

RAILROAD NOTES

Official announcement has been made by the Florida East Coast that its Oklawaha division will be opened for traffic Jan. 4.

With the closing of the Mount Clare shops of the Baltimore & Ohio, 500 men are thrown out of employment.

If a bill to be introduced in the Texas legislature at its coming session is enacted into law that state will have a utilities and corporation commission invested with far-reaching power.

Edgar L. Ryder, of Ossining, N.Y., brought suit against the New York Central Railroad, for the return of 2 cents charged in excess of the legal fare between Ossining and Tarrytown.

Public utilities commissions in eight western states will concentrate on resistance to proposed increases in freight rates, and will employ expert accountants to examine the books of the carriers to determine whether they are entitled to the advances asked for.

The Nashville, Chattanooga & St. Louis, the Florida East Coast, the Southern and six other roads will begin Jan. 1, operating a new fast freight service to be known as the Cuban all-rail route and which will obviate the necessity of breaking bulk at Key West and reloading in boats, car ferries with a capacity of 30 cars having been procured.

The first passenger train over the Halifax & Eastern Railway arrived at Woodside yesterday morning from Musquodoboit Harbor, carrying thirty-seven passengers. The train arrived at 9:15 o'clock and the passengers were conveyed to Halifax by motorboat. The present service is being given by the builders of the railway, Cavichi and Hanaga, and will be in operation until the first of the year, when other arrangements are anticipated.

Recently a special train of 19 cars of mules destined for foreign countries, via the Nashville, Chattanooga & St. Louis, made the run from Atlanta to Nashville, 289 miles, in 11 hours and 55 minutes, an average of 25 miles an hour. Another special of 20 cars of mules ran from Nashville to Jackson, over the northwestern division of the same road, 151 miles, in 7 hours and 6 minutes.

The Tennessee railroad commission has dismissed the petition of the Nashville Business Association and the Lumbermen's club of the same city against the Nashville Chattanooga & St. Louis alleging rates on lumber, logs and timber from points on its line to Nashville are unreasonable.

Work will be indefinitely suspended Jan. 4 on the Manhattan bridge that the Rock Island is building over the Mississippi at Memphis, no funds being available to continue it, owing to the Rock Island and the Iron Mountain, which are interested, having been unable to float bonds.

The Finley Memorial yards of the Southern at Birmingham established at a cost of \$1,500,000 will be put in service on Jan. 3. They have more than 20 miles of tracks, covering no less than 100 acres and equipped with the very latest switching facilities.

Large shippers in the Pittsburg district are planning a propaganda for a readjustment of interchange freight rates. No reductions will be sought, but flat rates will be asked for from and to all lines. One plan is to charge by the car or per ton on car lots, the switching rate for each separate line to apply from interchange junction points to delivery points and to be absorbed by the road making the haul or by joint rates applying via junctions without the district. Under the second plan each participating line would secure a road haul, the total revenue accruing to be apportioned among all according to agreed percentages based, possibly, upon a mileage basis.

The maximum care exercised by the Southern Pacific Co. in protecting shipments routed over its lines is aptly illustrated in the use of the thermograph as one measure of protection for its perishable fruit and vegetable shipments. The thermograph is a temperature recording device in which the fluctuations of heat and cold are traced on a revolving chart by a fountain pen. So accurate is the instrument that during the whole twenty-four hours of the day the data is registered continuously and can be read as clearly as half a degree. By means of the thermograph, vent clerks at stations on the Southern Pacific can carefully close or open the heat and cold vents in the freight car when needed, so as to give the best protection to the shipment. The original temperature charts are sent to the general office of the company where blue print copies are made and filed and the original returned to the observer. By the maintenance of these records the company is able to keep close check on the way its agents handle shipments en route. At five hundred points on the line the thermograph observations are supplemented by records taken by thermometers three times a day.

WINNIPEG ELECTRIC RAILWAY.

The Winnipeg Electric Railway Company has declared its regular quarterly dividend of 3 per cent, payable January 2nd to stock of record December 22nd.

