused slight advances in rates for war risk insurances ranging from a quarter to a half per cent. Un-

in Rate cutting from the bureau rates or the public rating records is strictly prohibited.

Companies are prohibited from agreeins with each company must either maintain bureau rates of any particular bureau but each company must either maintain bureau rates of the rates of any particular bureau but each company must either maintain bureau rates to charge in the State, and is prohibited from to charge in the State, and is prohibited from the rating record which it adopts.

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 and the right of supervision and inspection by the Superintendent of Insurance. The Superintendent is along the east coast of England and Scotland rates were advanced by special from the changes made in the war risk rates of the meeting that there would be an of the meeting tha

given authority to compel reinoval of discrimination on written complaint of a policyholder, but the State undertakes no interference with rates except for the removal of discrimination as between similar properties, until it appears that the companies operating in the State have increased rates to a point which son be forced to battle or consent to interment in the State have increased rates to a point which son be forced to battle or consent to interment in the State have increased rates to a point which son be forced to battle or consent to interment in the State have increased rates to a point which son be forced to battle or consent to interment in the State have increased rates to a point which son be forced to battle or consent to interment in the State have increased rates to a point which son be forced to battle or consent to interment in State have increased rates to a point which son be forced to battle or consent to interment in State have increased rates to a point which son be forced to battle or consent to interment in State have increased rates to a point which son be forced to battle or consent to interment in State that vanequished the squadron of Admiral Von Spec, leads underwriters to believe that the service with the State have increased rates to a point which son the State have increased rates to a point which son the State have increased rates to a point which state have increased rates to a point which son the State have such as the state of the United Kingdom, the rate structure shows no to-day.

connection with the shiking of H.M.S. Hogue, sixtee		eutrals.	Britis
in connection with the loss of the Pathfinder, whill			2511011
the sinking of the Aboukir entailed the settlement o	coast) and Ireland	3,	
twenty other claims and that of the Cressy twenty	London	98	
seven claims. In addition to these, the list includes	Europe, between Havre and	7.0	
101 claims in respect of policyholders killed in ac-	Gibraltar 14	8,	
tion, the identifying dwelling places of these showing			
that the Society gathers in members north, south, east		3,4	
and west in the British Isles.	Mediterranean, not cast Sicily x 1	1 1/2	,,
	except London 34	34	1
WANT LOWER RATES IN BIRMINGHAM.	Greece	2	
The committee of local agents sent to Atlanta to		2	•
lay before the South Eastern Underwriters' Associa-		3	
tion reasons for withdrawing the fifteen per cent. ed-			
vance and restoring the old tariff in Birmingham, Ala.		4	
returned much encouraged as a result of the con-	Stockholm 4	5	
ference. Local underwriters recognized the strong	Holland 1 1/2	3	
probability, if rates are reduced in the face of heavy		3/4	1
losses of the year, that many companies will become		7.8	
disgusted with the situation and retire altogether.	Zealand, via Suez or Cape		
E SECTOR	Good Hope	34	13
PAID \$1,803,923 IN ACCIDENT CLAIMS.	Via Panama Canal	84	1.
A total of \$1,803,923 has been paid out by the Fed-	Via Pacific Coast	5,	1
eral Government of the United States during the	via United Kingdom 34	1	2
past five years to more than 14,000 of its employes	via Rotterdam	2	
who met with accidents in the course of their em-	West Indies, Central America and		
ployment under the Federal compensation act of 1908,	Caribbean Sea ports 1/8	1/4	1
according to a report by the Bureau of Labor Stalis-	West Coast Central America		
tics. The total number of accidents reported in all	ports 38	34	1
departments during the cheration of the land	East Coast Central America		

usband has confessed to setting fire to many stores x-Outward. z-Inward.

LIQUIDATOR FOR DOM. TRUST

NOT LEGAL FOR ELE APPARATUS TO EXCEED SPEED LIMITS

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

A decision has been given by Mr. Justice Middle-ton 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 vehi-

right to exceed the limit of speed allowed other vehi-cles on city streets.

