

RAILROADS

DIAN PACIFIC

AGO EXPRESS

TO-DETROIT-CHICAGO
Canadian No. 27
8.45 a.m. 10.00 p.m.
7.45 a.m. 9.05 p.m.

TO (YONGE ST.)
Interior Street 10.50 p.m. daily.
Observation Standard Sleepers and
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James Street Phone Main 1128
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D TRUNK RAILWAY SYSTEM

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ERNATIONAL LIMITED.

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8.00 a.m. arrives Toronto 4.30 p.m.
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OVED NIGHT SERVICE.
11.00 p.m. arrives Toronto 7.30 a.m.
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LAN NORTHERN

ANCE TO L'EPHANE, JOLIE,
SAN FALLS, GRAND MERE,
TNEUF, AND QUEBEC.

HERE TO HUNT?

PAULIN, LA TUQUE
LAKE EDWARD,
TFOURT, HUBERDEAU.
Write for Booklet.

Charter Market

Over 27-The Journal of Commerce
steamer 27-The full cargo steamer
firm in all trades and in several
advanced slightly over the base price
past few days. There is a steady
upt. boats for grain and other cargo
in ports, and a moderate amount of
miscellaneous cargo was reported
a limited inquiry for tonnage on
West India account, most of the
boats for forward delivery.

merica and long coastwise trades
are the limited demand present in
t. offerings of some due to an
e in the insurance rates on war
about by the reports of commerce
man cruisers in the South Atlantic
ana. Of the sail tonnage market
new to be said with the demand for
manually light in all off shore and
a, while the rates remain nominal
table change.

British steamer Conyngh Water,
from Philadelphia to Montreal, or
empt.
er 27. 28,000 quarters oats from
ondon, at or about 2s 1/4d prompt.
er Lynfield, (previously) from the
or Genoa, 4s 6d, prompt.
er Elvaston 28,000 quarters same.
er Mar Cantabrico, 20,000 quarters.

egian steamer Norden, 1,329 tons,
n. to Liverpool with docks, 25 ad.
amer Cayton, 1,454 tons, from the
West Britain or east Ireland with
empt.
er Gordon, 2,469 tons, from West
Britain or east Ireland with docks, 50s.

rk Atlanta, 993 tons, from Halifax
ngdom, with docks, 21, November.
British steamer Pines, 2,270 tons,
to Liverpool, or Manchester, with
at 37s 6d., November.

R STEAMERS SAFE.
ber 27.—A cable was received re-
ding insurance firm from London.
been deduced that the report stat-
mer cruiser Emcon had destroyed
steamers somewhere east of Som-
ra. The cable stated that the steam-
er Kabinga left Colombo on October
24, while the steamer Powhattan
port.

A WILL DOCK WEDNESDAY.
ber 27.—The Canadian Lumber Com-
pany, reports by wireless that she will
light about 1.30 to-night. This means
dock early Wednesday morning.

American Company has \$27,000,000
as tied up in United States ports.

neutral government to prevent re-
that for the future adequate pro-
taken in order to show the real de-
is consigned to neutrals which, if
a belligerent, might be used for bel-

s. In conclusion, that although the
have detained cargoes of contrab-
to make sure that they are really
neutral countries and have refused
ch as copper destined for Krupp's
h, they have not yet taken a single
ything for it and have allowed every-
ing for neutral countries to pro-

REAL ESTATE

Business in real estate was quiet yesterday, only
eighteen sales being formally registered, and these
for comparatively small amounts. The largest was
the transfer from Mrs. James A. Mathewson to
Charles Gird, of lots 282-145 to 141, parish of Mont-
real, comprising an area of 9,375 feet, which together
with the building thereon, No. 523 Aryle avenue,
Westmont, brought this sum of \$34,000.

The largest of the remaining deals included the
sale by S. Collins to Arthur Belanger of lots 172-1471
and 1472 Cote Vertueuse, with Nos. 424 to 440 Second
avenue, Beaumont, for \$16,949; Henry Climon sold
to J. A. Blodet, lots 148-2970 and 2071 Hochelaga
ward with Nos. 170 to 250 Forth street, for \$10,775;
and J. A. Chevrer sold to C. Guerin lot 35,531 parish
of Montreal with buildings on Outremont avenue, for
\$9,197.

CLOSER RELATIONS BETWEEN FARMERS AND BUSINESS MEN

Calgary Establishes Live Stock Association to Guar-
antee Banks for Sums Advanced to Re-
sponsible Farmers.

