

RAILROADS CANADIAN PACIFIC

Real-Toronto-Chicago 8.45 a.m. 10.00 p.m. 5.40 p.m. 7.35 a.m. 7.45 a.m. 9.05 p.m. 10.50 p.m. (Chicago St.) 8.40 a.m. 8.40 p.m. Cafe, Observation, Parlor and Dining. Observation, Compartment and Standard.

TICKET OFFICES. 22 St. James St. Phone Main 515. Place Viger and Windsor Street Station.

D TRUNK RAILWAY SYSTEM TRACK ALL THE WAY - Toronto - Chicago

INTERNATIONAL LIMITED. 11.00 a.m. arrives Toronto 4.30 p.m. 11.00 a.m. arrives Chicago 8.00 a.m. daily. 11.00 p.m. arrives Toronto 7.30 a.m. 11.00 p.m. arrives Chicago 8.40 p.m. Club Compartment, Montreal to Toronto, daily.

REAL ESTATE

Real estate transactions formally registered yesterday numbered twenty-five, the largest one involving \$247,750. This was the transfer from Charles Guerin to E. Beland, of lots 35-583 and 584 parish of Montreal, containing 5,250 square feet, together with the buildings thereon situated on Outremont avenue.

Philippe H. Trudel sold to Charles Guerin lots 39-40 parish of Montreal, measuring 35 feet by 124 feet, with the residence known as No. 748 Rockland Avenue, Outremont. The price paid was \$15,600.

J. Oliva Laniel sold to J. Donat Langelier lots 152-153 and 233 Cote Visitation, measuring 50 feet by 80 feet, with Nos. 1740 to 1756 Bordeaux street, for \$10,000.

Sylvia P. Belair sold to the Corporation of the town of St. Michel de Laval, land of a frontage of 126 feet by a varying depth of 300 to 190 feet, the same being vacant and situated on Gouin Boulevard. The price paid was \$12,000.

René Lavasseur sold to Henry Blais lot 4669-567 and the western part of lot 4669-578 parish of Montreal, with Nos. 270 to 276 Second Avenue, Verdun, for \$10,000.

Camille H. Heures sold to A. Charbonneau lot 1A and half of 865 Hochelaga ward, with buildings on Adam street, Maisonneuve, for \$10,000.

WIRELESS HANDLING OF GUN RESULTED IN DEATH OF MOTHER

Didn't Know Gun Was Loaded—The Old Excuse Again Prevails—Inquest This Morning—Child Scalded to Death in Tub of Boiling Water.

Two fatalities were recorded yesterday, one was the death of Mrs. J. B. Roy, of 631a St. Andre street, hearing house keeper, who was accidentally shot and yesterday morning by her fifteen-year-old daughter, Domitila, who was playing with a revolver belonging to one of the boarders. The girl had been playing with the revolver on Sunday when it was not loaded. The body of the victim has been taken to the morgue, while the daughter is being held at the detention rooms of the Juvenile Court to appear at the inquest.

The shooting took place at 10 o'clock while Mrs. Roy was engaged in making up the rooms of her boarders, with her daughter's assistance. While working in the room of Alexandre Leger, the girl pulled a revolver, which she had been allowed to play with by the day before, from under the mattress of the bed and started to pull the trigger, thinking that as on the previous occasion, the weapon was harmless.

The mother stepped into the hall for a moment to speak to one of the boarders and the girl followed, aiming the hammer of the revolver. The girl was about five feet from her mother when the weapon exploded, the bullet striking the mother in the breast in the region of the heart. The woman staggered and fell to the floor unconscious, and the man to whom she had been speaking, J. E. Laurendeau, hastened to call a local physician, Dr. Gagne, of 229 St. Andre street. When the doctor arrived at the house a few minutes later he found life to be extinct, stating that death had been almost instantaneous.

Detectives Charbonneau and Sloan were sent from headquarters to make an investigation. The girl admitted that she had fired the shot, but said she supposed the weapon to have been unloaded as it had been when she played with it before.

The deputy coroner was notified and the body was removed to the morgue, while the two detectives took the girl to headquarters and later to the Juvenile Court.

Mrs. Roy was 41 years of age. She leaves a husband and seven children, the youngest of whom is two years old, and who still believes that his mother will come back from the hospital.

In the other case, Royal Toulas, the four-year-old son of M. Toulas, of 175 Poupart street, died in the Notre Dame Hospital yesterday noon as a result of wounds sustained when he fell into a wash tub of boiling water, which had been left standing on the kitchen floor for a moment. The accident occurred during the temporary absence of the mother from the kitchen. An ambulance was summoned and the baby was taken to the hospital. The doctors had little hope for the child's recovery from the first, and he died at 11.30. Deputy Coroner Biron told of the circumstances disposed of the case as accidental death without summoning a jury.

