

HARD LINE

ADIAN SERVICE

Halifax to Liverpool:—

After

(15,000 tons) Jan. 25th, 1 a.m.

(15,000 tons) Feb. 15, after 1 a.m.

(15,000 tons) Feb. 22, after 1 a.m.

In apply to

RECORD CO., LIMITED, General

Sacramento St. 20 Hospital Street,

Uptown Agency, 550 St. Catherine

RAILROADS.

CANADIAN LINE

WINTER SAILINGS—1915.

B.—Halifax, N.S.—Liverpool

MAIL SERVICE

From St. John

January 22nd

February 5th

February 12th

February 26th

at Halifax the following

N.B.—Halifax—London

From St. John

February 11th

February 18th

at Halifax the following

Portland—Glasgow

From Portland

Feb. 7th

Feb. 18th

call Halifax westbound

of rates and all further information

J. & A. ALLAN

et and 575 St. Catherine West, 7,

St. Catherine West, W. H. Henry,

reet: Hone & Rivet, 9 St. Lawrence

DIAN PACIFIC

ER FAIR, OTTAWA

\$4.50

and return, going Jan. 18 to 23,

CHANGE IN TIME

NOW IN EFFECT.

GERS ON APPLICATION

TICKET OFFICES:

es Street. Phone Main 8123

ace Viger and Windsor St. Stations

D TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY

- Toronto - Chicago

INTERNATIONAL LIMITED.

Train of Superior Service.

9:00 a.m. arrives Toronto, 7:00 p.m.

Chicago 8:00 a.m. daily. Through

train. Library, Sleeping Car, Bag

AWA WINTER FAIR.

S. FAIR AND ENTERTAINMENT

to 21; return until Jan. 27.

St. James St., cor. Front St. to York

andor Hotel

Adventure Station

—Phone Up. 118

—Main 428

LINES SEEKS RUNNING

R PACIFIC GREAT EASTERN

R.C., January 20.—It is stated here

Milwaukee and St. Paul, and

to be in Vancouver from French

this, is conducting operations from

over the Pacific Great Eastern

being built from the coast

where it connects east and west

ect of the Milwaukee in so doing

connect the American Pacific coast

over country, the Pacific Great East-

and from here northward to the

and second to connect with the

states government will build in Alas-

as that as soon as financial condi-

efficiently a railway will be started

on the G. T. P., or P. G. E. in Brit-

the Yukon.

dered certain here that the Pacific

will connect at the interprovincial

the Edmonton, Dunsmuir and P. G.

Edmonton another outlet to the

the event of the Milwaukee seeking

over the P. G. E. connections with an-

er system. The Milwaukee is be-

posed to be closely connected with

Interests.

WANTS HYDRO-ELECTRIC

ary 20.—Sir Adam Beck will

Kingston Utilities Commission, that

ing for cheap power. This was de-

the commission held its first meet-

T. J. Rigney was re-elected chair-

of electrical rates to small com-

will be arranged.

N MUNICIPAL TRAMWAYS.

January 20.—A financial statement

by the Edmonton City Council,

low very encouraging returns. In

months is covered, and during the

re was \$733,783, the revenue being

a deficit of \$190,129.

DECLINE OF 33 P.C.
IN REALTY BUSINESS9,522 Sales Recorded in Montreal
Last Year Amounting in Value
to \$79,999,378

RETURN TO NORMAL STATE

Considerable Increase in Volume of Transactions
Since 1910—Transfers in December, 1914
Totalled 5,370,108.

The fact that stands out most prominently in the real estate market in Montreal and its immediate vicinity during the past year is that of a substantial decline in the number of recorded real estate transactions. The decline has been considerable, and amounts to about 33 per cent. of the total number and amount of transactions during the year, and it brings us back to about the same level of activity as obtained about three years ago.

The recession which began in 1913 represents a return to a more normal condition of real estate business. The high level of 1912 was the product of abnormal and speculative conditions. The war in Europe accentuated the adverse conditions, but did not prevent the market from being subjected to a comparative quiet liquidation. Property owners generally are confident of the future prospects of this city. At the meantime there will be a halt in the amount of business done, and the amount of office space required in the financial district, but Montreal is said to be growing, and as the commercial, financial and industrial metropolis of the country, it will continue to prosper as long as Canada prospers.

The real estate situation has been rather unsatisfactory during the past year, and any improvement will depend a good deal upon the duration of the war. The war has had the effect of stimulating the desire to economize and this influence is making itself felt in the renting of dwelling houses and business premises.

During the year 1914 there were 9,522 sales recorded of properties in the city of Montreal amounting to \$79,999,378. For the previous year the figures were 12,411 sales of Montreal real estate amounting to \$118,814,000. In 1912—the culminating period of the real estate activity—there were 13,818 sales amounting to \$141,000,548.

In the adjoining municipalities of Westmount, Verdun, and Maisonneuve, the registered sales during the year 1914 were:

Westmount, 562 sales, amounting to \$5,753,963

Verdun, 49 sales, amounting to \$6,286,516

Maisonneuve, 456 sales, amounting to \$2,552,875

Maisonneuve, 428 sales, amounting to \$3,843,276

Total amount \$18,018,630

During the previous year (1913) the registered sales in the same municipalities were:

Westmount, 625 sales amounting to \$8,586,225

Verdun, 679 sales, amounting to \$7,183,374

Maisonneuve, 573 sales, amounting to \$3,334,623

Maisonneuve, 500 sales, amounting to \$3,441,927

Total amount \$22,546,149

The volume of real estate transactions in the city of Montreal has increased considerably since 1910. In 1910 there were 6,125 sales recorded in the city amounting to \$29,752,688.