Mr. Vere C. Brown, superintendent of western
branches of the Canadian Bank of Commerce, when
addressing a gathering of Calgary business men on
the importance of increasing agricultural production
in western Canada, urged a better and closer social
and commercial relationship between the farmer and
the business man.

That the banks were willing to do their share to-
ward helping to increase the productivity of the man
of the land and would give not only their moral, but
their material support to any reasonable scheme for
furthering that object, was the message brought by
Mr. Brown.

Consequent on this assurance it was decided to
form a live stock association which would obtain
loans from the banks, guarantee the repayments
within six months, and in the event of any default
to reimburse farmers who wished to borrow for the
purchase of additional livestock within a radius of
five miles of Calgary. Whatever security the farmer
could give, would of course, be taken to protect the
association against loss.

The details of the scheme are to be worked out,
the chief difficulty to be overcome being in the ques-
tion of selecting risks. This and subsequent over-
sight add to the expense borne by the borrower and
an easily be made so high as to preclude any busi-
ness. The promoters, however, hope for a satisfac-
tory outcome.

NO GERMAN SHAREHOLDERS IN SHREDDED WHEAT CO.

The suggestion was recently made that the
Shredded Wheat Company is controlled by German
capital, but this proves not to be the case.

Mr. Eugene Gerrard, president of the International
Stewards' Association, who is manager of the Wel-
fare Department of the Canadian Shredded Wheat
Co. is a French-Canadian.

Moreover, there is not a single German sharehold-
er in the company, and a large part of the stock is
held in Canada.

A F. Wilding, tennis expert, has been promoted to
a lieutenant for gallantry in a cavalry skirmish
with a detachment of Uhlans.

FIRE DEPARTMENT HORSE DEAL STILL BOTHERS MAYOR MARTIN

Mayor Pleaded That Report for \$10,000 for Purchase
of Horses is Referred Back as Whole
Affair Was Irregular.

Mayor Martin expressed his satisfaction after the
adjournment of the City Council yesterday in the way
the aldermen had agreed to refer back the \$10,000
report for thirty horses, irregularly ordered by the
fire department, for the further study by the con-
trollers. "Had this not been done," remarked his
Worship, "I had my veto ready."

When asked what were his objections to the pay-
ment of the account, Mayor Martin said that in the
first place the vouchers called for twenty-nine horses,
while the report mentioned thirty horses for the
sum of \$10,000, whereas thirty horses at \$375 each
would amount to \$11,250, and twenty-nine horses at
the same price would cost the city \$10,875. The calcu-
lation was therefore incorrect.

Mayor Martin also said he intended going into the
matter of the purchase throughout when it came
before the controllers.

"I am not through with the report yet," he remark-
ed. "We will examine it, and I may have something
to say later."

His Worship would not discuss the point whether he
thought any doubt existed whether the city had
received thirty horses or not, but he intimated he
wanted more precise information on the whole trans-
action.

When reminded he had assured Ald. Lavergne he
would not veto the report when it went back to the
Council, Mayor Martin said that statement was cor-
rect, and that any report he would send back would
not need vetoing—it would not be the same report,
and perhaps even it might not go back at all. Defi-
nitely he could not say what would be done.

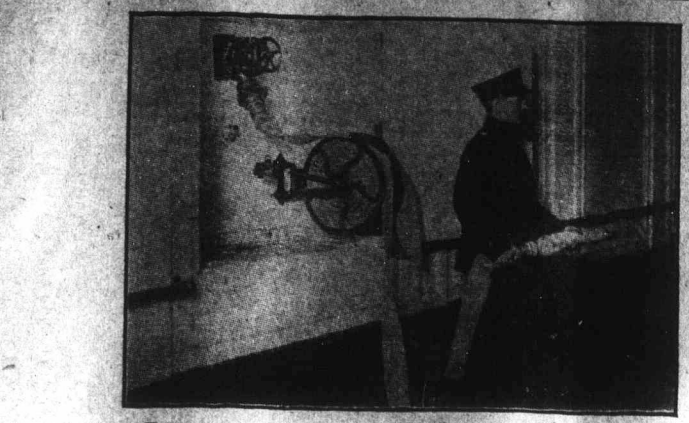
NEW YORK LIFE AND EUROPEAN WAR.

