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Steamship tickets apply to City Ticket Office, 121 St. James Street.

AND NORTHWESTERN.

Northwestern-September gross \$1,823,358. Net \$2,399,260. Increase \$21,000.

ICE INAUGURATED

San Francisco to Portland. St. Paul, Has Been Appointed Manager of Great Northern Steamship Company.

ROUTING EXPEDITION

Will Ascertain What General Public Likes of B. and O. Service.

TWIN EARNINGS.

Second week October \$176,066. Increase \$77,183.

REAL ESTATE

Real estate deals formally registered Saturday last numbered twenty-nine, the largest being the sale by Jean Chénard and others to Jean Louis Comte of part of lot 195 Parish of St. Lawrence.

1914 NOT PROSPEROUS YEAR.

With only three months more to reach the end of the year, it is natural that those who are connected with insurance companies are beginning to wonder how 1914 will turn out.

FIRE PARTLY DESTROYS TOWN.

Calgary, Alta., October 26.—About a quarter of the business area of the town of Hartman, Alta., 180 miles northeast of Calgary, on the C. N. R., was wiped out by a disastrous blaze.

German Life Insurance Companies

The German life insurance companies on whose policies advances of over 200,000,000 marks are permissible have given notice that loans to the maximum amount of only 1,000 marks each will be made.

Real Estate and Trust Companies

Quotations 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 company transactions.

GERMAN LIFE COMPANIES ARE STRUGGLING TO MEET ALL LOANS

One of the Strongest of German Life Insurance Companies Says That They Will Have to Limit the Amount of Their Loans.

New York, October 26.—The question of limiting loans on life insurance policies is growing in importance in Germany because of the financial pressure of the war.

It was reported in an authoritative quarter yesterday that the Association of German Life Insurance Companies has reached the conclusion that a rigid limitation of 500 marks or at most 1,000 marks, must be imposed on all loans made upon policies.

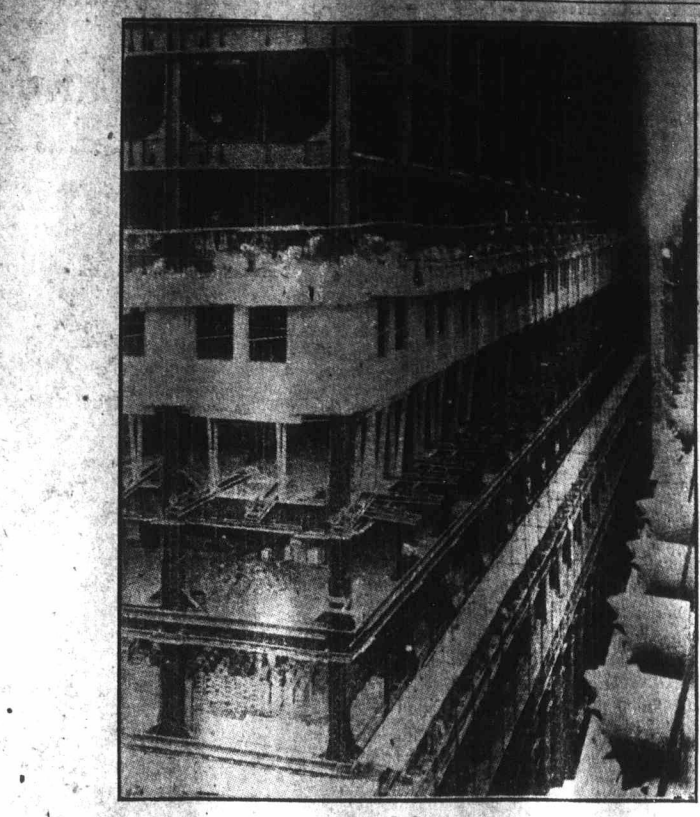
The Mutual and the Equitable companies are no longer in Germany. They retired from the field a number of years ago when the paternalistic tendency of the Government became pronounced.

In a circular letter, which has been received in the financial district, one of the strongest of the German life insurance companies sets forth its policy as follows:

"Inasmuch as upon the aggregate of the policies which this company has outstanding advances on policies to a total amount of over 200,000,000 marks are actually permissible, it is perfectly obvious that neither we nor any other life insurance company can meet all the requests for loans for the full amounts desired, unless we are to be deprived in the course of a few days of the sum total of our quick assets."

The information of the German Life Insurance Companies received on October 1, in letters from Germany, it was said yesterday at their offices, is that the big German companies have not restricted their loans.

Unusual efforts, it is said, are being made in Germany to grant the widest possible loans on good security. The insurance companies have been generous in their loans, it is said, and are helping the general situation in this way very materially.



