

STEARNS LINE

ADRIAN SERVICE
from Halifax to Liverpool:—
Africa
ANIA (15,000 tons) Jan. 25th, 1 am
10 tons) Feb. 15, after 1 am
(15,000 tons) Feb. 22, after 1 am

RAILROADS.

ADRIAN PACIFIC
WINTER FAIR, OTTAWA
\$4.50
Great and return, Going Jan. 18 to 21,
Jan. 23.

CHANGE IN TIME

NOW IN EFFECT.
OLDERS ON APPLICATION.

TICKET OFFICES:
Phone Main 8123.
Place Viger and Windsor St. Station

TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
Toronto - Chicago

TIME TABLE CHANGES.

Time will be made on Jan. 17th.
Full particulars and all information
in application to Agents.

OTTAWA WINTER FAIR.
CLASS FAIR AND ONE-THIRD
18 to 21; return until Jan. 23.

122 St. James St., cor. Francis
Phone Main 1000.
Windsor Hotel
Bonaventure Station —Main 1000

MADE GREAT

ROADS INTO OCEAN TRAVEL

January 19.—How radically the war-
business of the passenger steamship com-
pany in the report of William C. Stone,
giving the number of passengers
port of New York by the various com-

number of questioned travelers carried
ship lines aggregated 322,229 pass-
ing the twelve months of 1914. The total
amounted to 2,217,131 pas-
sengers of 696,459 passengers. The greatest
trough in the steamer movement, the
passenger passengers arriving here in 1914
whereas in 1913 a total of 2,924,541 steamers
arrived at the port of New York.

membership conditions prevailed for the first
year only, the outbreak of war com-
4, when annual travel is usually at its
the outbreak of the war the German
largest, if not the largest, factors in
ment, have been unable to operate
The Austro-American Steamship Com-
ian-American and Uranium lines have
suspend operations, while the 1914-15
operations from Liverpool, started at
Canard Line service to Trieste and
suspended.

and steamship traffic during 1914 and
movement during the five months
shown in the following table:
of the Government.

—Cabin—

Table with 4 columns: First, Second, Steerage, Total

First. Second. Steerage. Total
20,629 167,792 417,924 606,345
48,956 229,410 952,281 1,230,647
46,915 198,041 721,889 966,845
49,173 185,772 516,566 751,511
46,027 187,788 726,312 960,127

unique features of the statistics presented
on Saturday is that, while pas-
sengers were carried in 1914 than in
of passenger steamers arriving here
water than those which came into port
twelve months. In 1914 a total of
steamers arrived at New York, which
regate number of arrivals was 112,229.

times which followed the departure of
hundreds upon hundreds of American
sought accommodations in the
home, will last long in the minds of
managers. Cabin passengers dis-
accommodations in the fact that
cabin passengers arriving here in 1914
German lines.

ELECTRIC WILL

PAY \$122,226 TO THE CITY.

in, January 19.—The city will receive
\$122,226.90 from the Street Railway
share of the profits made by the
company pays to the city for
earnings and as the statement sub-
sompson, city treasurer, gives a
the city's share will be \$118,028.90.

this the company pays to the city
of \$20 for each car operated. Last
year it paid on 263 cars and the amount
slightly in excess. It is expected
about 310, which would make the
or a total of \$122,226.90.

shrinkage of a little over \$100,000
year, but it is considered quite satis-
considerably more than the city's share
in 1912.

AMERICAN RAILWAYS CO.

Pa., January 19.—American Railways
regular quarterly dividend of 1 1/2
stock, payable February 15 to
30.

THREE FLATS WERE BUTTED IN OUTREONT OUTBREAK

North-end Firemen Had Three Hours Work—Trenton, N.J., Suffered Million Dollar Fire and Corn-wall, Ont., Also Had Blaze.

Damage estimated at over \$5,000 was done last night by a fire which gutted the rear of the three flats of the tenement comprising numbers 1332, 1334 and 1336 Lajoie avenue, Outremont, the property of Mr. Joseph Ainey. Only one of the three tenements was occupied, that being the second flat, by Mr. Robert Smith, Martel, of the Outremont fire brigade, was severely injured when he was carried from the second floor to the basement by falling floors. The blaze broke out at 7:30 last evening, supposedly from the furnace in the rear, the family of Mr. Smith being absent at the time. When the firemen arrived the flames had already gained a dangerous headway and were shooting out of second story windows in the rear of the building. The Outremont brigade, under Sergeant Willis, worked until 10:30 before the outbreak was quelled.