The New York Life Insurance Company has sent
a circular letter through its vice-president to the
company's inspectors of agencies on this continent
regarding the effect of the war on business. The
letter says in part: "Several of our representatives
have asked for information as to the effect of the
European war on our company as a whole, our most
serious loss will be the disorganization of our agency
force and the loss of new business. There will be
no serious effect upon the company from a mortality
standpoint. Our policies in Russia, Japan and the
Balkans contain war clauses that fully protect the
company against any excessive mortality which may
occur through the war. In England, where our busi-
ness in recent years has been light, the policies have
been a long time in force, and are on a class of peo-
ple very few of whom will be likely to go to the
front. In France, Austria and Germany, the remain-
ing countries where losses in battle will be large, we
will undoubtedly have some extra deaths among our
policyholders, but not in sufficient numbers to exceed
fluctuation in mortality which frequently occurs
in a business as large as ours from one year to
another. All professional military men in these coun-
tries insured with us have paid extra premiums
for their insurance or have received policies with
war clauses. In either case the company is amply
protected against any excess mortality."

ROSS FACTORY GETS CONTRACT.

The Ross rifle factory at Quebec is now working
night and day on a contract for 100,000 rifles which
has been placed with it by the British Government.

The rifles must be delivered within a year's time.
The factory is now employing 300 hands. Addi-
tions are being now made to the factory and 1,500
men will be at work by the end of the present year.



FIRE PROTECTION ON BOARD THE VATERLAND.

On this great vessel there a whole department of men were employed to put out any chance fire, which
might occur while the equipment of fire hose, extinguishers, alarms and other apparatus were perfect. At
present this great vessel with her crew lies idle in New York Harbor, a most imposing tribute to the efficiency
of the English fleet which has given her control of the seas.

BOSTON LIBRARY LECTURES ON FIRE INSURANCE SUBJECTS

Association Has Prepared a Course Most Valuable to
Young Men Engaged in the Practice of Fire
Insurance. Examinations Will be Held.

New York, October 27.—The Insurance Library As-
sociation, of Boston has prepared a course of lectures
on the subject of fire insurance, which includes the
following problems:

Plan drafting to scale; including plan notations—
the ability to represent graphically buildings and their
environs and to interpret promptly and correctly the
notation commonly used on fire insurance maps is of
constant use to the young man engaged in the prac-
tice of fire insurance. Hence candidates for exami-
nation in II, A, will be expected to be able from a
verbal or written description to plot to scale quickly
and accurately any single group of buildings, street
boundaries, etc., and to indicate by commonly used
notation building construction, occupancy, protection
against exposure and general fire protection.

Electrical hazards—the pupil will be expected to
familiarize himself sufficiently with the theory of
electricity to explain clearly the manner of its ap-
plication to useful purposes, the fire hazards involved
therein and the means by which those hazards may
be lessened or overcome. Understanding of the
ability to interpret intelligently the National Electric
Code will be required of those submitting themselves
for examination in this subject.

Fire protection, public and private.—The student
will be called upon to answer questions concerning
thermostat, water works and private pump and
hydrant systems and fire departments. The knowl-
edge required will be, generally speaking, such prac-
tical knowledge of the subjects in question as would
render one competent to pass upon the value of
each of these factors as component parts of a system
of fire protection. Standard policy, clauses and
forms—II, E, is intended to be supplementary to I, E,
(standard policy), and preparatory to III, E, (fire loss
settlement); hence pupils submitting themselves for
examination there will be expected to show reasonable
familiarity with the principal clauses and forms in
common use throughout the United States and with
their bearing on the fire insurance contract. Students
will do well to bear in mind that the test of the con-
tract is the loss settlement and that their knowledge
of policy clauses and forms will approach the re-
quired standard exactly in proportion as it enables
them in the third year's work to apply the policy and
its modifying clauses and forms to the concrete prob-
lems encountered in the adjustment of fire losses.

SPHERE OF PHOTOGRAPHY

London, October 27.—There does not seem to be
much reason to fear that the users of photographic
apparatus and materials in this country will suffer
quite so or inconvenience owing to the war. It is
quite true that during the last decade or so German
chemists and opticians have been wonderfully ac-
tive in the sphere of photography, and have achieved
results in many directions which are unique and
have secured for their manufacturers a very valuable
international market.

Everyone who is familiar with photography knows
and respects the names of Goetz and Zeiss, two of
the principal German lens makers, and in camera
construction and the manufacture of photographic
chemicals and materials our enemies have hitherto
enjoyed an extensive trade not only with this coun-
try but with most of the countries of Europe, espe-
cially Russia. In this department, as in others
of her commerce, Germany now finds practically
all her old channels for export closed to her.

