

RAILROAD NOTES

Samuel W. Carder has succeeded J. J. Monks as commercial agent of the New York Central fast freight lines at Omaha.

J. K. Yohs has been appointed assistant train master of the Conneville division of the Baltimore & Ohio at Conneville, succeeding C. E. McDougall.

The Brule, Grande Prairie and Peace River Railway Company is applying for incorporation. It will build a line in Northern Alberta and British Columbia.

The Brighton Railway Company, of London, Eng., announce that the services to Paris via Folkestone and Dieppe have been resumed.

Just at present, owing to the withdrawal of certain trains, there is a very lively agitation in Peterborough, Ont., touching upon the matter of transportation.

Ross D. Rynder, chief examiner of the Interstate Commerce Commission has resigned, and will locate in Chicago as a special representative of shippers' interests.

Eara G. Beach, formerly general auditor of the Missouri & North Arkansas, and later with the Louisiana Northwestern was killed recently in a hunting accident near San Antonio.

The Kettle Valley Railway Company will apply to Parliament next session for time extension covering the construction of certain railway lines in British Columbia. The Western Dominion Railway Company is also applying for an extension of time.

The rumor that the Cobalt special between Toronto and Cobalt would run only tri-weekly after the New Year has been set at rest by an official denial from the district passenger agent of the Grand Trunk Railway at Toronto. In a letter to The Nugget he says, "We know of no such steps being entertained."

Notice has been given by transcontinental lines that no space reservations for freight will be made by boats trading to the Orient, but all such will be accepted in the order of its arrival at Pacific Coast ports to the capacity of the leading vessel also that the congestion of freight for the Orient has been relieved and consignments are being forwarded as rapidly as possible.

Switching rates of the Lehigh & New England alleged to be excessive are stated to be responsible not only for the Crane Iron Co. at Catsaugua closing down its blast furnace but also the forcing out of business of the Hokenaqua Lime & Stone Co., whose product was handled by the Ironton road. The former concern will be sold out.

In 1915 the Pennsylvania will resume the issuance of clerical permits which will enable clerks to get reduced rates. Tickets, however, will not be obtainable for passage between points in Pennsylvania unless part of the journey is to be inter-state, and inter-state tickets will not be sold for an inter-state trip. In other words, it will not be possible to get a ticket to Camden and then go to Philadelphia across the river.

Re-establishment of the Santa Fe embargo on grain at Galveston has been brought to the attention of the Interstate Commerce Commission and hearings are to be held in January. It is alleged that there are about 2,000 cars loading south of Kansas, enough to furnish cargoes for all vessels arriving during the next two weeks, provided they took cotton as the large part of their cargoes.

The Intercolonial diners are stocked largely at Halifax and Montreal, but at various points along the line the cars are enabled to take on fresh supplies in case of need. In fact, in this way the I. C. R. diners have many advantages, for the line is through a country where the finest of food supplies are available, particularly perishable articles such as eggs, cream, berries, fruits, fresh fish, etc.

J. M. Davis, general manager of the Cincinnati, Hamilton & Dayton, announces that on January 1 his company will adopt the merit system. The old method of suspending men for infractions of rules will be abandoned, and a record will be kept, showing merits and demerits. It was announced that the object of the management, in adopting the merit system, was to better the condition of the men and their families. A personal record of each employee will be kept in the general offices at Cincinnati.

NO CHRISTMAS PRESENTS FROM EQUIPMENT SUPPLY HOUSES

New York, December 19.—E. P. Ripley, president of the Atchafalaya, has issued an order to all employees of his company that no more Christmas presents are to be accepted from equipment supply houses. Here is his letter:

"Most individuals and companies dealing in railroad supplies have given up the practice of sending Christmas presents to railroad employees and officials. However, to a certain extent the practice was in evidence last year.

"I have always been opposed to this practice, have discouraged it, and am glad that it is decreasing. I want Santa Fe men to take such action as seems proper to eliminate it entirely. I appreciate that many of the presents given are tokens of friendship extending over many years; nevertheless, the practice is bad, and certainly so where the presents have any value.