To enforce the letter of the law may handicap fire departments, as minutes of delay may have serious consequences. The general public can assist materi-ally by seeing that fire apparatus has the right of way on the streets.

At junctions of streets pedestrians can warn driv-ers of vehicles of the approach of fire engines, and

At junctions of streets penestrians can waite and first of vehicles of the approach of fire engines, and thus avoid accidents. Children should be kept off the streets and out of harm's way. It is almost too of the Montreal Fire Department, at a special meeting of the local chapter of the National Fire Pro-

Their trucks are heavy, their horses are spirited, and time is their most important consideration. The given to greater extent than 80 per cent. of the great assistance of the general public will, therefore, be of untoid value, both to the fire department and to the cause of public safety.

Chief Tremblay asserted as an indisputable fact, that many fires occurred because of excessive insurance, and he felt that something should be done to take away that encouragement to arson.

He told of how, in many European countries, a person only got eighty per cent. of the insurance if the fire was due to his own negligence, and one

Senator Belcourt, of Ottawa, is in Montreal for Mr. J. R. Brodie, of Brandon, was introduced on

REAL ESTATE AND TRUST COMPANIES

Montreal Real

BID ASKED

50

2	Quotations for to-day on the Estate Exchange, Inc., were
	Aberdeen Estates
•	Aberdeen Estates
•	Beudin Ltd Bellevue Land Co
	Bleury Inv. Co
	Bleury Inv. Co. Caledonian Realty (com.) Canadian Consolidated Land, Limited
	Canadian Consolidated Land, Limited
	Cartier Realty Central Park. Lachine. City Central Real Estate (com.)
	City Control Park, Lachine.
1	City Estates Limited (com.)
	City Estates, Limited. Corporation Estates. Cote St. Luc & R. Inv.
0	Cote St. Luc & R. Inv.
1	Credit National
1	Crystal Spring Land Co Daoust Realty Co., Limited Denis Land Co., Limited Doryal Land Co.
1	Denis Land Co. Limited
ł	Dorval Land Co., Limited
	Drummond Realties Limited
	Eastmount Land Co Fort Realty Co., I imited.
	Fort Realty Co., I imited.
	Greater Montreal Land Inv. (com.) Greater Montreal Land Inv. (pfd.)
	Greater Montreal Land Inv. (pfd.)
1	
	Improved Realties Limited (pfd.), Improved Realties Limited (com.).
	Kenmore Realty Co. La Compagnie D'Immeubles Union Ltd
	La Compagnie D'Immeubles Union Ltd
	La Compagnie Immobiliere du Cap. 1
	La Compagnie Immobiliere Oue t de
	N. D. de Grace La Compagnie Industreille D'Immeuble
	Ltd
	La Compagnie Montreal Est., Ltd.,
	Ltd
- 1	Lactine Land Co

Landholders Co. Lim.
Land of Montreal.
La Salle Realty.
La Societe Blvd. Pie IX.
Lauzon Drv Dock Land, Limited.
Longueuil Realty Co.
L'Union de l'Est.
Model City Annex.
Montmartre Realty Co.
J Deb. Corporation (pfd.).

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

COMPEL SPRINKLERS

surance Should be Refused After Certain Number of Fires and no Policies Given to Other Than Owners—Wider Powers for Commission.

much to expect the drivers of fire apparatus to ex-ercise the same care as drivers of lighter rigs.

Their trucks are heavy, their horses are spirited,

the fire was due to his own negligence, and one hundred per cent, if the fire was due to the fault the fire was due to his own negogenee, and one hundred per cent, if the fire was due to the fault of a neighbor. He cited instances to show that insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance is often held on the same property by different control of the first National Fire Insurance Company of Washington (1997).

powers to the Fire Commissioners. It was pointed out that their powers were limited to investigating fires, gence or non-compliance with the civic by-laws con-PAID MANY WAR CLAIMS.