At the present time, therefore, the chance for
the British manufacturers to cultivate not only the
home, but also foreign markets for photographic
goods is an exceptionally favorable one. There are
lens makers in this country whose goods are con-
sidered by many experts to be quite equal, if not
superior, to the products of the famous Zeiss firm,
and even in the manufacture of developing agents,
where German chemists have proved so infinitely
clever and resourceful, the British makers have
something quite useful to offer. As regards German
plates, papers and similar materials, their with-
drawal from the market will not greatly affect any
British consumer, as they have never obtained any
large sale in this country, the home-made article
being as a rule much better and the price practically
the same.

ALBANY FIRE HAZARD.

New York, October 27.—The last National Board
report states in regard to the conflagration hazard
in the congested viable district of Albany that con-
ditions are favorable to spreading fires at several
points because of numerous structural weaknesses,
some large and excessive areas, unprotected openings,
40 highly combustible contents, and narrow streets. The
Albany fire department is fairly efficient, but deficient
in engine capacity. The water supply is adequate,
but it must still be classed as moderately high as a
whole and high in parts. The heavy losses of 1913,
and in the early part of this year, are still fresh in
the minds of company officials.

W. B. McDougall, bank examiner of the Chicago
Clearing House Association, was elected governor of
the Chicago district Federal Reserve Bank.

PERSONALS

Lieut.-Col. Frank W. Fisher has retired from the
command of the newly-formed Westmont Rifles and
will go on active service. Capt. Strange will be now
in command of the regiment.

Str John Gibson and Mr. Noel Marshall, of Toron-
to, who were in Montreal for a few days, have gone
to Ottawa, and will spend a few days there. They
are staying at the Chateau Laurier.

Hon. Louis Codrere is in the city for a few days.

His Honor the Lieutenant-Governor of New Brun-
swick and Mrs. Wood will occupy "Beaugard," the
residence of Mrs. W. T. Whitehead, in Fredericton
for the approaching session of the Legislature. They
will take possession on February 1.

This week's arrivals at the Chateau Laurier, Otta-
wa, from Montreal are as follows: Messrs. A. F. Lin-
nell, W. Hogg, Chester A. Moodie, Mr. and Mrs. H.
S. Bourke, W. H. Smith, G. E. Hanes, Miss M. Kent-
ing, C. P. Jamieson, C. S. Waldon, and R. E. Morris-
son.

Hon. C. W. Cross left yesterday for Edmonton.
The following gentlemen were introduced on
"Change yesterday at the Board of Trade: J. G. Wol-
verton, Wolverton, Ont.; by D. Mahaffy; W. H. Dwyer,
Ottawa; by H. D. Dwyer; E. P. Earle, Calgary, by
P. B. Earle.

At The Hotels.
At the Ritz-Carlton: Mr. and Mrs. P. Brandon,
New York; G. R. Copping, Toronto; Hon. W. H.
Thorne, St. John; D. Roy, St. Louis; W. E. Paton,
Sherbrooke; W. H. Cottingham, Cleveland; Mr. and
Mrs. Alfred Dohell, Quebec.

At the Windsor: John McMartin, Cornwall; H. M.
Moore, New York; Mr. and Mrs. Frank, Quebec; W.
E. Billings, Toronto; S. Pritchard, Halifax; C. H.
Halcourt, New York; W. H. Steel, New York; J.
Wright, Toronto; J. B. Hutchinson, Toronto; J. A.
Farquhar, Halifax; S. H. Brigham, Chicago; Mr. and
Mrs. W. G. Payne, Highgate Springs.

At the Queen's: E. W. Tobin, M.P., Bramptonville;
Nelson L. Robinson, New York; E. G. Idell, Quebec;
P. Moylan, Ottawa; W. T. Thatcher, Toronto; R. D.
McA. Law, St. John, N.B.; Charles H. Duff, Renfrew;
P. H. Ross, Dundas; A. Smylie, Toronto; Mr. and
Mrs. A. E. Bourgaill, East Angus; K. R. Spencer,
Detroit.

At the Place Viger: W. H. Oliver, Toronto; D. H.
Beckett, Montreal; C. A. Thomas, Toronto; J. W.
Benson, Toronto; W. Burch, Nottingham, Eng.; W.
P. Downing, St. John; Hon. Jules Allard, St. Paul du
Lac, H. H. Halifax; E. T. Nesbitt, Quebec; B. M.
Stewart, Ottawa; R. J. Hunter, Galt; O. L. Christmas,
Ottawa; A. E. Cowley, London; W. G. McIntyre, Lon-
don; R. E. Simson, Toronto; Gavin Brown, Toronto;
E. J. Johnson, Brownbury.