Trenton, N.J., January 19.—Fire last night totally destroyed the insulated wire department of the John A. Reelins Sons Company, Ferdinand W. Roebbig, secretary and treasurer of the company, estimated the loss at \$1,000,000. The insurance on the plant is about \$500,000. Some 1,200 persons were employed in the departments destroyed, 500 of them working double time on contracts with Pittsburg firms.

Cornwall, Ont., January 19.—Fire broke out in Ben Goldstein's clothing store yesterday evening, and before the firemen got the flames under control, an hour later, damage to the extent of several thousand dollars was done. Goldstein carried a stock which he values at about \$7,000, with \$2,500 insurance in the Norwich Union. Other tenants in the Mack and Ross blocks who suffered damage by smoke and water were the Frecheiro printing office, Charles Armstrong's confectionery store, Medical Hall Drug Store, St. W. Kite's stationery store, Alex. Horton, Arthur C. W. Kite's stationery store, the apartments of Mr. Johnson and Wm. Carpenter's apartments. The cause of the fire has not been explained.

FIRE IN CLOTHING STORE.
Cornwall, Ont., January 19.—Fire occasioned \$7,000 damage in E. Goldstein's clothing store. There is insurance amounting to \$2,500 in the Norwich Union.

OTTAWA LIFE UNDERWRITERS.

Ottawa, January 19.—At the annual meeting of the Life Underwriters' Association of Ottawa, the election of officers for the ensuing year resulted as follows: Hon. president, A. D. Kennedy; president, O. B. Shortly; vice-president, A. S. Wickwacker; secretary-treasurer, Bert H. Cole; auditor, O. B. Haycock; executive committee, W. J. Phillips, Dr. Lessard, J. T. Whittaker, Geo. Doyon, J. H. Halpenny.

PREPARING COMPENSATION BILL FOR PENNSYLVANIA

Contemplates Exclusive State Fund and May Create Monopoly—Plan is to Place Whole Burden on Employers.

Philadelphia, January 19.—The question of workmen's compensation in Pennsylvania will be discussed along strict party lines if present plans are carried out and will be introduced in the legislature at a workmen's compensation bill is now being prepared and will be introduced in the legislature at Harrisburg with the seal of party approval. It was the Republican in control of the senate at the last session which defeated a bill backed by organized labor.

It is stated that some of the features of the proposed bill will be a blow to the liability insurance companies if it is introduced. It is now proposed that the cost of insurance be collected by assessment from the employers and paid out by the State thus giving a fund backed by the government the sole monopoly of selling insurance to the employers.

At the last session of the legislature there was a great deal of opposition to the measure then up for consideration, because it included farmers in its scope. When it was proposed to exempt the farmers and domestic servant from the operation of the act, the measure was raised that this exemption would make the measure class legislation, and therefore unconstitutional.

In order to get around this unconstitutional feature, it is proposed to include farmers in the scope of the measure, but to do it by classifying industries. The plan to place the whole burden of creating the compensation fund upon the employers of the state has not as yet received the unanimous approval of the leaders. There is an alternative suggestion that a certain percentage be assessed upon the employers.

DID "SECRET TRUST" EXIST?

New Haven, Jan. 19.—The New Haven Railway has won its first victory in its suit against John B. Billard, formerly a New Haven director, and others, for recovery of \$3,500,000, which, it is claimed, was unlawfully diverted from the New Haven by the concern which was organized and known as the "secret trust" company, created to take care of the Boston and Maine stock obtained by the New Haven.

Judge Case, in the Superior Court, overruled the demurrer filed by various co-defendants, which asked for the dismissal of the New England Navigation Company as a party plaintiff and separation of the accounts of complaint to which it is charged that a "secret trust" existed.

RECEIVERS FOR POSIAH THOMPSON.

Uniontown, Pa., January 19.—Receivers have been appointed for Josiah V. Thompson, president of the First National Bank of this city, which failed to open yesterday. Mr. Thompson is the owner of vast coal holdings in Pennsylvania and West Virginia.

INSURANCE MEN AT WAR.

The statement is made from the head offices in Liverpool of the Royal, the Liverpool and London and Globe, the London and Lancashire Fire and Marine Insurance Co., and the London and Lancashire Fire and Marine Insurance Co., that no fewer than 341 men have joined the Royal Liverpool staffs.

EQUITABLE LIFE REPORT.

The Equitable Life Assurance Society (the "Old Equitable") issued 326 policies during 1914, assuring \$4,000,000, and deferred annuities of \$1,976 per annum, at definite and annual premiums of \$7,534 and \$17,634 respectively, after deducting re-assurances. The Society also granted thirty-one immediate annuities, securing \$1,824 per annum, for which the consideration received was \$23,665. The claims (\$250,000) were well within the expected amount.