OVERSEAS LEGISLATION AND FLOODS REDUCE EARNINGS.

New York, November 24.—Reductions in rates had a heavy influence in reducing earnings of the Missouri, Kansas and Texas Railway, according to the annual report for the year ended June 30 by President C. E. Schaaf.

Net income amounted only to \$539,226, a reduction of \$1,777,758, or 77 per cent, from the previous year. The semi-annual dividend of 2 per cent. was discontinued last spring as the result of unsatisfactory operating conditions.

Operating revenue decreased \$225,070, to \$31,821,188, because of credit of profit and loss account was reduced by \$390,490 as the result of the year's operations.

The report, says President Schaaf, shows that had it not been for the enforced reductions in passenger and freight rates within the States of Missouri and Oklahoma the net earnings of the company would have been approximately \$841,500 more than they actually were. In addition to this the company suffered a further estimated loss in revenue of \$775,000 by reason of disastrous floods in Oklahoma and Texas. It is also estimated that these floods cost the company in increased expenses of operation \$1,281,000.

ASSISTING WOMEN AND CHILDREN.

The formation of an association under the name of "Association du Pain des Pauvres," for the purpose of assisting women and children, deprived of material, with the necessities of subsistence and maintenance, and for the betterment of their condition, has been authorized by the Provincial Government.

The head office of the association is in the city of Montreal.

SERVICE ON NATIONAL TRANSCONTINENTAL.

Three trains a week are to be operated by the Transcontinental on the National Transcontinental from Montreal to Toronto.

SUN LIFE COMPANY POSITION IS AN EXTREMELY STRONG ONE

Risk in Europe Comparatively Small With This Company—It Does Not Operate in Germany or France—Some Policies Held in Belgium, However.

The Sun Life Assurance Company, of Montreal, Canada, which does a world-wide business, is not likely to be confronted with any abnormal increase in its mortality by reason of the great European war which is now raging with such an appalling loss of life. In fact, on analysis, when the entire business is considered, the extra loss which may be experienced becomes almost a negligible quantity. Actuary Wood of the Company, in a recent letter to The United States Review, has the following to say regarding the business of the Sun Life in the countries involved:

"Our company has only a comparatively small amount of business in force on the Continent of Europe. We have never operated at all in Germany, but France and Belgium are the only Continental countries in which we have ever transacted business. We retired from France about nine years ago because of unfavorable legislation regarding the investment of the reserves, and we also retired from Belgium a little over three years ago. The total amount of business in force at the present time in these two countries is approximately \$2,750,000, against which we hold reserves of about \$740,000, making our net liability only \$2,010,000. As the average present age of our policyholders in these countries is between 45 and 50 years, the war risk is comparatively small. Furthermore, every policy issued in France and Belgium contains a war clause which provides that the assured shall pay an extra premium to the company in the event of his engaging in war, or should he fail to do so that the company's risk will be limited to the return of the premiums paid with 6 per cent. compound interest. From the nature of our business on the continent it is therefore apparent that the extra risk due to the war is insignificant.

"In Great Britain we have a little over \$10,000,000 of assurances in force, the net amount at risk after deducting the reserves, being about \$7,350,000. The impression that we have done a large business among English army officers is incorrect. We have a few army officers on our books, but as we have always exacted a higher extra premium than the British offices, the bulk of this business has gone to competitors whose terms were more favorable. Furthermore, our business in Great Britain has been to a very large extent with persons of middle age or over, and these policyholders are therefore mostly beyond the age at which they would be likely to volunteer for active service. The average present age is over 50. In all probability we will have some extra claims as a result of the war, but from the nature of the company's business such extra deaths cannot have any appreciable effect upon the mortality of the company as a whole.

"In this connection, I would also call attention to the fact that we have transacted a very large volume of annuity business in Great Britain, France and Belgium. Annuities are of course purchased chiefly on the lives of persons advanced in years, but nevertheless there is a strong probability of some of these people being killed, especially persons residing in Northern France and Belgium. As a matter of fact, we have already been notified of one annuitant's death as a result of the war. This was an English clergyman, about 70 years of age, who was in Germany when the war broke out, and who was shot by German soldiers while attempting to return home through Belgium. It is not at all improbable that the extra deaths among annuitants may to a very large extent offset the extra mortality among assured lives."

TWO FIRES YESTERDAY.

