

RAILROADS

ADIAN PACIFIC CHICAGO EXPRESS

CHICAGO EXPRESS TORONTO-DETROIT-CHICAGO

QUEBEC SERVICE

TICKET OFFICES

ND TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY

TORONTO -- Chicago

INTERNATIONAL LIMITED

PROVED NIGHT SERVICE

ADIAN NORTHERN

JOLIETTE, SHAWINIGAN FALLS, AND MERE AND QUEBEC

THE PURCHASE OF A THROUGH RAILWAY TICKET

NATIONAL HARVESTER

FARE IN LONDON

NEWSPAPERS OVER CHURCHILL

Action in Relief of Antwerp Still

Criticisms of Winston Churchill

Attack on Antwerp Commenced

Antwerp Returned to England

PERSONALS

Mr. J. Bricker, of Vancouver, and Mr. J. Pritchard, of St. John, N.B., were introduced on 'Change yesterday by Mr. R. Nelson.

Mr. Hugh Farthing is spending a few days in Toronto.

Mr. Claude Hanna has just returned from the Inn, Waterbury, Vermont.

Mr. W. Arthur Cooper, of Westmount, has returned from Toronto, where he spent some months.

Captain W. D. Birchall, St. Mark street, who spent the past season at his country place at Dorval, has returned to town.

Mr. Arthur Cooper, of Westmount, has returned from Toronto.

Captain J. Amplett, who has been for some time working in Western Canada, left for England last week, having gone to join his regiment, the Scots Greys.

Second Lieutenant the Hon. Donald S. P. Howard, eldest son of Mr. R. J. Bliss Howard and Lady St. John's, has been promoted lieutenant in the 3rd (King's Own) Hussars.

Mr. John Gibson will be in town next week from Toronto.

Major and Mrs. Lawrence Bogart have returned from Quebec and are staying at the Russell.

Mr. Adolphe D. Caron, has returned to the city from New York.

Mr. Archie Stewart has left to spend a few weeks in British Columbia.

Mr. Joseph Pope has received a cable from his son, Captain William Pope, announcing his arrival at Salisbury Plain.

Mr. E. C. Grant, who has been abroad for a couple of years, is returning home shortly.

Mr. J. A. Clayton is occupying the residence of Mrs. and Mrs. George H. Perley.

At the Queen's: Mr. and Mrs. A. W. Droge, Brooklyn, N.Y.; C. B. Price, London; W. H. Hill, Boston; Mrs. A. E. Hughes, Philadelphia; J. M. Laviole, Ottawa; M. S. Conery, Saratoga; Mr. and Mrs. T. D. Wyatt, Sherbrooke; E. L. Shay, Greenfield, Mass.; C. H. Bird, Boston; T. B. Williams, Ottawa; Fred P. McCabe, Waterloo.

At the St. Lawrence Hall: T. A. Hyde, Boston; W. E. Glover, Toronto; Mr. and Mrs. J. O. Devlay, Ottawa; L. A. Gladden, Cornwall; B. E. Brown, Detroit; G. G. Postelwaite, Vankeek Hill; A. G. Hayward, Ipswich, Eng.; T. H. Coffin, Sutton.

At Freeman's: H. G. Good, Toronto; W. T. Goddard, Hamilton; Mr. and Mrs. J. O'Brien, Chatham; J. S. Roblin, Detroit; Edward Thompson, New York; A. B. Barnes, Berlin, Ont.; W. J. Mason, Toronto; Charles L. Wood, Montclair, N.J.; Gavin Browne, Toronto.

At the Place Viger: T. A. Ham, Toronto; Mr. and Mrs. R. R. Gough, Toronto; Miss G. Gough, Toronto; D. H. Bedetti, Memphis, Tenn.; L. J. Furore, Quebec; J. E. Nottsbaut, Stellarton; Gavin Browne, Toronto; Chas. Greer, Oakville; J. D. Caron, Quebec; J. S. Grenier, Quebec; Capt. W. P. Haines, London, 1913.

Real Estate and Trust Companies

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

Table with columns: Bid., Asked., Company Name, Bid., Asked. Lists various real estate and trust companies like Aberdeen Estates, Bessley Ltd., etc.

FIRES DECREASING DURING PRESENT TIME IN MONTREAL

Many Fires Are of Doubtful Origin but There Has Not Been a Single Arrest During the Present Year.

To fire underwriters interested in the number of fires occurring in the city the month of September was a most encouraging one. During that month 181 fires took place, 47 investigations were held and 185 witnesses examined, and during the same month last year 208 fires occurred, 54 investigations were held and 162 witnesses were heard.

GERMAN CRUISER EMDEN CAUSES ADVANCE IN RATES

Emden Has Destroyed Many Vessels and Coverage Against War Risks to India Have Advanced to 5 Per Cent.