"The high standing enjoyed by Santa Fe men makes it all the more desirable that the practice cease."

B. C. ELECTRIC RAILWAY CO.

London, Eng., December 19.—The disappointing business which has fallen to the lot of the British Columbia Electric Railway Company is the direct outcome of the war, but Mr. R. M. Horne-Payne, speaking at the annual meeting in his capacity as chairman, said that it was reasonable to hope for a resumption of the enemy's cruisers in the Pacific and South Atlantic, and from the good prices of wheat and the large crop in the Prairie Provinces.

"Whenever the revival comes," he added, "I will, I feel sure, be found that this period of depression has been for the permanent good of the Province, and that in several important ways new conditions have been established enabling sounder and more rapid development."

Toronto, December 19.—The Ontario Railway and Navigation Board has incorporated the village of Weston into a town.

RATE DECISION IS LONG STEP RIGHT DIRECTION

Boston, December 19.—The long awaited rate decision with its accompanying benefits for positioning railroads in the eastern section of the country was the most important development of the past week. Following, as it does, the increases in many respects asked for, estimates place the revenues as high as \$300,000,000 to accrue from the higher rates which may be named. Railroad officials were somewhat divided in their opinion as to the results of the decision, but the general belief was that it was a long step in the right direction.

War orders were responsible for new activities in business lines, the textile and shoe industries benefiting largely, while factories furnishing munitions of war were also aided.

Steel prices continued low, but with railroads in somewhat better position possibly early in the new year to place orders, an advance in various products may not be far off.

The consideration of wages paid steel workers given by a conference of Steel Corporation officials was extremely important. Copied metal moved higher early in the week to 1 1/2 cent level, but toward the end the market fell flat. Germany's raid on the English coast was not well liked here, and its sentimental effect on some industries was quickly noted. Further evidence of returning strength to the financial situation was given in the decision of Stock Exchange authorities to return to floor trading privileges all stocks, although minimum prices were retained.

No new financing of importance developed, but the early January days should bring forth many new offerings. Railroad earnings reported during the week continued to show decreases from last year. The excellent showing of the government's October statement of our foreign commerce was highly regarded, indicating that the balance of trade was coming in our favor.

Reduced dividends and wages have left their impression upon the volume of Christmas trade. Retail merchants find economy to be the dominating idea in holiday purchases. It is an undoubted fact that a considerable percentage of the population investors and wage-earners alike—have been affected in the pocket nerve by the depression of the last few months. Hence, the tendency to restrict expenditures for Christmas gifts. A broad survey of the industrial situation reveals the fact that business generally is a quarter or a third less in volume than a year ago.

The exceptions that prove the rule are principally companies which make articles needed by the European nations at war. They are naturally making hay while the sun shines—for them.

XMAS AND NEW YEAR HOLIDAYS.

The Canadian Pacific Railway will put the following rates into effect and will operate the undermentioned trains, in addition to regular service, to provide for travel during the Christmas and New Year holidays:

SINGLE FARE FOR THE ROUND TRIP: Going Dec. 24 and 25. Return limit Dec. 26th. Going Dec. 31 and Jan. 1. Return limit Jan. 2.

FARE AND ONE-THIRD FOR THE ROUND TRIP: Going Dec. 22 to 25. Return limit Dec. 28. Going Dec. 30 to Jan. 1. Return limit Jan. 4.

Special rates to New Brunswick and Nova Scotia. PARLOR CAR SERVICE: Parlor car will be attached to train leaving Place Viger at 4.00 p.m. Thursday, Dec. 24 and 31. Car will run as far as St. Agathe.

Parlor car will not be operated on train leaving Place Viger 4.00 p.m. December 25 and Jan. 1.

SPECIAL TRAIN SERVICE: Friday, December 25. Lv. Calumet 7.30 p.m. arrive Place Viger 10.15 p.m. Friday, Jan. 1. Lv. Calumet 7.20 p.m. arrive Place Viger 10.15 p.m. Lv. Place Viger 8.15 a.m. for St. Lin. Lv. St. Lin 9.00 p.m. for Place Viger. Lv. St. Eustache 8.15 p.m. for Montreal. Lv. Ste. Agathe 4.30 p.m. for Place Viger. Lv. Labelle 5.00 p.m. all stations to St. Jerome for Place Viger.