UNITED STATES SMELTING.

Boston, December 22.—United States Smelting, Refining and Mining Company declared regular quarterly dividend of 8 1/4 cents on preferred stock, payable January 15th to stock of record December 31st. No action was taken towards resumption of dividends on common stock.

BAR SILVER AT NEW YORK.

New York, December 22.—Handy and Harman quote silver 49 1/4; London bar silver 25 1/4.

HOBSON PROHIBITION RESOLUTION. Washington, December 22.—The House adopted the special rule making in order the Hobson Prohibition Resolution. There was no roll call.

MEAN \$2,000,000 MORE REVENUE.

New York, December 22.—Daniel Willard, president of the Baltimore and Ohio, estimates that the Interstate Commerce Commission decision in the rate case will mean about \$2,000,000 additional revenue to the Baltimore and Ohio, but that what the decision might be said to indicate or promise for the future is even more valuable than what it actually gives in the way of immediate increase in rates.

WESTINGHOUSE AIR BRAKE DIVIDEND. Pittsburg, December 22.—The Westinghouse Air Brake Company declared its regular quarterly dividend of 2 1/2 cents on common stock, payable January 15th to stock of record December 31st.

SOUTHERN PACIFIC EXTENDED \$10,000,000 ON BETTERMENTS

Yearly Expenditures of the System are \$131,000,000—Leaves are Constructed to Protect Sacramento From High Water.

New York, December 22.—An idea of railroad developments on the Pacific Coast during the last twelve months is afforded by a brief review of the Southern Pacific Co.'s activities. During the year the Southern Pacific expended about ten million dollars for replacements and betterments. Of this, \$1,400,000 went for the construction of fifty-one miles of additional double track, forty-one miles of this being on the Sacramento division in the vicinity of Blue Canon, Gold Run and Lawton, and eleven miles on the Salt Lake division west of Rose creek.

In addition, new and heavier rails were laid on 170 miles of existing main line double track at a cost of \$200,000. Replacement of forty-six miles of gravel ballast with crushed rock ballast required an expenditure of another \$100,000. During the year the construction of the double track between Sacramento and Benicia was practically completed. To avoid section of the track across Volotasin from being washed out during flood periods, nine miles of track were raised to an sufficient elevation at an approximate cost of \$225,000.

As a protection for the city of Sacramento against high water, the Southern Pacific, with the city's assistance, constructed new levees and raised existing ones around Sacramento to a height five feet above the water plants. In all, forty-two hundred and sixty feet of concrete levee was built, and about seven and a half miles of levee. The total cost of the work was about \$600,000, of which \$400,000 was borne by the railroad.

During 1914, 2,550 steel underframe cars and 300 all steel cars were ordered by the Southern Pacific. There are also being constructed 15 Mikado passenger locomotives, to cost \$300,000; 5 others to cost \$125,000; 10 switch engines to cost \$125,000; 50 all steel passenger coaches to cost \$325,000; and one steel postal car to cost \$12,000. With its 1914 block signal work, the railroad now has 3,871 miles of track protected by these electric safety guardians, representing an outlay of almost \$6,000,000.

It also installed eleven additional interlocking plants at a cost of \$105,000, making a total of 89 of these now in operation. The only stretch of elevated railroad west of Chicago was completed at the Oakland terminal. It accommodates the electric suburban trains, carrying them through the second floor of the depot. The new Fernley and Lassen branch was completed to Westwood early in the year.

On the Colusa and Hamilton railroad, from Hamilton to Harrington, forty-one of the fifty-two miles of track have been laid. Over one-fourth of the projected Willamette Pacific, which is to run from Marchfield to Eugene, Oregon, has also been finished. New depots were built at San Francisco, Los Angeles, Coalinga, Porterville and Susan-Fairfield.

The year 1914 saw the completion of the steel ferry-boat, Alameda and the starting of its sister-ship, the Santa Clara. The Alameda is the largest and fastest ferry vessel on the Bay, and one of the largest of its kind anywhere. The car ferry Contra Costa was completed to run between Benicia and Port Costa, where additional ferry ships were built to accommodate it. The Contra Costa is the largest car ferry of its kind in the world.