PERSONALS

Mr. Hugh Allan has sailed from New York for England.

Mr. J. S. Burtall, of Quebec, is at the Place Viger Hotel.

Colonel E. M. Rathburn, of Desoronto, is in town for a few days.

Mr. J. J. Carrick, M.P., of Port Arthur, is at the Ritz-Carlton Hotel.

Mr. J. E. Dalrymple left for New York and Chicago last night and will be away about ten days.

Mr. Harold Kennedy, of Quebec, has arrived in town and will stay at the Ritz-Carlton for the remainder of the winter.

The Visiting Governors to the Montreal General Hospital for this week are: Messrs. C. A. Jacques, J. P. Seybold, D. S. Walker and R. S. Kinghorn.

PAID MILLION DOLLARS IN SOLDIERS' DEATH CLAIMS

An Increase of \$500,000 in One Month—Underwriters Have Settled About \$225,000 for East Coast Losses.

London, January 19.—Enquiries among the industrial assurance institutions show that up to the end of December they had paid over £2,000,000 (\$1,000,000) in claims in respect of some 10,000 of our soldiers and sailors killed in the war. Compared with the sum paid to the end of November, this represents an increase of near £1,000,000 (\$500,000) in one month. The following are the details:—

Table with 4 columns: Office, Claims, Amount paid since Nov. 20, Increase

Totals 19,596 £2,000,563 255,704

It is estimated that the claims paid by the life assurance offices amount to nearly £2,000,000.

It is believed that underwriters have settled about £45,000 (\$225,000) for losses on the East Coast caused by the German bombardment. Of this total about £25,000 (\$125,000) was due to the Harlequins, £15,000 (\$75,000) to Scarborough and £5,000 (\$25,000) to Whitby.

MONARCH LIFE COMPANY.

Winnipeg, Man., January 19.—One of the positions in Winnipeg which will require to be filled as a result of the death of the late Nicholas Esawif, is that of vice-president of the Monarch Life, of which very promising Winnipeg company J. T. Gordon is the president.

The directors of the company have had this question under advisement during the past few days, but a decision on their part has not yet been reached.

It is recognized that it will be exceedingly difficult to find a worthy successor to Mr. Esawif, owing to his unusually complete and accurate knowledge of western conditions, he was especially valuable to the company, particularly in the matter of making loans.

The annual meeting of the shareholders of the Monarch Life will be held on the 26th of the present month, and the new vice-president will be elected at that time.

J. W. W. Stewart, manager director of the company, stated yesterday that the number of policies issued in 1914 was slightly in excess of the number issued in the previous year.

The present year has opened quite auspiciously for all the western life companies.

LIFE UNDERWRITERS WILL DISCUSS LEGISLATION

New York, January 19.—Fractious interest in legislation affecting life insurance will be evinced at the meeting of the Life Underwriters' Association of New York, which will be held on Jan. 26 at Knickerbocker.

Resolutions will be introduced authorizing the executive committee to confer with the companies doing business in the State and with the superintendent of insurance for the purpose of advocating amendments to the law. J. S. Myrick, president of the association urges all members to be present to vote on the proposition that the organization be committed to a campaign against the "part-time" agent and the statutory elimination of the "improper" agent.

"We do not believe in changing laws," says Mr. Myrick, "unless the majority of agents are in favor of the change. If you are interested in your business, come and vote for or against as you think wise. A large attendance is expected."

DETROIT MADE IMPROVEMENTS.

The suggestions for the reduction of the fire hazard at Detroit, Mich., as contained in the engineer's report of November, 1911, to the National Board of Fire Underwriters, have, to a considerable extent, been carried out.

PROMINENT CLUBMAN JUMPS FROM THIRD STOREY WINDOW.

Boston, Mass., January 19.—Richard C. Dixey, head of one of Boston's oldest families, clubman and prominent in Back Bay life, committed suicide by leaping from a third storey rear window of his home.

ONTARIO ROCK COMPANY.

Toronto, Ont., January 19.—Alleging that he was supplied with a defective hammer, Miliken Yakmoff, a Servian, claims \$5,000 from the Ontario Rock Company for the loss of an eye.

ONE STRIKER KILLED.

Roseville, N.J., January 19.—One striker was killed, another mortally wounded, and 11 others seriously hurt in a pitched battle here to-day between 1,000 striking workers of the American Agricultural Company and 75 deputy sheriffs.