Brandy Brook Company, Limited. PUBLIC NOTICE is hereby given that under the First Part of chapter 29 of the Revised Statutes of Canada, 1906, known as "The Companies Act," letters patent have been issued under the Seal of the Secretary of State of Canada, bearing date the 10th day of December, 1914, incorporating Edouard Fabre, Surveyor and Charles Gouverneur Ouden, both of His Majesty's counsel learned in the law, Humbert Cecil George Marriot, advocate, Bernard's October 1914, and Albert Rosalla Warren, stenographer, all of the City of Montreal, in the Province of Quebec, for the following purposes, viz:—(a) To carry on business as dealers in real estate, including the buying, selling and improvements thereon; (b) To purchase, lease or otherwise acquire, own, sell or otherwise dispose of lands, buildings and other properties, movable or immovable, or any interest in any such property, and to deal and traffic in such property and in any manner whatsoever; (c) To develop, improve, erect houses, buildings and other constructions on the said property acquired by the company, or any part thereof, and generally to develop and turn to account any lands or other property acquired by the company, or any part thereof, or in which the company is interested; (d) To carry on any other business which may seem to the company capable of being carried on in connection with its business, or calculated directly or indirectly to enhance the value of any real or personal property of the company or its rights or property; (e) To acquire by purchase, lease or otherwise, or to undertake the whole or any part of the business, property or liabilities of any company or partnership, or the shares, bonds, debentures or other securities of any company carrying on any business in whole or in part similar to that carried on by this company, or possessed of property suitable for the purposes of this company; (f) To pay for any property or rights acquired by the company either in cash or in fully paid up shares or in any securities which the company has the power to issue, or partly in one mode or partly in another or others, and generally on such terms and conditions as the company may determine; (g) To sell, lease or otherwise dispose of the entire undertaking, property and assets of the company, or any part thereof, for such consideration and upon such terms and conditions as the company may think fit, and in particular for the shares, debentures and securities of any other company; (h) To distribute amongst the shareholders in specie by way of dividend or bonus, or any other manner deemed advisable, any property of the company or any proceeds of the sale or disposal of any property of the company; (i) To carry on or do any of the business, acts and things aforesaid, either as principals, agents or otherwise, and either alone or in conjunction with another or others; (j) To do all and everything necessary, suitable or proper for the accomplishment of any of the purposes or objects hereinbefore enumerated. The operations of the company to be carried on through the name of "Brandy Brook Company, Limited," with a capital stock of ten thousand dollars, divided into 100 shares of one hundred dollars each, and the company to be at the City of Montreal, in the Province of Quebec.

Dated at the office of the Secretary of State of Canada, this 11th day of December, 1914.

THOMAS MULVEY, Under-Secretary of State. Surveyor, Ouden & Marriot, Solicitors for the Applicants, 145 St. James Street, Montreal. (Fourth Insertion.)



BARON FISHER, Head of the British Navy. He is expected to take vigorous action as answer to the recent German raid.

SHIPPING NOTES

R. G. Cadiz, freight manager of Royal Dutch Mail, has become general freight agent of the United Fruit Co.

Through submarine mine disasters Sweden has lost eight ships, and 50 to 60 lives have been sacrificed; Denmark, six vessels and six lives; Norway, five vessels and six lives; and Holland, three vessels and 15 lives.

The forty men of the crew of the Emden, which were captured Thursday were raiding commerce in the Pacific with a captured collier, on which they had mounted two maxims.

Director De Lanoy, of the Bureau of War Risk Insurance, announces a reduction in the Government war risk insurance rates effective at once. The reductions vary from 1/4 to 1/2 of 1 p.c., under the rates announced Oct. 22.

LUNG MOTOR WILL SUSTAIN SWIMMER MORE THAN HOUR. New York, December 19.—A new feature was introduced at the second Exposition of Safety and Sanitation in Grand Central Palace, when a young woman remained under water for one hour and ten minutes to demonstrate the efficacy of the lung motor, a mechanical respirator to restore normal breathing in cases of drowning, strangulation from gases or smoke, narcotic poisoning and asphyxiation.