The Alameda, Contra Costa and Santa Clara represent an expenditure of half a million dollars a piece. These facts summarize the most important work done during the year. They do not, however, include the company's tremendous outlay for material and supplies purchased of merchants and manufacturers at home, nor do they take account of the sums paid out to employees in the form of wages. An idea of the latter may be gained from the annual payroll for twenty-two representative cities on the Pacific System—twenty-nine million dollars. The yearly expenditures of the Southern Pacific are \$131,000,000.

NEW WHITE PASS CO. OFFICERS.

It is announced that Mr. F. C. Elliott, special representative in the United States of the British Banking firm of Close Brothers, who have been the chief financial backers of the White Pass & Yukon Route, will succeed Mr. O. L. Dickenson as president of that transportation organization. He will assume his duties on January 1. Mr. A. F. Zipt, San Francisco, formerly traffic manager of the Northern Navigation Co., which was absorbed by the White Pass & Yukon this year, will be traffic manager of the company, and Mr. H. Wheeler, superintendent of the W. P. & Y. R. river and stage services, will be general manager.

RETARDS LOBSTER INDUSTRY.

Yarmouth, N.S., December 22.—The bad weather is still interfering with the lobster industry. So far the shipments have only amounted to 28 1/2 crates, and the price at which they sold is not yet known. There have only been two shipments, one first consisting but half a crate, compared with twelve hundred crates for the corresponding shipment last year.

UNION SWITCH DIVIDEND.

Pittsburg, December 22.—The Union Switch and Signal Company declared its regular quarterly dividend of \$1.50 a share on both the common and preferred stocks, payable January 15th, to stock record December 22nd.

TONS OF FLOUR STORED.

Sarnia, Ont., December 22.—The sheds of the Northern Navigation Company at Point Edward now contain 6,000 tons of flour, which will be stored there until such a time during the winter as the people of this part of the province need it. This large amount of flour was milled at the head of the Great Lakes.

FREIGHT RATE ADVANCE.

New York, December 22.—The Interstate Commerce Commission believes that the eastern roads can put the 5 per cent. increase in freight rates into effect January 15th.

M. & S. C. RY.

The Montreal and Southern Counties Railway have appealed to the City Council for assistance to enforce the conditions of the by-law passed by the aldermen and granting the company the right of crossing McGill Street.

WATER CO. RESPONSIBLE FOR FIRE.

Pottsville, Pa., December 22.—Because the Pottsville Water Company is held responsible by the city officials for Pottsville's \$300,000 blaze, lawyers have been retained by burned out business men to prosecute the water company. The latter is said to be one of the wealthiest corporations in the anthracite region. It is reported to have doubled several times the amount of its capital stock without expense to its stockholders, who were given a pro rata share of its new stock, and that even with this increase of its capital stock the latter sells at 200 per cent. above par.

SHIPPING NOTES

The Manchester Splener, from Montreal, arrived at Manchester on Sunday.

The Allan Liner Hesperian docked at Liverpool at six o'clock yesterday afternoon.

The naval collier Caesar left Washington with a cargo of Government exhibits to be shown at the San Francisco exposition. The cargo will pass through the Canal.

Loaded with lumber taken aboard at Vancouver for Cape Town, in August, the American barkentine Koko Head, Captain Larsen, is reported as arriving at Port Elizabeth, South Africa, Monday.

The Canadian Pacific Railway liner Empress of India, was sold to the Gakwar of Baroda, the richest Prince of the Indian Empire. It will be used as a hospital ship for Indian soldiers.

John Callon O'Laughlin, an American newspaper man who accompanied the American Christmas ship Jason to Europe, was decorated with the Grand Cross of the Order of Francis Joseph, by the Austrian Emperor.

Following upon the arrival at Victoria of the British barque, British Yeoman, at Esquimalt, two members of her crew, declared to be of German nationality, have been removed from aboard. They are being held by the authorities.