One of the best advertisements of the good work done by life assurance institutions just now must needs be a list of claims paid to the representatives of solders and saliors who have lost their lives in the service of their country. Such a list (a partial statement only, as it is pointed out that the claims with many others' have recently been paid) has with many others' have recently been paid) has left and the property been paid has with many others' have recently been paid by the paid of the representatives of the representatives of their country. Such a list (a partial statement only, as it is pointed out that the claims with many others' have recently been paid) has been paid has with many others' have recently been paid by the paid of the representatives of the public at large of the winds of the walk of the public at large of the winds of the sale of the public at large of the winds of the winds of the public at large of the winds of the

A solemn declaration should be signed by every visable. A sojemn deciaration should be signed by every person applying for insurance to the effect that the amount of insurance wanted does not exceed 80 per cent, of the value of the property to be insured; and losses and their expenditure within the limits of the control of the con insurance companies should be notified of any impor- city of Montreal.

ANDERSON-At Berlin, Ont., on the 11th instant, the wife of J. C. Anderson, of a daughter, STE. PELLFORD—At 2885 St. Hubert street, on De-cember 13th, to Mr. and Mrs. George Ste. Peliford, a daughter, Dorothy Florence.

WILLCOCKS—On December 10th, 1914, at 631 Ros-lyn Ave., Westmount, to Mr. and Mrs. Malcolm F. Ji Willcocks, a son.

MARRIAGES.

CARR-ROACH—On December 10th, 1914, at the residence of the bride's mother, 1816, McNichol Ave., Vancouver, B.C., by the Rev. A. L. Burch, Grace Elizabeth, daughter of the inte 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 Relily. (Toronto papers please copy.)

BOOTH—At his residence, 249 Mountain street, William Booth dearly beloved husband of Maria Ran-

HAYES—Died December 14, Nell D., youngest daugh, ter of Mr. and Mrs. M. Hayes, 99 Hutchison street, Funeral from residence Thursday, at 3 a.m., with services at St. Patrick's Church, thence to Cote, des Neiges Cemetery.

des Neiges Cemetery,
O'SHAUGHNESSY—At the Western Hospital, on the
morning of the 14th of December, 1914. Daniel
O'Shaughnessy, late merchant tailor, in his 72nd
year

There appeared to be a general feeling on the part of the meeting that there would be an opportunity to ameliorate present conditions by giving wider powers to the Fire Commissioners. It was pointed out that their powers were limited to investigation.

No policy should be granted to any person other sioners so that they could fine anyone having caused. Wider powers should be given to the Fire Commistation than the actual owner of the property to be insured.

In case of a fire occurring through gross neglicitie fire prevention by-laws."

CLASSIFIED ADVERTISEMENTS

2c. Fer Werd 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 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.

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

FINE REVENUE PROPERTY, situated on a con-

second mortgages; well guaranteed and some cas Address P. O. Box 1924, Montreal. Address P. O. BOX 1924, Montreal

NORTH END PROPERTY 100 feet frontage, flats; new; well built; close to car line, church a schools; price \$33,000; mortgage \$15,000. Owner 1 ing pressed for money; world take building lots, and the price with a few thousand dollars. balances of sale price with a few thousand dolla in cash for balance. Fontaine & Co., 60 Notre Dar East. Main 1861.

NOTRE DAME DE GRACE Beautiful nine room house for sale at 35 Royal Av-St. Apply to W. A. Hayman Telephone Main 4825 or West Notre Dame St. W. OXFORD AND MELROSE A

E. Notre Dame de Sherbrooke, 12 flats d floors, finished in fixtures. Well-de-1916, big revenue, could sell one side of To a quick buyer, grountetrus Rousers of 6, 7 and 8 rooms, hardwood, hot water system, electric corated, rented up to 1st Max Being in great need of money, we three flats far under cogst price. For more particulars apply the system of t For more particulars apply to proprietors, Bourgon, Gagne & Co., 1882 Notre Dame West, Tel. West

BUSINESS PREMISES TO LET. 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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7890.

APARTMENTS TO LET.

MOUNT, Claremont Ayenue, just below Sherbrooke. Beautiful location: all new; finished inside with modern dado effects, different colors; tited bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; fanitor's service; everything up to date. Beasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

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

POINCIANA APARTMENTS, 56 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 7990.

"LAURENTIAN."