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE
B11 Board of Trade Building
Telephones: - - - Main 7682; Up 1323
Your Patronage Solicited.

REAL ESTATE

Mrs. Gaudias Marceus sold to S. Kyainig and others lot 14-144 Cote St. Louis, measuring 25 feet by 101 feet, with buildings thereon known as Nos. 1507 to 1513 Esplanade avenue, for \$20,000.

Charles J. Lewis purchased from J. Bonhomme lots 168-864 to 869 and 169-790 to 895 parish of Montreal, the same being vacant and situated on Hampton avenue, Notre Dame de Grace, for \$26,910.

The Westmoreland Company, Limited, sold to J. D'Halemyn lots 142-1143 to 1157, 1166 to 1169 and 1195 to 1202 parish of Montreal, the same being vacant and fronting on to Westmore street and West Broadway, for \$18,191.25.

Samuel Goldstein sold to Aaron Reebach and Landskroner, Limited, seven lots of land with the buildings thereon known as Nos. 678 to 679p Drouot street, and Nos. 678, 45, 47a and 47b des Carriees street, for \$56,000.

Activity in real estate was again apparent yesterday, the thirty deals registered including several important transactions. A large purchase of land at Pointe aux Trembles was made by George Beausoleil from the Montreal East Company, Limited, the property being known as lots 82-144, 79-129, part of 82-130, 131, 82-186, part of 82-187, 82-276, lot 82-271, 82-354, parts of lots 82-355, 82-429, lots 83-239, 47a, 48, 49, 75, 74, 103, 104, 133, 134, 82-52, 79, 130 to 132, 160, 214 to 216, 214, 298 to 300, 329, 288, 299, 82-53, 61, 105, 112, 157, 83-35, 36, 43, 54, 55, 68, 79, 81, 98, 109, 110, 128, 139, 139a, 156, 85-60, 74, 84, 99, 101, 111, 137, 156, 169, 187, 205, 221, 239, 253, 271, 289, 300, 323 and 363 parish of Pointe aux Trembles. The lands all vacant, brought the sum of \$85,538.40, the best at the rate of ten cents per superficial foot.

RISK IN BUILDING SKYSCRAPERS.
Toronto, January 19.—By reason of the hazard involved in the steel construction of "skyscrapers" the Workmen's Compensation Commission has fixed the assessment for this class of work as \$2 per \$100 of wages paid. Liability company insurance for the work has been \$122. The various construction companies hold that the increase is serious, but have refused to protest against the board's assurance of adjustment of rates based on the first year's experience.

BLACK FOXES POISONED.

Geophyl, Ont., January 19.—George Van Natter had two black foxes poisoned. They were valued at \$5,000.

NEW WAR RISK RATES.

Ottawa, January 19.—The Department of Trade and Commerce is advised with reference to the following new rates of premium on hulls under the British Government's new war risk insurance scheme: For a voyage, 12 per cent; for a round voyage, 50 per cent; for a time policy for 91 days, 30a 6d per cent.

LONDON LIFE ASSURANCES.

The London Life Association Limited announces that the net life assurances effected last year amounted to £3,114,588, and the net endowments certain to £38,178, a total of £3,692,766.

TWENTY YEARS' SERVICE.

Superintendent John H. Hyde, of the Fall River district of the Prudential, has just celebrated his twentieth anniversary of continuous service with the company. He first joined the Prudential staff as inspector on December 24, 1894.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:—

Table with 3 columns: Bid, Asked, Price

CLASSIFIED ADVERTISEMENTS

10c Per Word for the First Insertion
10c Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Whitworth Mill Road. Plant, now in operation, for each, or will trade in equity for built property and some cash. Apply for further particulars to Post Office, Box 2645, Montreal.

FOR SALE MEDIUM SIZED SAFE, nearly new; no reasonable offer refused. Must be sold at once. Apply M. S. Journal of Commerce, 225 St. Alexander street.

PROPERTY FOR SALE.

CLARK STREET, ABOVE CHATELAIN. Central property, 76x148, at bargain price. Will take vacant lots or second mortgages for equity; a snap. C. Withycomb.

NOTICE DAME DE GRACE. Beautiful nine room house for sale at 35 Royal Ave. above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267.

BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE COMPANY wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, beneficial in its workings and well-paid in its results. To men who wish to make a move to an independent position and who are without capital this opening should appeal strongly. Write stating previous business to Manager, P.O. Box 2915, Montreal.

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 in Southam Building, 128 Beaubien street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street, Main 7990.

OFFICES TO LET.

BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone. G. J. Goddard, 52 Cartier Building, 212 McGill St.