The British freighter, Crown of Toledo, Captain Grindley, of the Harrison Direct Line, has passed San Francisco en route from Puget Sound for London via the Panama Canal. The Harrison liner Discovery is expected to reach this port towards the end of this month.

Considerable anxiety was being felt about the safety of the Japanese liner Java Maru of the Osaka Shosen Kaisha. She had, however, arrived at Victoria and proceeded to Seattle and other Sound ports, when she will come to Vancouver. When she arrived at Victoria she was 22 days out from Yokohama, Japan. The voyage is usually made by these liners in 17 or 18 days.

Chartering by a New York syndicate of three steamers of the Ocean Steamship Co.'s fleet to carry cotton to Germany marks an important step toward the resumption of exports, says a report from Savannah, Ga. The Macon, the Memphis and the City of Savannah have been chartered and are being remodelled for trans-Atlantic service.

SASKATOON STREET RAILWAY.

Saskatoon, Sask., December 22.—Traffic receipts of the Saskatoon street railway amounted to \$11,523.28 for the month of November, as against operating expenses of \$10,840.03, and capital charges of \$4,424.10, or a net deficit of \$3,740.85. The total mileage for the month was 56,130 miles, as against 56,716 miles run during November, 1913.

Table with 2 columns: Item and Amount. Includes Cash receipts, Advertising, Chartered cars, etc.

BRITISH COLUMBIA ELECTRIC

In Territory Where Company Operates Industrial Conditions Are Very Depressed.

New York, December 22.—The British Columbia Electric Railway Company, which has about \$7,000,000 common stock outstanding, on which it has been paying 8 per cent. dividends since 1908, is expected to make a drastic reduction in this dividend with the opening of the new year.

Reports from the territory in which the company operates are that industrial conditions are very depressed. The population is growing less, and the company has postponed all new construction.

Holdings of the senior securities of the company are criticized by the management for drawing on surplus to maintain the dividends on the common stock.

The company has over \$20,000,000 of stocks outstanding, and in excess of \$15,000,000 of bonds, practically all of which are held abroad.

For September 1914, net earnings were \$32,000 less than for September, 1913, while for the three months ended September 30th, net was off \$116,932 from the corresponding quarter of 1913.

CHICAGO CITY RY. REDUCES DIVIDEND.

Chicago, December 22.—The Chicago City and Connecting Railways Company declared a semi-annual dividend of \$1.25 on the collateral trust preferred participation shares, payable January 1st to stock of record December 26th. This is a reduction of \$1.00 from dividend paid for the first six months of the year.

REFUSED TEMPORARY ORDER.

Cleveland, Ohio, December 22.—Judge Stevens refused to grant the General Investment Company of Boston a temporary order restraining the directors of the Lake Shore and New York Central from proceeding with plans for consolidation.

HAD LONG EXPERIENCE IN WEST WITH NATURAL GAS

Was at Medicine Hat When the First Two Low Pressure Wells Were Drilled—Secure Competent Man to Manage \$500,000 Investment.

Medicine Hat, Alberta, December 22.—After holding the position of superintendent of this city's most important greatest revenue producing utility—natural gas—for several years, J. W. Craft has retired on account of ill health, and Robert S. Winter has received the appointment, effective today. Mr. Winter will have complete charge of the gas department of the city, there being 20 wells in the city limits, 45 miles of mains, 2646 services and meters and 416 street lamps. The open flow of the wells is estimated by gas men at 60,000,000 cubic feet daily, of which only about one-tenth is utilized; development being always kept well ahead of requirements. Of the 20 wells, two were drilled by the C. P. R., and five are used exclusively by industries.

