

SHIPS

AMERICAN SERVICE
NEW YEAR'S
HALIFAX TO LIVERPOOL

LDSON LINE
ANNOUNCED WHEN ARRANGED

ILROADS
IAN PACIFIC
NDON-DETROIT-CHICAGO

TRUNK RAILWAY SYSTEM
CRACK ALL THE WAY
Toronto - Chicago

SOLUTION
ARRIED BY 17 MAJORITY

MIRALTY SERVICE
Chairman of the Imperial

MARINE INSURANCE RATE DECLINES
London, December 17.—In consequence of the recent English naval victory off the Falkland Islands, the Board of Trade announced a reduction of cost of war insurance on ships.

RECEIVES ORDER FROM FRENCH GOVERNMENT
Chicago, December 17.—The Paramount Knitting Company, of Kankakee, Illinois, received order from the French Government for 336,000 pairs cotton socks.

COAST LINE DIVIDEND
The Atlantic Coast Line

EFFORTS TO PREVENT CHRISTMAS FIRES

Montreal Fire Department and Conservation Commission Taking Steps to Minimise Holiday Outbreaks

DANGER OF PLUMBERS
Special efforts are to be made this Christmas to prevent the series of damaging outbreaks of fire which usually mark the holiday season.

RECOMMENDATIONS MADE TO INSURANCE COMMISSION
New York, December 17.—The Committee on Revisions of the National Convention of the Insurance Commissioners has received a communication from Superintendent Hasbrouck, recommending:

REDUCED RATES IN 'FRISCO
As a result of conferences with the companies' committee and their approval, the Boston Board of Fire Underwriters, has voted to remove the 15 per cent. San Francisco conflagration charge on buildings placed thereon after the San Francisco fire in 1906, and which has been removed on buildings with automatic sprinkler protection or of fireproof construction.

TWO MILLION DOLLAR FIRE AT POTTSVILLE
Pottsville, Pa., December 17.—A fire destroyed a large portion of the business section of Pottsville early today. The loss is estimated at \$2,000,000.

DISCOUNT RATE UNCHANGED
London, December 17.—The Bank of England minimum rate of discount remains unchanged at 5 per cent.

LEAVING FOR THE FRONT
Mr. H. B. F. Bingham, life superintendent for Canada of the Phoenix Assurance Company, London, England, has volunteered for the front, and will leave with the Second Canadian Contingent.

SUN LIFE OF CANADA
LEADS THE EMPIRE!
Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life insurance business in the British Empire.

PERSONALS

Major-General Hughes, Minister of Militia, was at St. John, N.B., yesterday.
Col. E. H. Guerin, A.D.C. to the Governor of Rhode Island, is at the Ritz-Carlton.

REAL ESTATE

Samuel Babnowitch sold to M. Doucet lot 11-813 Cote St. Louis, with Nos. 2287 to 2407 Esplanade avenue, for \$25,000.
William de M. Marler sold to George Payette and Company lot 145 Centre Ward, with Nos. 61 to 63 St. James street, for \$30,000.

REAL ESTATE AND TRUST COMPANIES

Quotations for today on the Montreal Real Estate Exchange, Inc. were as follows:
Aberdeen Estates..... 125
Bellevue Land Co..... 70

PERSONALS

Sir Robert Borden left Ottawa yesterday noon for the Maritime Provinces and will return on Tuesday next. On Sunday he will visit Grand Pre.

Commissioner W. J. Richards, head of the Salvation Army in Canada, visited Montreal yesterday for the first time since he has been appointed to his new office.

Lieut.-Col. F. W. Fisher, commanding officer of the 23rd (Westmount) Battalion which is now in training at Quebec, preparatory to going to the front, visited Montreal yesterday, but will return to the provincial capital this morning.

PERSONALS

President of the Board of Trade, who presided at yesterday's meeting regarding the Tramways question, and at this afternoon's meeting of the Fire Protective Association.

SECTION OF INHERITANCE TAX LAW UNCONSTITUTIONAL
Chicago, December 17.—Illinois Supreme Court has declared unconstitutional the section of the inheritance tax law under which the Cook County Treasurers retained a fee of 8 per cent. for collecting inheritance taxes for past twenty years.

MANUEL OF RULES RE PRIVATE BILLS.
Mr. Louis Philippe Geoffrion, Barrister, Clerk of the Quebec Legislative Assembly, has completed an annotated manual containing the rules relative to private bills and petitions to be presented to the Quebec Legislature.

REMARKABLE PRICE LIST FOR LOVERS OF THE "WEED"
Mr. Morris Michaels, of the Windsor Hotel building, is publishing to-day a most elaborate price list which should serve business men as a guide for gifts.