Six families were driven from their home and a grocery store and butcher shop were gutted, as a result of a blaze that broke out early yesterday morning in the building on the south-east corner of St. Urbain and Villeneuve streets. The fire, which originated in the butcher shop of Provencier Bros., from some cause that has not yet been ascertained, spread to the King Edward Grocery adjoining and to the tenements above the stores. The outbreak looked to threatening when the first contingent of the brigade arrived that District Chief Hooper turned in a second alarm, but the fire fighters succeeded in confining the outbreak to the stores and tenements above them. The families driven from their homes were W. A. R. Burnet, William Simpson, E. Leroux, Joseph Robert and John McCabe. While the members of the families residing in the block had to make hurried exits from their homes into the cold morning air, there were no accidents.

Later in the morning the central division of the fire brigade was called out for a blaze in the establishment of the T. E. Eaton Company, in the Jacobs building, West St. Catherine street. The fire was in the ceiling. The damage to the building was slight, but the stock suffered by water.

SASKATCHEWAN GENERAL TRUSTS TO DO BUSINESS ONLY IN THAT PROVINCE.

Regina, Sask., November 24.—Mr. A. G. Ross, formerly connected with the Trust and Guarantee Company of Toronto, and later the manager of their branch in Calgary, has been appointed general manager of Saskatchewan General Trusts Corporation. The Saskatchewan General Trusts Corporation was incorporated by special act of the Saskatchewan Legislature. Its authorized capital is \$1,000,000; subscribed capital \$668,700. Although it has only been in business for a few years it has carried to reserve fund \$28,000. It is the intention of the Saskatchewan General Trusts Corporation to confine its business to the legitimate functions of a trust company, and its operations to the province of Saskatchewan, it being the feeling of the directors that the people of this province can best be served by an institution having a well known and responsible board of directors resident within the province and having a head office in the capital of the province, where at any time those doing business with the company may get in touch, if they so desire, with the head office.

MR. BANCROFT AT QUEBEC.

Quebec, Que., November 24.—Mr. W. M. Bancroft has arrived in the city from St. John, N. B., and entered upon his duties as manager of the Quebec branch of the Bank of Montreal, in succession to Mr. A. E. Nash, who has been transferred to the management of the Halifax branch of the institution.

Mr. W. J. Ambrose has assumed the management of the St. John, N.B. branch, in succession to Mr. Bancroft.

LEFT NEARLY HALF A MILLION.

The late Edward W. Cox, president of the Canada Life Assurance Company, who died in England in June, left an estate, largely in stock holdings, to the value of \$499,929, his wife, Mrs. Hattie Cox, 162 Isabella street, being the sole beneficiary.



COLONEL E. W. WILSON, who has been placed in command of this division.

LIFE UNDERWRITERS DINE.

The Life Underwriters' Association of the Province of Quebec, Montreal Section, will hold the last meeting for the year at Cooper's Restaurant on Thursday next at 5.45 o'clock. The speaker of the evening will be Mr. J. F. Weston, of Toronto, managing director of the Imperial Life Assurance Company of Canada.

INSURANCE MAN PROMOTED.

Lindsay, Ont., November 24.—Mr. P. A. Ferguson, who has been chief representative of the Dominion Life Assurance Company of Waterloo, Ont., in this district, has been promoted to manager of the company for Central Ontario, with his main office at Peterborough. He will assume his new duties on December 1st.

MUNICIPALITY WINS DAMAGE SUIT.

Penticon, B.C., November 24.—The municipality of Penticon has won in the Appeal Court of British Columbia its appeal in the damage suit of \$20,000 brought against McDougall & Co., contractors for the Penticon water system.