Probably no man in Western Canada has had a longer experience with natural gas in the Dominion than Mr. Winter, who has just closed nine years of employment with the C. P. R. here, having had complete charge of the gas department, including trains, on the Alberta division, the company owning several wells at different points and using natural gas exclusively at its Medicine Hat and Calgary shops and other divisional buildings. Before that Mr. Winter was for two years with the gas department of the city, and was here when the first two low pressure wells were drilled, when the little town was rejoiced at the bringing in of its first high pressure well, and so on down to the present day—when gas is used so successfully and economically for all the industries of this place, as well as for all business, heating and cooking, coal being a curiosity here.

City officials consider that they are fortunate in securing the services of a man as Mr. Winter, to handle the investment of over \$500,000, which the city has in its natural gas department—especially in view of the fact that, as it is becoming daily more widely realized that the pressure and flow of Medicine Hat gas has not perceptibly diminished in the ten years or more it has been used here in annually increasing quantity, it cannot fail to attract more and more industries in the future.

The Charter Market

(Exclusive Leased Wire to The Journal of Commerce)

New York, December 22.—The steamer market continues strong in all departments, with rates showing steady advances for fairly prompt delivery in all trades. The continued shortage of tonnage hampers chartering greatly, as the orders for prompt boats are considerably in excess of the available supply.

Charters: Grain—British steamer Ventmore, 23,000 quarters, from New York to West Coast Italy, \$8 25, one; 88 60, two ports, January.

Foreign bank Glen—tons (previously), from Gulf to Hull and Tyne with timber, 1400.

British bark Harold, 1,299 tons (previously), from Sapelo to West Britain, with timber, 1100, prompt.

British schooner Georgina Roop, 423 tons, from Gulf port to Delarara, p.t.

British schooner W. M. Richard, 343 tons, from the Gulf to Jucaro, p.t.

Miscellaneous—British steamer Bedebun, 2,177 tons (previously), trans-Atlantic trade one round trip £2,000 delivery Mediterranean, re-delivery United Kingdom, or Mediterranean, prompt.

Schooner Henry F. Kreger, 391 tons, from Portland to Barbadoes, with coopeage, p.t.

THE FRESH LOBSTER MARKET.

Yarmouth, N.S., December 22.—The market for live lobsters opened in Boston at \$25 per crate for large and \$15 for mediums. Last season's opening price was \$28 for large and \$24 for mediums. The canning factories have established a rate of \$2.00 per hundred weight for small, a very low price compared with last season when they paid from \$6.00 to \$7.00.

The Ontario Hydro-electric system has been installed in Port McNicoll, Ont. The streets are now brilliantly illuminated and the merchants have installed indoors with a lavish hand. Thirty street lights have been contracted for, and power for manufacturing purposes obtained from the Severn Falls is available at \$28 per horse-power.

CAMROSE C. N. R. CUT-OFF.

Edmonton, Alta., December 22.—I. L. Boomer, superintendent of the Calgary division of the C. N. R., has been inspecting the Camrose-South Edmonton cut-off. The intention of the company is to start a service on this line in the very near future. As yet a date has not been set for the opening, but it will be only a matter of a few days before this service is inaugurated.



Deck plan of a battleship of the Orion class, showing the big 18.5 guns in action. This is the view an aviator would get of the vessel from directly above it.

STEAMSHIPS

CUNARD LINE

CANADIAN SERVICE SAILING FROM HALIFAX TO LIVERPOOL

Franconia, 18,100 tons Jan. 11th, 1 a.m.

For information apply to THE ROBERT REFORM CO. LIMITED, General Agents, 30 Hospital Street, Storage Branch, 23 St. Sacrament St., Uptown Agency, 530 St. Catharine Street West.

RAILROADS

CANADIAN PACIFIC

XMAS AND NEW YEAR HOLIDAYS.

SINGLE FIRST CLASS FARE. Going Dec. 24 and 25, limit Dec. 26. Going Dec. 31 and Jan. 1, limit Jan. 2.

FARE AND ONE-THIRD. Going Dec. 22, 23, 24, and 25. Return limit Dec. 28. ALSO Going Dec. 30, 31 and Jan. 1. Return limit Jan. 4.

PARLOR CAR TO STE. AGATHE. Lv. Place Viger 4:00 p.m. Dec. 24 and 31. Car will not be operated Dec. 25 and Jan. 1.

