MR. R. J. DALE.

and Banks no Longer Lend Money on the Reputation of a Concern.

In nearly every line of business the most disturb-

six

mercial paper is paid at the end of four or

tions in certain lines of trade, such as, for nsitance

quently irresponsible. Paper, which is sold on a commission basis, is not speculative. Success here

LONDON METAL QUOTATIONS.

16.2

82.4

32.0 64.4 deg. F.

-- Victoria Colonist.

AILROADS DIAN PACIFIC CAGO EXPRESS

NTO-DETROIT-CHICAGO Canadian

Ontario Shore Line TO TORONTO. renton, Brighton, Colborne, Port Hope wmanville, Oshawa, Whitby. 8.45 a.m.

TICKET OFFICES

ames Street. Phone Main \$128 Place Viger and Windsor Street Station

D TRUNK SYSTEM

TRACK ALL THE WAY - - Toronto - - Chicago

1 9.00 a.m., arrives Toronto 4.30 p.m.,

11.00 p.m., arrives Toronto 7.30 a.m.,

Chicago 8.40 p.m. Club Compartar, Montreal to Toronto, daily.

22 St. James St., cor. Francois Xavies -- Phone Main 699,

USINESS ON GREAT LAKES

puilding Company Did Not Earn Pay Full Preferred Dividends

the annual report of the American

mpany for the year ended June 30. t to show that last year's operations

rest results of any in the company's

urnings for the year were \$712,061, a the previous year of \$137,813. How-

smuch as former President Wallace,

year, expressed the opinion that mar

e Great Lakes and prospects for an

ge shown in the income account i unt, that item expanding from \$243,-32,757 last year. This increase was

ned by the numerous extensions and plant during the year. Presiden

"The condition of the property at s has been maintained; and neces

dry docks, which enlargement he ing to the increased size of the ves-on the Great Lakes."

ar only 31/2 per cent. in dividends

s meant that last year only \$276.500

dividends compared with \$553,000

It was only the suspension of

last six months of the year that

or a surplus to be shown. Dividends

ming the entire balance after de-

pared with \$53,474 last year, when

sheet cash on hand as of June 30

ecline of \$369,703. This falling off.

, which amounted to \$351,397. Last vas one of cleaning up

figure at the close of the year was

compared with \$838,281 for the pre-counts and notes receivable decreased

\$1,484,925, while stocks and bonds

ole falling off, as that item amounted red with \$3,226,065 last year. The

h amounted to \$787,718 in 1913 was year's report.

is held by President Smith for an business during the current fiscal-rear. In concluding his report, he he outlook, every effort is being

e, the prospects for business for the

STEADILY GROWING

Grain Boats Now Carry Tremen-

all Street Journal.)

e grain boats on the Great Lakes
growing," said a man who is largely
navigation. "Few people," he conwhat tremendous cargoes some of

Morden, one of the new steams

rlake Lines, recently brought down a cargo of wheat such as few even in freighters have ever transported. ed of 451,214 bushels of wheat

ns. This cargo consisted of 451,-heat weighing 13,530 tons. This

the product of 22,560 acres of land

20 bushels to the acre or the pro-ms each with 50 acres of land in

load 500 cars to their usual limit en trains of 50 cars to the train.

Northwest is growing so rapidl larger and larger size are being

by the wheat shippers because

anadian government is now spend-llars in building new locks at the

and Quebec where their carges ipped for Europe. Financing of ever, has been largely done in the

the sale of steamship bonds and ilt in this way, several large blocks her having been placed with New

it boats of the modern ch

nion de l'Est

untain Sites, Ltd. 85
del City Annex 40
ntharre Realty Co. 16

A. Co. of Canada

G. Co. of Ca

dous Cargoes.

ts carry.

all Street Journal.)

1,575 to \$530,331.

side account and

not come as a disappoint

ring 1914 were both poor.

of his annual sta

ERNATIONAL LIMITED.

's Train of Superior Service

, Chicago 8.00 a.m., daily

findsor Hotel onaventure Station

E FOR BETTER

Last Year.

OVED NIGHT SERVICE.

Thom arrived in town Monday, havin ne month in England and Wales.

OL XXIX No. 141

PERSONALS

mand Lavergne, M.L.A., has be

for a day or so.

F. Orr Lewis has gone up to the Capital and Chateau Laurier for a short stay.

closed "The Maples," his summer

Mr. C. S. V. Branch, who spent the sum

AT THE HOTELS

At the Gutt.