The test was scientifically made under the direction of Dr. James M. Booher, formerly surgeon of the United States Bureau of Mines. The young woman was Miss Edna Sweeney, a professional swimmer. With the inhaling device strapped over her nose and mouth she descended to the bottom of a six-foot glass-front tank, and remained stretched on the bottom while the watches registered an hour and ten minutes, breathing the air pumped to her by Dr. Booher operating the lung motor.

TO REDUCE PREFERRED ISSUE. New York, December 19.—The Tobacco Products Corporation will make a further reduction in its preferred capital stock from \$8,000,000 to \$7,000,000 par value of the stock is \$100.

A special meeting of the Tobacco Products Corporation will be held in Richmond, Va., December 23th, to consider and act upon the proposition.

The stockholders will be asked to reduce the authorized preferred capital from \$8,000,000 to 7,000,000, and as part of such reduction by retiring 10,000 shares now owned by the corporation and purchased by it for this purpose.

DRY DOCKS AT PRINCE RUPERT WILL BE SOON IN COMMISSION. Winnipeg, Man., December 19.—R. C. W. Lett, colonization agent of the G. T. P., who is in the city, says that the immense dry docks at Prince Rupert are just about completed and that they will shortly be able to handle the largest vessels in the Pacific service.

He adds that while the docks are not sufficiently large in which to accommodate a dreadnought, still they would be able to repair any war vessels which might be disabled in Pacific waters.

The docks, he says, are the finest in the world and are equipped with the very latest and most improved machinery.

In the fishing industry at Prince Rupert, Mr. Lett says a great future. As yet its development has only started and a market has not yet been established to profitably take care of the entire catch.

BRITISH COLUMBIA SALMON CATCH PAST SEASON SLIGHTLY BEHIND 1913

Victoria, B.C., December 19.—Owing to the very poor catches made at the canneries in the Fraser river district, the British Columbia salmon catch this season has fallen short of the output in 1913, to the extent of over 200,000 cases.

Although the Skeena river packing houses had an excellent season; the Naas river canneries turned in their second best catch since 1896; Rivers Inlet more than doubled its output of 1913, and the outlying districts, including the west coast of Vancouver Island and the Queen Charlotte Islands, showed a splendid gain over the previous year, the total catch only reached 1,111,039 cases, compared with 1,353,901 cases in 1913.

Last year the Fraser river canneries had their fourth best season since 1896. The pack aggregated 735,653 cases. This year the catch was not half that, amounting to but 328,390 cases. The season, however, has been exceptionally satisfactory to canning men. The total pack is the third highest since the packing houses started on this coast. In 1901 the pack was 1,236,156 cases, and last year the pack was 1,353,901 cases.

The packs at the various districts this year compared with those of last year are as follows:

Table with 4 columns: District, 1914, 1913, P.M. Rows include Fraser river, Skeena River, Naas river, Rivers Inlet, Outlying, and Total.

Montreal and Southern Counties Railway Company Christmas and New Year Holidays EXTRA SERVICE

Between Montreal, St. Cesaire and Intermediate Points December 24th, 25th, and 31st, 1914, and January 1st, 1915

In addition to the regular service, Extra Trains will run as follows:—

Table with 4 columns: LEAVE, P.M., P.M., LEAVE, P.M., P.M. Rows include Montreal, St. Lambert, Greenfield Park, M. & S. C. Jct., St. Hubert Road, Brookline, Chambly, Marville, Richelieu, Rougemont, Rougemont Jct., St. Cesaire, Arr.

GLEANED FROM MANY SOURCES

Berlin has given no additional details of the great victory over the Russians.

French War Office claims further gains northeast of Nieport.

It is reported that the Franco-British forces are fighting the Germans in the streets of Lille.

The Austrian retreat from Servis is described as an utter rout.

Railroad presidents and officials are generally pleased with the freight rate decision.

New York Telephone gross revenue in New York City \$28,000,000 this year.