TICKET OFFICES: 141-143 St. James Street. Phone Main 8123. Windsor Hotel, Place Viger and Windsor St. Stations

GRAND TRUNK RAILWAY SYSTEM

DOUBLE TRACK ALL THE WAY

Montreal -- Toronto -- Chicago

CHRISTMAS AND NEW YEAR HOLIDAYS.

SINGLE FIRST-CLASS FARE. Going December 24, 25; return, December 26. Also Going Dec. 31, Jan. 1; return Jan. 2.

FIRST CLASS FARE AND ONE-THIRD. Going December 23 to 25; return December 25; Also Dec. 30 to Jan. 1; return Jan. 4.

CITY TICKET OFFICES: 122 St. James St., cor. Franco's Tavern Phone Main 6262. Windsor Hotel Phone Up 1110. Bonaventure Station Phone Main 8239

ALASKA HALIBUT BEING SENT

EAST VIA PRINCE RUPERT

Victoria, B.C., December 22.—Halibut caught in Alaska waters by American schooners has commenced to find its way to the eastern markets through the port of Prince Rupert, Capt. D. McKinnon, master of the G. T. P. steamer Prince George, said that the train which pulled out from Prince Rupert last Wednesday for the east carried two carloads of Alaska fish, consigned to Boston, Mass.

Vancouver and Seattle have been fearing for some time an inroad of this nature upon their fishing business. In the past the schooners have had to make the long voyage from the Heate strait and Alaska fishing banks to either the Terminal City or the Sound port to discharge their catches. But now they can slip into Prince Rupert and have their fish rushed to the eastern markets, and thereby eliminate the two-day run to either of the southern ports.

This inroad into the business of Vancouver and Seattle, while not of any great force or strength at present, is bound to develop in the near future. Prince Rupert is already counting on a great business with the American and Vancouver schooners, and the G. T. P. has plenty of refrigerator cars on hand in order to handle the fish as rapidly as possible. Halibut can be landed in Boston from the banks via Prince Rupert fully two days faster than by way of either Vancouver or Seattle, and naturally it is in better shape upon its arrival there.

The shipment of halibut which left Prince Rupert last Wednesday consisted of 47,200 pounds. Through Prince Rupert the Alaska fish goes to bond there as from the southern Canadian ports, so that there is no advantage gained by the carrying of the catches south. The immense fishing opportunities of Alaska in common with those of the northern British Columbia coast will find in Prince Rupert the most advantageous route by which to ship to the markets of the east. The trade is but beginning.

LAKE SHORE MEETING TO-DAY.

New York, December 22.—The stockholders of the Lake Shore will hold a special meeting in Cleveland to-day to pass upon the proposed consolidation of the company with the New York Central. This was done once before but the approval then given was thought to have been invalidated by a flaw in the published news of the meeting.

The Michigan Railroad Commission has yet to give its consent, but that its decision is expected in time to allow the consolidation to become effective January 1st.

I. C. R. ISSUES MAGAZINE.

The very latest addition to journalism in the Maritime Provinces is a magazine issued especially for the employees of the International Railway, and known as the "Canadian General Railway Employees Magazine." The introductory number has just been distributed among the men of the system.

ROCK ISLAND STOCK SOLD.

New York, December 22.—The \$71,853,000 stock of Chicago, Rock Island and Pacific Railway Company deposited with Trustee as collateral for an equal amount of the Chicago, Rock Island and Pacific Railroad 4 per cent. bonds of 1902, was offered for sale to-day on the steps of the County Court House in accordance with order signed by Judge Mayer in the United States District Court yesterday.

The first bid was made by James N. Wallace at \$7,185,300 for the entire amount of stock on behalf of Protective Committee and was sold to him.

MARINE LOSSES OF YEAR WERE HEAVY

Canadian Waters Contributed Foundering of Empress of Ireland Being Worst Accident

SALVORS STILL WORKING

Wreckers Demanded \$120,000 For Recovery of Bullion.—Stranding of Kelvindale Rose May Cost \$200,000.