Direr. Toronto: H. F. Schultz, New York: W. F. FitzGibbon, Boston; J. F. FitzGibbon, Boston; A. J. Boyd, Sydney; W. G. Irwin, Stratford; Charles

at St. Lawrence Hall—V. M. Noel, Hamilton; Mr. and Mrs. E. Beauchamp, Octawa, W. E. Gluyer, Tor-esto; J. A. Theberge, Rimouski; Mrs. and Mrs. N. ly previously charged. Curtis, Toronto; B. R. Clayton, Winnipeg; John Masncouver; M. Lynch, Boston.

man's-M. J. Sachs, Ottawa; Mr. and Mrs A Freeman's—M. J. Sacns, Ottawa; arr. and Mrs. R. H. Anderson, Philadelphia; D. H. Spence, Tor-sale, C. D. George, Sarnia; W. S. Dresser, Sher-brooks; C. J. Boyes, Nelson, B.C.; Captain H. D. Denton, England; W. McLaren, Vancouver; D. A. ngs, Brockville; James Ogden, Ottawa.

at the Place Viger-J. M. Beaumont, Quebec; H. notinson, Toronto; John T. Ross, Quebec; Mr. and Mr. J. B. Howe, Pembroke; Miss French, London, Eng.; W. S. Hare, New York; W. Grimes, London.

EXAMINE CARRIAGE MODELS

ted Quebec Expert Goes on a Trip to the United

Ager of the firm of P. T. Legare, Limited, Quebec, is specially to see the new 1915 models. He will also be present at the convention of experience of the firm of P. T. Legare, Limited, Quebec, is ten o'clock, and raged half an hour before District Quently throw these weak brethren on the broad specially to see the new 1915 models. He will also be present at the convention of experience of the firm of P. T. Legare, Limited, Quebec, is ten o'clock, and raged half an hour before District Quently throw these weak brethren on the broad shoulders of Fire Insurance that has, before now, rescued many a failing debtor from the bankruptcy courts. specially to see the new 1915 models. He will also
be present at the convention of carriage manufacturers of the United States. Mr. Fortier will then
so to Toledo, Ohio, where an exhibition of gasoline

The explosion on Frontenac street, which partially
wrecked several buildings and did considerable damage to property, was amply covered by insurance.

The great drawback, of course, is lack of funds.
The premium is comparatively small and cannot be
loaded with too great expense, but, on the other hand

The Berlin Tagblatt says Russia is Germany's

MAKINE UNDERWALTERS WOULD FUNTHER CUT THE RATES

New York. October 21.—A meeting of the American Institute of Marine Underwriters of War Rick assurance the situation was discussed. It was the pinion that conditions tended more favorable toward are reduction of rates on shipments of freight in critish and Freech etc.

the reduction of rates on shipments of freight in British and Franch steamers.

The spreading of explosive mines in the English Channel, resulting in damage to two steamers of the Holland-America Line and also the destruction of the British steamer Adrmount, is regarded by underwriters as being serious, and unless England takes steps to fournish pilotage through the mined fields, rates for war risk insurance to Rotterdam by way of the English Channel will go up.

For the east coast-of Scotland and England, north of Dover, the institute decided that 3 per cent. should be demanded.

Underwriters still think that there is an element of danger in the Bay of Bengal, where the German cruiser Emden made several raids a few weeks ago.

If. Leonard and Miss Margaret Willis, son and pattern of the late Judge Willis, of London, arrived Emden made several raids a few weeks ago.

Four per cent, is the ruling rate to Australia, New Mr. Dale is keeping very closely in touch with the Scorona until they sail by the Missanable for oper cent. While the capture of the Montaviane Pattern of the firm of Dale & Co. per cent. While the capture of the Hamburg-Am erican Liner Markomannia, which accompanied the Emden, is felt to indicate that England is again giving protection to shipping in Indian waters, the fact e Queen's—E. A. LeSueur, Ottawa; A. E. that the Emden is still free acts to keep rates up.

The absence of reports of losses along the Brazi ian coast has lowered rates from 5 to 31/2 per cent.

Instead of 5 per cent.