COMPENSATION RATING BOARD ADOPTS NEW SCHEDULE

Inspection Report Made on Rating Inspection of Any
Risk May Now be Amplified to Localize the
Defects For Which Charges Are Made.

New York, October 27.—At a special meeting of the
Compensation Inspection Rating Board, held recently,
the following plan for a revised system of inspection
was unanimously adopted:

That, upon special request of any insurance carrier,
and subject to a charge for the extra cost, the in-
spection report made on rating inspection of any risk
be amplified to localize the defects or conditions for
which charges are made so as to enable the insur-
ance carrier from the inspection report to make pre-
cise recommendations to the assured for the improve-
ment of the risk.

That, upon special request and at the expense of
the insurance carrier a preliminary inspection of any
risk shall be made and a report furnished thereon in
such form as to enable the carrier to make proper re-
commendations to the assured for the improvement
of the risk, such inspection to be followed within the
first six months of the policy term by a final inspec-
tion for rating.

INURETS ENTIRE POLICE DEPARTMENT.
Hartford, Conn., October 27.—What insurance men
say is the largest single life insurance policy ever
written has been issued by a local company for
\$8,000,000, insuring the entire police department of
Philadelphia.

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

BUSINESS OPPORTUNITIES.
SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE
real estate valued \$25,000. Address Dr. Handfield,
244 St. Catherine East. East 7279.

FOR SALE OR EXCHANGE.
FOR SALE.—RAILWAY PICTURES IN COLOUR.—
All countries—all railways. Prompt attention.
Cheap prices. R. P. Co., 625 Carleton Avenue, West-
mont.

KINDLING WOOD FOR THE MILLION.—Kindling,
\$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$4.00 per
cord. "Molacuity" for horses. J. C. McDiarmid,
402 William Street. Tel. Main 452.

EXCEPTIONALLY SITUATED OFFICES TO LET.
Well fitted in every particular. St. Peter Street,
corner St. James. Apply The Eastern Trust Co.,
Canada Life Building.

BUSINESS PREMISES TO LET.
VERY CHOICE SUITE OF OFFICES ON TOP
floor of Eastern Townships Bank Building, over-
looking St. James Street, can be had three months
free by assuming balance of lease with 2 1/2 years
to run. Phone West, 1100, Mr. J. H. Sherrard.

WE HAVE some very fine offices, show rooms, in the
Windsor Arcade Building, corner of Peel and St.
Catherine streets, and Southam Building, 123
Bleury street. For further particulars and book-
let, apply The Crown Trust Company, 146 St.
James street. Main 7990.

FACTORY CONSTRUCTION BUILDING, CON-
taining four floors and cement basement, approxi-
mately 1,500 square feet each, to rent, for light
manufacturing or storage. Windows on two sides.
Modern, with Elevator. On Fortification Lane.
Apply P.O. Box No. 940, Montreal.

500 SHERBROOKE WEST, RITZ-CARLTON
Block, Single and Double rooms, suites, First-class
board; evening dinner.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—
Store in good condition to let immediately at cheap
price, \$30.00. Apply East 1933.

BUSINESS FLAT FOR LIGHT MANUFACTURING.
low rental to good tenants. Apply James Baggerley,
Janitor, Hecla Building, on premises, 45 Cote street,
or S. E. Lichtenheim, 173 Common street.

CORNER PARK AND BERNARD—SPLENDID
new store, cement cellar, heated water tap, suitable
for any kind of business. Apply 248 Park Avenue,
Phone St. Louis 5783. Evening, Rockland 619.

PATENT FOR SALE.

AN INDISPENSABLE KITCHEN SINK STOPPER
converting an ordinary sink into a set tub, also
preventing the escape of gas. Just patented. P. A.
Cote, 68 Angus Street, Montreal.

PATENT FOR SALE—AN INDISPENSABLE DE-
vice for every home; converting an ordinary sink
into a set tub; also preventing the escape of gas
from the sewer. Just patented in United States
and Canada. Write or call for particulars. George
A. Cote, 68 Angus Street, Montreal.

Real Estate and Trust Companies

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

Table with columns: Bid., Asked., Bid., Asked. Lists various real estate and trust companies and their current market prices.