The heavy losses at sea during the past year, together from those due to the war, have been somewhat bad year for marine underwriters. Canadian waters too have contributed an unprecedented portion of the toll.

The year's greatest marine insurance loss, in connection with the sinking of the Canadian line steamer Empress of Ireland by the Norwegian steamer Storstad, in the St. Lawrence River, loss of the Empress of Ireland is practically covered. Salvors have been working on the vessel and salvaged \$140,000 in silver bullion that was strong chest. For this work the wreckers demanded \$120,000 compensation, so that underwriters will receive little benefit from the bullion from the wreck.

The underwriters have not as yet given up efforts to float the steamer, but the reports of those who have inspected the wreck state that the vessel is so badly wrecked that it is hardly likely the vessel could be patched and brought to the surface compressed air method. The sinking of the Empress of Ireland hit American underwriters along the coast of over \$1,500,000.

The second big loss on the St. Lawrence came when the British steamer Floriston, bound for Montreal for Avonmouth, was wrecked on Grand on October 14, and a month later ably on the underwriters as a total loss. The vessel had a full cargo of wheat valued at fully \$300,000. The case of the Floriston the underwriters double losses. The vessel first went ashore on the coast of the Gulf of St. Lawrence, where it was wrecked. This brought a general average loss on the underwriters. Subsequently the vessel again floated, proving a total loss.

The third big loss on the St. Lawrence was the British steamer Hendonhall, which went on Point des Monts on November 24. For the vessel was bound in ballast to Montreal, the amount of the loss was considerably reduced.

During November the underwriters were hit by losses in the Pacific. The Norfolk sailed from New York on September 13 with a large cargo of Australian wool and on December 8 was wrecked and beached near Port Albert. The loss on the wool was \$150,000. The cargo on the Norfolk was at over \$700,000 and was a total loss.

Late last week word was received that the Kelvindale went ashore on Anegada Reef, in the West Indies. It is believed that the vessel was wrecked on the reef and that the loss to underwriters will run up to \$200,000, while a general average loss will cost the underwriters at least \$75,000.

The case of the steamer Isthmian of the American Hawaiian Line, is much more serious. The vessel was on the rocks of San Benito Island, but was quickly floated with 26 feet of water in the hold. The underwriters will suffer at least \$500,000 less unless the steamer founders while being towed into port. In the latter event the loss would be total.

Along the Atlantic coast the losses have been very heavy this year. There have been no less than 100,000. The sinking of the United Fruit steamer Metapan by the American-Hawaiian Line steamer in New York harbor caused a loss of \$400,000.

Several schooners have been wrecked along the coast during the past year, but thus far along this direction have not been very heavy.

NEW YEAR'S GIFT TO QUEEN MARY FROM THE WOMEN OF CANADA

Bank of Montreal, Through Its Branches, is to Hand in Assisting This Laudable Work—How to Forward Parcels.

Miss C. Welland Merritt, Honorary-Secretary of the Queen Mary's Needlework Guild, has written to ask that each woman in Canada, who is working for the soldiers and sailors, should send one garment for January for Her Majesty to distribute.

"This can be done very easily," writes Miss Merritt. "Thanks to Lady Williams-Taylor the Bank of Montreal has kindly instructed any of its branches to receive parcels on account of the Guild, and parcels will be forwarded, without cost, to the donor, residing in a town where there is no branch of the Bank of Montreal may forward parcels to Bank of Montreal at 213 Peel Street, Montreal, at same time sending the bank the receipt for charges paid, the amount of which will be returned to them."

"It will be my pleasure to supply material for thousands of garments, to those who are willing to do their work, but have no material and patterns available. This material will make flannel dresses for infants, woollen underclothes for children two to eight years old, men's flannel shirts, socks and children's stockings. A postcard sent to Miss Merritt, secretary, Queen Mary's Needlework Guild, 213 Peel Street, Montreal, will result in material and directions forwarded to the