PLATE GLASS CONFERENCE
All the companies writing plate glass insurance in New York State with one exception attended a conference at the New York office of the State Insurance Department, with a view to arriving at some remedy for the present demoralization prevailing in plate glass underwriting in New York.

TO ASSIST GERMAN COMMERCE
The German Marine Insurance Company of 1914 of Hamburg has been organized to assist commerce in the Baltic and North Seas. Its capital is 28,000,000 marks, of which the Imperial Government takes 20,000,000 marks, the balance being taken by and through the German marine insurance companies, which are represented in its management.

BANK MANAGER RETIRES
Mr. H. D. Wells has retired from the management of the branch of the Merchants' Bank of Canada at St. John's, Que., and will reside for the winter at 464 Mountain Avenue, Westmount.

REAL ESTATE

There were 23 real estate transfers registered yesterday, of which the largest was that from George B. Allison to George Buchanan of lots 1654-119 and the southwest part of lot 1654-118, also part of lot 1654-125 St. Antoine ward, with No. 101 St. Luke street, the consideration being the sum of \$80,000.

REAL ESTATE

Damage estimated at \$200,000 was caused by a destructive fire which broke out in the Fraser-Nordheimer Building, on St. James street, late yesterday afternoon.

ST. LAWRENCE STREET BLAZE
Fire in the premises of the Canada Clothing Co., located on the second floor of the Jewish Eagle building, 516 St. Lawrence street, did damage roughly estimated at \$5,000 last night.

SIR ROBERT SPEECH-MAKING
Sir Robert Borden has gone on a trip to the maritime provinces, where he will deliver a couple of addresses, one at Amherst to-day and the other at Halifax.

UNEMPLOYED REGISTRATION IS 10,708
The total registration at the Civic Employment Bureau in Toronto is 10,708. At least 2,400 of them are not bonafide residents of the city.

ST. LAWRENCE STREET BLAZE
Fire in the premises of the Canada Clothing Co., located on the second floor of the Jewish Eagle building, 516 St. Lawrence street, did damage roughly estimated at \$5,000 last night.

TURGON, WILLIAMS, GREEN & ROME CO., LTD., H. T. Warren, J. Herbut, John Lloyd, Frank Walkinshaw, National Real Estate Investment Co. of Canada, John Macdonald & Co., Ltd., Chadburn & Hunt, Miss A. Plouffe, Lands Ltd., A. Wickens, J. N. Warmintou, Phillip DeGruchy & Son, Harvey Keating Co., Ltd., Harry Webb Co., Ltd., J. O. Trempe, Lamb & Hutchins, John Paton Son & Co., Thos. Lamb & Hutchins, James West, Hibbert & Jaslow, Palm Pecheler & Co., and Henry Collins.

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

FOR SALE OR EXCHANGE
FOR SALE—MEDIUM SIZED SAFE, nearly new; reasonable offer refused. Must be sold at once. Apply M. S. Journal of Commerce, 35 St. Alexander street.

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

NOTRE DAME DE GRACE
Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 22 Notre Dame St. W. Telephone Main 4825 or West 5257.

OXFORD AND MELROSE AVES.
Notre Dame de Grace, about 200 feet north of Sherbrooke, 12 flats of 4, 7 and 8 rooms, hardwood floors, finished in oak, hot water system, electric fixtures, well-decorated, rented up to Jan. 1915, big revenue. Being in great need of money, would sell one side of three flats far under cost price. To a quick buyer. For more particulars apply to proprietors, Bourgon, Gagne & Co., 1852 Notre Dame West, Tel. West 1658.

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 Southern Building, 128 Beury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7990.

APARTMENTS TO LET
MOUNT, Chateaufort Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dade effects; different colors; tiled bathrooms, elaborate papering and novel electric fixtures; hot water system, with electric lights, central service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

590 SHERBROOKE WEST, Ritz-Carlton 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"
COTE 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 Bldg. Phone Main 2519.

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, engines, steam plant accessories, tank work, conveying and elevating systems, transmission machinery. Write for price and specifications, Watrous Engine Works Co., Limited, Brantford.

THE FOSS & HILL MACHINERY CO., 244 St. James, sells Tungsten Hack Saw Blades. They cost no more than common blades, cut faster and keep longer.

CARRIAGES, ETC.
HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; waterproof horse and wagon covers; repairs of all kinds. D. Dowell, 192 St. Henry, Main 61.

place, running water in the house; oven gas; finest best cuisine in the Laurentians. Rates \$2 a day. American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Joyette Station, Quebec.