The average price of cotton exported during November was 7.39 cents.

Failures this week 466, against 427 the previous week (for United States).

Average price of twelve Industrials 75.50, off 0.25; twenty railroads 90.78, off 0.10.

The Germans are said to be within sixteen miles of Warsaw.

It is reported that New York city will buy 800,000 tons of steel chiefly in Pittsburgh district in 1915.

Tobias Bluestone, Inc., new cigarette manufacturing company, has been organized, with factory at Chicago.

John Hays Hammond urges creation of Pan-American court to decide business disputes between merchants of United States and South America.

Petrograd asserts that the Russian artillery has checked the German advance and does not admit any great German victory.

Dun's Review says trade continues best in the West, where agricultural conditions are most favorable in the East improvement is slow.

Contract for 25,000 yards of olive drab uniform cloth and 25,000 yards olive drab overcoating for export has been closed by an American woolen mill.

Steel Corporation is producing and shipping 19,000 tons of steel per day against 18,000 tons first week of December. Shipments exceed incoming orders.

Property of 350 German firms in Nice, Mentone, Monaco and Monte Carlo has been sequestered by the French government and will be held until after the war.

At annual meeting of Massachusetts State Board of Trade, it was said that \$100,000,000 of capital had been removed from the state to escape "the worst system of taxation in the country."

Roumania has entered American field for purchase of war supplies. Roumania has sent a commission to United States to place orders for arms, ammunition, cotton and sanitary supplies to cost \$10,000,000.

John D. Ryan says because of the Sherman Law the inability of the copper producers to work together in dealing with the European combination of copper buyers is costing this country \$60,000,000 a year.

An advance in the price of shoes to the consumer will be one of the principal matters decided upon at the annual meeting of the National Shoe Retailers' Association at the Hotel Astor, New York city, Jan. 11 and 12. It is said that the retailers favor adding \$1 a pair to prices of most classes of shoes.

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STEAMSHIPS

CUNARD LINE CANADIAN SERVICE NEW YEAR'S

SAILING FROM HALIFAX TO LIVERPOOL. After Transylvania, 15,000 tons - Dec. 21st 1 a.m.

For information apply to THE ROBERT SIFORD CO. LIMITED, General Agents, 25 Hospital Street. Reference Branch, 23 St. Jacques St., Uptown Agency, 530 St. Catherine Street West.

RAILROADS

CANADIAN PACIFIC MILITARY REVIEW

ST. JOHNS, QUE. SUNDAY, DECEMBER 20. Adult 95c. Child, 50c. Lv. Windsor St. 8.25 a.m. 8.50 a.m. 9.30 a.m. Lv. St. Johns, 8.50 p.m. 8.53 p.m. 9.13 p.m.

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. 25. 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 DOUBLE TRACK ALL THE WAY Montreal - Toronto - Chicago

INTERNATIONAL LIMITED. Canada's Train of Superior Service. Leaves Montreal 9.00 a.m. arrives Toronto 4.30 p.m. Detroit 9.55 p.m. Chicago 8.00 a.m. daily.

IMPROVED NIGHT SERVICE. Leaves Montreal 11.00 p.m. arrives Toronto 7.30 a.m. Detroit 1.45 p.m. Chicago 8.40 p.m. Club Compartment Sleeping Car. Montreal to Toronto, daily.

CITY TICKET OFFICES: 122 St. James St., cor. Front & York. Phone Main 998. Windsor Hotel. Phone Main 998. Bonaventure Station. Phone Main 212.

CANADIAN NORTHERN CHRISTMAS AND NEW YEAR EXCURSIONS.

SINGLE FARE. Going December 24th and 25th. Return limit December 26th, 1914. Going December 31st, 1914, and January 1st, 1915. Return limit January 2nd, 1915.

FARE AND ONE-THIRD. Going December 23rd, 24th and 25th. Return limit December 26th, 1914. Going December 30th and 31st, 1914, and January 1st, 1915. Return limit January 4th, 1915.

For rail and steamship tickets apply to City Ticket Office, 230 St. James Street. Phone, Main 6570.

HOCKING VALLEY DIVIDEND.