THE EQUITABLE LIFE BUILDING IN NEW YORK. In the course of construction so vast was the work and so many the men engaged in it that it has only been accomplished without serious mishap by employing every safety device imaginable.

FINEST EXAMPLE OF ALL FIRE PROOF BUILDINGS

Equitable Life Building in New York is Built to Conform in Every Way With the Requirements of the National Board.

The Equitable building, now being built in Broadway, between Pine and Cedar streets, New York City, will be the largest and most thoroughly equipped office building in the world.

The general construction is of steel, concrete, brick and terra-cotta throughout and no combustible material of any kind will be used.

Steel fire doors when subjected to fierce heat have been known to warp and twist away from the frame, allowing the flames to pass through.

In the general fire-protective designing of this building three important factors of an absolutely fireproof structure were recognized to be as follows:

The first and greatest provision made for creating such conditions is the sub-division of the large fire area on each floor by means of fire walls, the careful planning of corridors and the relative location of elevators and fire towers.

Every piece of fireproofing material used in the construction of the new building has been tested at 1,800 deg. F., and all steel work is protected by stone concrete or terra-cotta.

AMERICAN STEEL CO.'S GET ORDER. New York, October 26.—Large enquiries are now in this market for steel to be used in the construction of London omnibuses.

Real Estate Views

Mr. James Morgan, whose opinion is most conservative and always highly valued, does not think that there will be an immediate boom in the local real estate market after the cessation of hostilities.

Mr. George Badgley is also an optimist on the situation and although he admits things are quiet yet he still sees some bright spots and one of these is St. Lambert's.

Mr. Cradock Simpson considers that under the circumstances things are as good as they could be expected to be and that there is no cause for alarm.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 811 Board of Trade Building

PERSONALS

Mr. Valmore E. Traversy has returned from his wedding trip and is occupying an apartment in "The Metcalfe."

Hon. T. Chase-Casgrain, Postmaster-General, who has been in Ottawa for a day or so left yesterday for Quebec.

Mr. W. E. Northey, the New Sherbrooke, left for New York last evening to spend a short time.

M. Guy LeBouthillier, son of Count LeBouthillier, of Cambridge, Boston, formerly of Lennoxville, Que., has been wounded while in action with his regiment in the Army of France, which he joins on the outbreak of war.

Sir Thomas and Lady Shaghnessy have been spending the week-end at their country place at Ste. Agathe, and have as their guests, Mr. and Mrs. Allan Mackenzie.

Two Royal Military College Cadets, who have recently received commissions are Cadet LeMessurier, who goes with the R. C. R., and Cadet Geoffrey Morton, a grandson of Sir William and Lady Otter, who has been given a commission in the Royal Canadian Artillery.

Captain Wilfrid Bovey, Mrs. Bovey and her brother, Mr. Fred Machin, returned on Saturday from Ottawa, where they attended the Haultain-Young wedding.

Mr. Reginald Smith has returned from a tour of the West, where he went in connection with his work as organizing secretary of the Boy Scouts.

Mr. J. A. MacKay has closed his summer home at Brockville and returned to the city for the winter.

Dr. and Mrs. Charles McEachran and family are expected back in town the end of this week from Carletonville.

Mr. and Mrs. George R. Marler closed their country home at Dorval last Wednesday and returned to their home on Tupper street.

The Lord Bishop of Ontario and Mrs. Lennox Mills, who spent several days in the city visiting Mrs. Mills' sister, Mrs. Norton, at the Rectory, left for Kingston on Friday.

Lieut. Gilchrist, R.N., has sailed for England after a few years' residence in Ottawa.

Mr. Herbert Drummond, of Vancouver, is staying here for another week or ten days.

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WANTED BY A BRIGHT BOY, CONVERSANT with French and English; also expert stenographer, position of any kind where he can make himself useful.

WANTED BY A BRIGHT, WELL-EDUCATED young lady of 18 years, living at home, a position as stenographer in a private office where she would learn the routine of business, and at the same time be treated generously.

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.

FOR SALE, "THE ARISTOCRAT OF WATCHES." Beautiful thin model pictured elsewhere in this issue from \$20 to \$75.

THE HAY MARKET STABLES, CORNER OF OTTAWA and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into one of the finest Sales and Commission Stables in the city.

BURNSIDE PLACE, 33, 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 Baggeley, Janitor, Hecla Building, on premises, 45 Cote street, or S. E. Lichtenhein, 173 Common street.

CORNER PARK AND BERNARD—SPLENDID new store, cement cellar, heated, water tax, suitable for any kind of business. Apply 2481 Park Avenue. Phone St. Louis 5785. Evening, Rockland 639.

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

PATENT FOR SALE.—AN INDISPENSABLE DEVICE 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.

REST, RECREATION AND SOLID COMFORT.—These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can live at the Inn with every home comfort at less cost than they can at home.