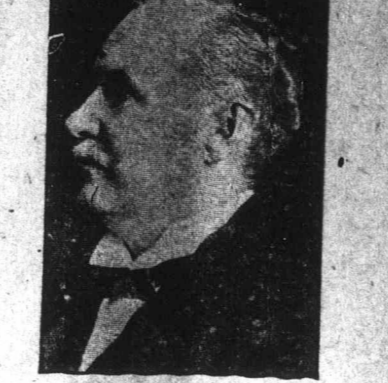
New York, October 23.—Rates for war risk insurance were firm yesterday on the confirmation of the losses in the Arabian Sea, caused by the German cruiser Emden. Coverage against war risk to India, Japan and China by way of Suez, which had been ruling around 4 per cent, advanced to 5 per cent, yesterday.

MAY VALUE ASSETS ON JUNE 30 PRICES.

New York, October 23.—Insurance companies may value their securities assets for the year ending December 31st, 1914, on prices existing June 30 of this year under authority granted by practically all State Insurance Departments in the country with possible exception of Massachusetts, June 30th, prices were from 1 to 3 points higher than on December 31st, 1913.

PROMINENT INSURANCE MAN

MR. ROBERT BICKERDIKE, Manager of the Western Assurance Company and marine insurance expert, who considers the present situation in insurance as highly satisfactory.



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MR. ROBERT BICKERDIKE THINKS WAR RISK RATES LOW

Well Known Marine Insurance Underwriter is of the Opinion That Matters Are Satisfactory and Rates are as Low as Possible.

Rates are about as low as they can go, said Mr. Robert Bickerdike, in referring to the war risk rates on vessels sailing between Montreal and ports. The rate is at present 4 1/2 per cent. Mr. Bickerdike stated that the condition of affairs in the North Atlantic was entirely satisfactory.

SOLDIERS ON HOME SERVICE RUN MANY SEVERE RISKS

Volunteers For Home Service in British Isles Can Take Out Special Policy Issued by London Guarantee.

There can be no doubt that Territorials and members of Lord Kitchener's Army run considerable risks in connection with their duties in England. The 'new instances' given by the London Guarantee in the leaflet it has just issued, recalls mishaps of various kinds recently reported—territorial killed by premature explosion, accident to motor trolley, territorial shot by mistake, soldier drowned, etc., etc.—are quite enough to indicate that even on home service it is no carpet game they are called upon to play.

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. HANBRIK 24 St. Catherine East, East 1279.

ENTERTAINS CLERKS DURING MID-DAY MEAL HOUR

Prudential Insurance Company Provides Lectures and Other Forms of Entertainment for its Clerks During Meal Hours.

New York, October 23.—For many months the Prudential Insurance Company has provided noon-hour entertainment for its large army of home office clerks. These entertainments have been educational in many ways and have also been a delightful diversion between the morning and afternoon sessions of work.

HOP GROWERS ORGANIZE.

San Francisco, October 23.—Hop growers in California are forming a state association, the work being taken up separately in the different districts. The first to organize was the Mendocino County Hop Growers' Association, which almost every grower in the county has joined.

THE HOP MARKET

New York, October 23.—At primary points on the Pacific Coast, Oregon hops are in good demand and steady at from 9 to 10 1/2 cents first cost, but in California where there is demand for the best lots at 10 cents to 10 1/2 cents, with growers holding off, other lots are offered at lower prices without finding buyers, so that the market here is inactive.

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REAL ESTATE

Real estate deals recently registered yesterday numbered thirty-two, the largest sale was that by Joseph Shogren to Joseph Florence Daniel and others of lot 720 St. Mary ward, measuring 1/2 acre by 120 feet, with the buildings known as Nos. 741 and 743 St. Catherine street east. The price paid was \$27,000.

Alfred Macman purchased from David Shapiro lot 1450-15 St. Antoine ward, measuring 1/2 acre by 116 feet, with buildings on Metcalfe street, for \$27,000.

L. N. Desjardins sold to E. R. Durme lots 43-27 and 27 Hochelaga ward, with Nos. 370 and 610 Denery street, for \$16,800.

Mrs. L. A. Taylor sold to N. Bloom lots 175-223 and 24 Parish of Montreal, with buildings in Oxford avenue, Notre Dame de Grace, for \$15,000.

Edward Duffrane sold to L. N. Desjardins lots 264-28 and 28 Parish of Montreal, with the residence No. 27 Bloomfield avenue, Outremont, for \$13,800.

L. E. Gorrion sold to J. W. Simard lot 23-85 Parish of Montreal, containing 3700 square feet, with buildings on Maplewood avenue, Outremont, for \$11,500.

Charles Boyer sold to Mrs. L. Lohr, part of lot 30-15, Parish of Montreal, with No. 59 Nelson street, Outremont, for \$11,350.

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