REAL ESTATE AND TRUST COMPANIES

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

	Bid	Asked
Aberdeen Estates	125	125
Beudin Ltd.	107	107
Bellevue Land Co.	70	70
Belvedere Inv. Co.	97	101
Caledonian Realty (com.)	15	15
Canadian Consolidated Land, Limited	15	15
Cartier Realty	79	79
Central Park Machine	102	107
City Central Real Estate (com.)	12	12
City Estates, Limited	12	12
Corporation Estates	55	55
C. C. Cottrell, 7% (pdf.)	50	52
Credit National	119	119
Crystal Spring Land Co.	58	58
Dearest Realty Co., Limited	43	50
Denis Land Co., Limited	73	79
Dorval Land Co.	13	20
Drummond Realities, Limited	100	97
Eastmont Realty Co., Limited	90	97
Fort Realty Co., Limited	171	243
Greater Montreal Land Inv. (com.)	109	118
Greater Montreal Land Inv. (pdf.)	109	118
Highland Factory Sites, Limited	25	38
Improved Realities Limited	53	61
Improved Realities Limited (com.)	15	15
K. & R. Realty Co.	74	100
Kensmore Realty Co.	70	78
La Compagnie D'Immeubles Union Ltd.	55	67
La Compagnie Immobiliere du Can. Ltd.	40	73
La Compagnie Immobiliere Ouest Can.	91	94
La Compagnie Industrielle D'Immeubles, Ltd.	—	60
La Compagnie Montreal Est. Ltd.	90	92
La Compagnie Nationale de L'Est.	80	88
Lachine Land Co.	125	125
Landholders Co., Limited	97	100
Land of Montreal	100	100
La Salle Realty	974	974
La Societe Blvd. P. IX.	80	84
Lauzon Dry Dock Land, Limited	80	80
Le Union de P. IX.	100	100
Model City Annex	40	40
Montmartre Realty Co.	100	100
Montreal Centre, Inc. (pdf.)	100	100
Montreal Deb. Corporation (pdf.)	100	100
Montreal Western Land	34	34
Montreal Extension Land Co., Limited	102	102
Montreal Lachine Lands	55	66
Montreal Lachine Lands	95	101
Montreal Land & Imp. Co., Limited	40	58
Montreal South Land Co., Ltd. (pdf.)	10	18
Montreal Welland Land, Ltd. (pdf.)	10	18
Montreal Welland Land, Ltd. (com.)	10	15
Montreal Western Land Co.	75	75
Montreal Western Land Co., Limited	75	75
Mountain Sights, Limited	85	85
Mutual Bank & Realities Corporation	76	84
Nasbit Heights	50	84
North Montreal Land, Limited	125	130
Notre Dame de Grace Realty	150	155
Orchard Land, Limited	100	100
Ottawa South Property Co., Limited	100	124
Pointe Claire Land	148	148
Quebec Land Co.	175	175
Rivera Estates	70	70
Riverview Land Co.	65	65
Rockfield Land Co.	27	30
Rosehill Park Realty Co., Limited	16	16
St. Andrews Land Co.	74	74
St. Catherine Road Co.	75	79
Security Land Reg.	75	95
St. Denis Realty Co.	75	95
St. Lawrence Blvd. Land	85	85
St. Lawrence Heights, Limited	85	85
St. Lawrence Inv. & Trust Co.	85	80
St. Regis Park	85	102
South Shore Realty Co.	85	85
St. Paul Land Co.	650	680
Summit Realities Co.	45	55
Transportation Bldg. (pdf.)	30	62
Union Land Co.	30	84
Viewbank Realities, Limited	130	140
Westbourne Realty Co.	140	147
West End Land Co., Limited	75	75
Windsor Arcade Ltd., 7% with 100% bonus	70	70
Bonds and Debentures:		
Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus	70	79
Arena Gardens, Toronto, 6% Bonds	75	83
Caledonian Realities Co., Ltd., 6%	75	83
City Central Real Estate Bond	50	50
C. Y. R. & Inv. Bond	74	74
Marcel Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	394	394
Transportation Bldg. 7% (pdf.)	70	70
Trust Companies:		
Crown	110	112
Enfield	130	130
Maru Trust Co.	250	250
National	191	191
National Trust Co.	200	200
Prudential	4	4
Prudential 1% p.d. 50% paid up (pdf.)	65	110
St. Clair Security	80	80

PERSONALS

Mr. Fitz-James E. Browne, president of the House of Browne, Limited, has returned from New York, where he has been in connection with real estate matters.

General Sam Hughes registered at the Windsor yesterday on his return from St. Johns.

Coroner McMahon, who has been ill for some time and who for several days was in a critical condition in a hospital, is making steady progress toward recovery at his home.

Colonel Wentworth arrived from Ottawa last evening. When in town, he will be the guest of his brother, Mr. W. H. Wentworth.

Mr. F. Orr Lewis left last evening for New York and will sail to-morrow on the S. S. Adriatic for England.

The Bishop of Montreal returned from a trip to Ontario, having spent several days with the Rev. F. H. Brewin, in Woodstock.

At the Hotels. At the Ritz-Carlton: Lieut. and Mrs. Mansell, Ottawa; A. J. Clarke, Manchester; J. J. King, London; G. D. Davis, Lewis; W. J. Duncan, Toronto; Mrs. J. C. Westcott, Mrs. A. J. Moody and Miss A. Sanderson, Wimbledon; A. M. Jones, Ottawa; Charles A. White, Sherbrooke.

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