New York, December 19.—Hocking Valley declared a dividend of 3 per cent, payable December 31st to stock of record December 26th.

The company has been paying at the rate of 8 per cent a year, and the last regular quarterly declaration of 2 per cent, was made last May.

This dividend of 3 per cent is the first of the current fiscal year, but it is stated that it is not for a particular period, but is to be considered merely as a dividend.

SEABOARD AIR LINE.

New York, December 19.—Seaboard Air Line declared semi-annual interest of 2 1/2 per cent on the adjustment bonds, payable February 1st.

The Charter Market

(Exclusive Leased Wire to The Journal of Commerce) New York, December 19.—The market for full cargo steamers was quiet in all departments, due entirely to the great scarcity of boats available for delivery at the loading ports prior to the middle of January.

There is an urgent demand for tonnage for both grain and cotton to European ports and the holding boats available for fairly early loading are holding in for fancy rates. There are also a steady number of other of the trans-Atlantic trades, and a steady inquiry prevails for boats for long voyage and South American business, the delivery by February 1st.

In position to give delivery of all kinds after sparring advances. West India freights of all kinds offer prompt rates in a strong position for both prompt and forward delivery, with every indication of further advances.

Of the soft tonnage market there is nothing new to report, freights being scarce in all of the regular trades, with rates remaining nominal at about the basis of last previous charters.

Charters. Grain—British steamer Groesven (previously), 2,000 from the Gulf to the west coast United Kingdom, 5c. 6d., option east coast ports 6s. 7 1/2d., January.

British steamer Belmont, 21,000 tons, same.

British steamer Belmont, 2,200 tons, from Halifax to Brindley, P.A. prompt.

Miscellaneous—British steamer Vittoria, 1,75 tons, from Savannah to Liverpool, with cargo, 87s. 6d., Liverpool and Manchester 68s. option Liverpool general cargo, prompt.

The London & Lancashire & General Assurance Association, Limited

Offers Liberal Contracts to Capable Firms. GOOD OPPORTUNITY FOR MEN TO UP A PERMANENT CONNECTION. We particularly desire Representatives for Montreal.

Chief Office for Canada: 114 ST. JAMES STREET, MONTREAL. ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1633. W. R. BROCK, President. W. B. MEIKLE, Vice-President.

PROVINCE OF QUEBEC BRANCH: Lewis Building, 17 St. John St. MONTREAL. THOMAS F. DOBBIN, Resident. Have vacancies for a few good City Agents.

THE LAW UNION AND REALTY INSURANCE CO. LIMITED OF LONDON

Assets Exceed \$48,000,000. Over \$12,500,000 Invested in Canadian FIRE AND ACCIDENT Risks A CANADIAN HEAD OFFICE: 22 BEAVER HALL HILL, Montreal.

Agents wanted in unrepresented towns in Canada. J. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. Limited

The Largest General Insurance Company in the World. AS AT 31ST DECEMBER, 1913. Capital Fully Subscribed \$14,000,000. Capital Paid up \$14,000,000. Life Fund and Special Trust Fund \$14,000,000. Total Annual Income Exceeded \$14,000,000. Total Funds Exceeded \$14,000,000. Total Fire Losses Paid \$14,000,000. Deposits with Dominion Government \$14,000,000. Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal. Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR, Mgr. Canadian Branch. W. S. JOPLIN, Asst. Mgr.

AN IDEAL INCOME

can be secured by your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine.

MONTHLY INCOME PLAN. Insured by a deposit of \$1,688.90, 65 per cent value of DOMINION GOVERNMENT "cream of" Canadian Securities.

For full information regarding the most profitable Monthly Income Policy on the market, write us up at nearest birthday to: WALTER L. JOSEPH, Manager, Province of Ontario and Eastern Ontario, Suite 502 MCGILL BLDG., MONTREAL, Q.C.

North American Life Assurance Co.

Solid as the Continent. Insurance in force over \$52,000,000. Assets \$14,043,811. Net Surplus \$1,781,111. Income \$2,563,111.

For information as to Agency Openings Write to Home Office - TORONTO.