CÔTE 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 Eldg.
Phone Main 2510. ROOMS TO LET.

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

SAW MILLS AND PULP MILL MACHINERY. EN gines, steam plant accessories, tank work, or ing and clevating systems, transmission mack Write for price and specifications, Waterous I 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 sharp longer.

CARRIAGES, ETC. HORSE BLANKETS, AUTO AND CARRIAGE TOPS HORSES, HARNESS AND VEHICLES of all kinds for sale by auction every Monday and Thursday, see 2.30 p.m.; private sales at all times; 24 hours trials 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 Nazareth Sts. T. W. Poster & Co., Telephone Main 720.

HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the win-ter, will be well cared for. Apply to 2290 Hutchi-son St., or telephone Rockland 1453.

WAINTED TO BORROW.

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

PERSONAL. 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.

75 ALONG WAY TO TIPPERARY" but its only 75 miles to THREE RIVERS from Mont. al. Three Flyers is inviting all capitalists to turn their cyca in that irection as a ideal spot for factories. Excellent location; unequalled sh.pping facilities and a hundred other attractions A dainty booklet free for the asking. To-day is the day to write for "Bureau of Publicity, Three Rivers, Que."

SITUATIONS WANTED-FEMALE. OMPETENT 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.

MISCELLANEOUS. LAIMED PICTURES AT LESS THAN PRICE

of frames, Nothing better for wedding or Christ-mas presents. Heasley & Co., Pleture Framers, 315 Bleury Street. FOR SALE, TRUSTWORTHY CUTLERY This fine cuttery 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 Fine, You will appreciate the True worth of Trustworthy Cuttery when you use it. Wappin & Webb, Jewellers, St. Catherine Street.

FIRST CLASS FIRE LIGHTER, Patented in Can-ada and United States, Patent for sale. For par-ticulars apply to J. R. Griffin, Cross Creek, York, ¹ 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, \$300; very good place; easy condition; must go away; a good chan-for the right man. Beauchamp, 2169 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-LAT 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 R



sy Rocks Inn These atrenuous times, business men ane their families ca: live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ident; great big fire.

Vest End Land Co., Limited.

The only local combing ing, on the east side of Fourth avenue, between Twenty-fifth and, Twenty-sixth streets.

The Century Company has occupied its present quarters on Union Square since 1881, making this its first change in thirty-three years.

The Century Company has occupied its present quarters on Union Square since 1881, making this its first change in thirty-three years.

INSTITUTES SUIT, AGGAINST EXCHANGE AND TELEGRAPH CO.

Pittsburg, December 18.—John L. Moore, trading here as John L. Moore and Company, has begun suit assible the Western Union Telegraph Company, and the New York Stock Exchange to compel the telescontain to his office. His suit attacks the legality of the agreement legality of the agreement legality in the exchange.

The Company of St. Louis.

The Century Company has occupied its present quarters on Union Square since 1881, making this its first change in thirty-three years.

Bonds and Debentures.

Alex. Blog. 7% etc. mtg. Donds.

Caledonian Realities Co. Ltd., 6%.

Trust Gold Bond.

Mortifar Deb. Corp. 6% Deb.

Transportation Eldg. (7 p.c.)

Trust Companies:

Trust Companies:

Trust Companies:

Trust Companies:

Trust Companies:

Alex. Blog. 7% etc. mtg. Donds.

Caledonian Realities Co. Ltd., 6%.

Trust Gold Bond.

Mortifar Deb. Corp. 6% Deb.

Transportation Eldg. (7 p.c.)

Trust Companies:

Trust Compan

War Insurance in England Increased

constration off the northeast coast of Scotland has

some neutral port.

Rates for war risk insurance on all voyages as

according to a report by the Eureau of Labor Statistics. The total number of accidents reported in all departments during the operation of the law was 32,290. Nearly one-half of the accidents and of the compensation paid refer to employes of the Panama River Plate 9, 8

West Coast South America, Magellan 1 Panama Canal 34

had contracted to expose the arson ring and cause her husband to confess. The statement came in the trial of Joseph Fish, fire insurance adjuster and re-

75