PART OF BEAUTIFUL CORNER OFFICE TO LET. Desk, chairs, telephone, light and two stenographers included in rental, \$12 per month, 31 C. P. R. Telegraph Bldg., Tel. Main 522.

PART OF OFFICE IN EASTERN TOWNSHIP'S Bank Building to rent, with desk, typewriter, telephone, etc. Post Office Box 2812.

APARTMENTS TO LET.

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

599 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board, evening dinner.

MACHINERY.

THE FOSH & HILL MACHINERY CO., 344 ST. James, sells Tungen Hack Saw Blades. They cost no more than common blades, cut faster and keep sharp longer.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill College Ave. Or apply at Miss Poole's, 45 McGill College Ave., Tel. 210.

SITUATIONS WANTED—FEMALE.

COMPETENT 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.

EXPLOSION IN CHEMICALS

PROBABLE CAUSE OF FIRE

Evidence at Fire Commission Indicates That Outbreak in Lyman's Limited Was Due to Explosives in Vault.

Nothing definite as to the origin of the fire, which occurred at Lyman's, Limited, on New Year's Day, was determined at yesterday afternoon's session of the Fire Enquiry Court, although the consensus of opinion was that it was due to an explosion in the large vault where a number of chemicals of an explosive nature were kept for safe keeping.

This belief was based on the knowledge that the door of the vault had been blown from its position, and everything within the vault utterly destroyed, while nowhere on the outside of the vault was there any evidence that would indicate an explosion. Henri Mondor testified that he had passed the vault three minutes before the fire when everything was all right, and had gone upstairs to perform his duties as watchman, when he heard an explosion. He immediately went downstairs, and saw that the place was on fire.

Mr. Lyman and Mr. Ronald Skinner, manager of Lyman's, Limited, stated that the firm had been stock taking, and on the day previous had moved the various chemicals which were in the vault. As the result of this, Sub-Chief Arthur Mann advanced the theory that one or more of the vessels containing the chemicals were broken or left open, and that the explosion was the result. In this view he was supported by a number of witnesses, among them Mr. Lyman.

In reply to a question by Commissioner Ritchie, Mr. Lyman stated that his stock was valued at \$300,000. The damage was slight, amounting to about \$7,500.

DROPPED DEAD PLAYING BILLIARDS.

Saskatoon, Sask., January 19.—E. S. Usher, who represented the National Trust Company here, dropped dead while playing billiards.

NOTICES OF Births, Marriages and Deaths, 25c each insertion.

BIRTHS.

GOSSELIN.—At 666 Gifford street, on January 4, the wife of Arthur Gosselin, of a daughter.

GERBER.—At 2006 Bover street, on January 4, the wife of Arthur Gerber, of a daughter.

TRISHAY.—At 621 Alma street, on January 3, the wife of Joseph Albert Tremblay, of a daughter.

VAILLANCOURT.—At 2534 Drouot street, on January 5, the wife of Adolphe Vaillancourt, of a daughter.

DEATHS.

DESGARDINS.—At Montreal at the residence of his sister, Dr. G. H. Desgardins, aged 61 years, died on Saturday, 9th.

DE BELLEPERCHIE.—At 1075 St. Joseph street, Lacolle, on January 8, Angeline Leclaire, widow of the late Elie de Belleperchie, aged 73 years.

MCGILLIS.—At Glen Robertson, Ont., on Wednesday, Dec. 23, 1914, Mrs. Angus McGillis, aged 80 years.

NIXON.—At Bloomfield, on Sunday, Jan. 3, 1915, Marie Nixon, aged 82 years.

POTTASO.—Accidentally killed at Cornwall on Monday, January 4, 1915, Charles Pottaso, aged 29 years.

YOUNG.—In Ficton, on Saturday, Jan. 2, 1915, Parker H. Young, aged 72 years.

MISCELLANEOUS.

NOTICE.—The Annual General Meeting of the Shareholders of the Canadian Shipman Company will be held at the company's office, 20 St. James street, Montreal, on Wednesday, the 27th day of January, 1915, at 5 p.m. B. order, F. W. Fifth, Secretary to company.

FOR SALE TRUSTWORTHY CUTLERY.—This fine cutlery is all that the name implies. Made of the best Sheffield alloy steel, fitted into the handles by a patent method. Handles of Sterling Silver, Prince's Plate, Tusca (the nearest substitute worth of Trustworthy Cutlery when you use the Mappin & Webb Jewellers, St. Catherine street West, Montreal.

WANTED TO BORROW.

\$200,000 WANTED FOR RELIGIOUS CORPORATION, ample security,