There were 729 real estate transfers in the Montreal city wards, and in the municipalities of Maisonneuve, Verdun, Westmount and Outremont recorded during December, amounting to \$5,370,108. During the corresponding month of 1913 the transfers recorded totalled 1,670 and amounted to \$8,400,219.

INDICATE TO WRITE COMPENSATION
AND LIABILITY INSURANCE

Chicago, Ill., January 20.—A syndicate plan has been devised for the writing of compensation and liability insurance on coal mines which has presented practically insurmountable obstacles heretofore.

One of the catastrophe hazards emphasized in the case of the Cherry, Seiler and other mine disasters and ordinary hazards of the business the rate of compensation under the compulsory coverage of the compensation law was regarded by the coal operators as prohibitive.

As a consequence they have refused to come under the provisions of the compensation acts in Illinois and in the case of the other Western States.

The casualty companies have held that the miners entitled to protection under the Compensation Law, although no individual company was willing to cover the risks involved in the compensation hazard risks which would justify operators in carrying insurance, it was decided to form a syndicate of ten companies to undertake the hazard.

All the companies have as yet signed the agreement, and the list is withheld until their signatures are appended.

The headquarters of the organization will be in Chicago. It is proposed to make a basis rate of about 4 1/2 per cent, subject, of course, to the physical hazard of the dangerous mines and lower for good risks and those which will make needed improvements. The commission will be made low in order to justify these rates.

It is proposed that general agents shall receive 10 per cent. on the first \$5,000 of premiums and 7 1/2 per cent. beyond that amount, the commission to agents to be 5 per cent.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
111 Board of Trade Building
Telephone: — Main 7682; Up. 1329
Your Patronage Solicited.

WESTERN ASSURANCE
COMPANY

RE and MARINE Incorporated 1851

Assets Over \$3,500,000.00

Insured since 1851

Capital Over \$500,000.00

AD OFFICE: — TORONTO, ONT.

W. B. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

MONTREAL BRANCH

61 ST. PETER STREET

ROBERT BICKERDIKE, Manager

PERSONALS

Mr. F. P. Gutellus, of Moncton, is at the Windsor

Sir George Garneau is at the Place Viger Hotel.

Sir Rodolphe Forget, M.P., is in Quebec for a couple of days.

Dr. Duncan McEachran, of Ormstown, is a guest at the Windsor.

Mr. James Rosmond, of Almonte, arrived at the Windsor yesterday.

The Hon. Louis Coderre is in Montreal and is staying at the Place Viger.

Mr. J. Kerr Osborne will probably return from England within a few weeks.

Hon. J. D. Hazen, the Minister of Marine and Fisheries, is spending a few days in Detroit.

The following gentlemen were introduced on 'Change yesterday, at the Board of Trade: J. F. M. Stewart, Toronto, by W. E. Burke; H. A. Green, Saskatoon, and H. A. Calvin, Kingston, by L. L. Henderson; W. A. Matheson, Winnipeg, by W. W. Hutchison.

COL. DENISON HON. AIDE-DE-CAMP

TO THE GOVERNOR-GENERAL.

Col. S. J. Denison, late acting adjutant-general, has been appointed an honorary aide-de-camp to the Governor-General.

HALF MILLION INVOLVED IN

LIQUIDATION OF REALTY FIRM

Marquette and Dupre Who Have Creditors by the Hundred Consent to Assign—The Assets Are Considerable.

Liabilities which, according to the papers filed in court, total in the neighborhood of a half million dollars, are involved in the liquidation of the realty firm of Charles Marquette and Jean Baptiste Dupre, who were doing business under the name of Marquette and Dupre. Both partners acting for the firm have consented to assign.

The creditors, many of whom hold hypothecary security, are numbered by the hundred. The assets are considerable, consisting of properties and balances of sale yet due.

It is understood that an endeavor will be made to have a meeting of the creditors on February 1st, when a proposition will be advanced. The members of the firm are confident that if a delay be granted before disposing of the assets the full amount of the liabilities will be exceeded by a realization of the sale.

The demand was made by L. E. Beauregard, advocate, against Charles Marquette and Jean Baptiste Dupre, who were carrying on business under the firm name of Marquette & Dupre. Petitioner's claim is for \$1,000, represented by a note, signed by the respondents, November 30th, 1914, payable at one month.

The stated assets include promissory note for \$500, signed by Xavier Charbonneau, apartment house on St. Julie street, apartment house on St. Sanguin street, apartment house at 27 Emery street, apartment house at 50 Labelle street, apartment house at 226 Sanguin street, apartment house at 250 Sanguin street, apartment house at 1395-1397 Lafontaine street, a house at 547 to 557 Bourbonniere street, a house at 671 to 681 Wolfe street, a house at 61 to 65 West Carrieries street, two-thirds undivided interest in 20 lots of land on Ogilvie street, Notre Dame de Grace.

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