Reductions have also been made in rates to the west coast of South America, 31/2 per cent. being the rate via the Panama Canal, and 5 per cent. via Mag-At St. Davidson, Ottawa; W. E. Glover, Tor-ellan, against 5 per cent. and 7½ per cent. respective-

while to Argentina and Uruguay 4 per cent. is asked

TO PUT UP DANGER SIGNS

President and Directors of the Montreal Automobile Trade Association Make Important Decision to Safeguard Motorists. to Safeguard Motorists.

case of firms of corporations having a good creater rating with the mercantile agencies. Concerns long established and accustomed to borrow did not even to the trouble of showing a statement of assets.

mobile Trade Association have decided to place a number of large "danger" signboards at all dangerous crossings, sharp bends, hills and such points added disturbing influences, has emphasized the cauwhere they may be of assistance to motorists on the tion which followed in the wake of the Classin fall-W. S. Hare, New York; W. Grimes, London, Robt, Ryan, Three Rivers; L. W. Thetcher, Rej. D. F. Gilmour, Quebec; Mrs. G. Barclay, ee; D. F. Gilmour, Quebec; Mrs. G. Barclay, the throughout the province. The signs measure financial condition of the would-be borrower, are how generally required, and these must be up to mike you that I will soon take a policy for \$25,000. Island of Montreal. The first consignment of 500 ure, and banks no longer loan money on the reputadate.
Should not the methods employed by fire insur-AF

RECENT FIRES.

ance companies when extending credit to the insured more nearly conform to those outlined above than is now the case. The prevailing methods of close credit Mill street, was entirely gutted by fire last night, scrutiny by wholesale dealers necessarily prevent, to The fire, the cause of which is unknown, broke out at a certain extent, questionable failures, and conse-

BRADSTREET'S VISIBLE WHEAT.

New York, October 21.—Bradstreet's visible whea nemy, and any permanent crippling of Eng- in Europe and affoat, decrease 2,100,000 World's wheat increase 3,577,000 bushels.

WAR RISK RATE HIGHER

Mr. R. J. Dale, the well-known local marine ininderwriter, in an interview with a repre-of the Journal of Commerce this morning, at it was almost impossible to state any ite war risk rates at the present time, and that attempt to do this might cause confusion. Howart time Mr. Dale stated that the present time Mr. Dale stated that the present time Mr. Dale stated that the aven, at the present time Mr. Dale stated that the rate from Montreal was \(\frac{1}{2} \) of 1 per cent, and that as far as he knew there was no immediate change in this rate contemplated. This rate covered risks on any form of cargo whether contraband of war or not destined for use in the Old Country. It matters little states of the cargo was contraband of war or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not whether the cargo was contraband of war or not was contraband or war or not was contraband o not as there was little doubt if the vessel was a one and fell into the hands of the enemy she the Montreal Board of Trade, and a would be sunk,

would be sunk.

Mr. Dale stated that the rates from New York were lightly higher,
Regarding the rumor that Germany was planning an immediate attack on the English coast, Mr. Dale tatted that he had heard nothing about this and with 3613 to 3623 (odd) St. Hubert street, had received no information from the other side regarding a change in rates.

SHOULD CHANGE THEIR METHODS Bond buying should be thought about when everybody else is saying the bond market is dull and slow War and Claffin Failure Have Increased Caution, when everybody is saying that prices are low and when everybody is saying time prices are low and 244 parish of Sault hu Recollet, with Nos. be another bond market again. The same principle that holds often in buying of stocks holds to the same extent in buying of funded obligations, says Mr. F. Lowenhaupt, in the Magazine of

ing factor at present is that of credit. It is not so much, perhaps, what is happening now as what may happen in the future, when outstanding paper and credits mature. Under ordinary circumstances commercial naper is not of the end of four second On large purchases you sometimes have money left over. If you have a few dollars left over from a large purchase make it up by buying some small bonds, possibly one hundred-dollar pieces.

months. Until very recently it was quite easy to obtain money for commercial transactions in the case of firms or corporations having a good credit these bonds can be used for collateral. This in the portion of the plant which is now in operation is form of a bond is drawing money and helping to pay for the interest charges.

Since one really wants a big income market when bonds generally are low. If one insists on it when bonds are generally on a high level of doubt as to the market in Spain for all the power the on it when bonus are generally on a nigh level of company could produce even under present condi-prices one soon will be watching a loss that will off-tions, for the reason that manufacturing enterprises the bonds along with it inevitably.

He delayed until death denied sim the privileg He had no mortgage on the future, and left an asse

REAL ESTATE

Real estate transactions formally registered yes-terday numbered thirty-four, the largest being the sale by Moses Baily to Joseph Dinovitzer and others of lots 14-254 and 256 Cote St. Louis, containing 6. 904 square feet, with the buildings thereon kind as Nos. 152, 154, 156, 158, 160 and 162 St. Jos Boulevard west the price pold being \$2,000. oulevard west, the price paid being \$34,000

Adrien Boileau and ethers sold to Joseph A. La-feunesse and others land with buildings erected thereon known as Nos. 1485, 1485a and b and 1487,

Joseph A. Marcotte sold to Henry Paquin lots 2630-3 to 7 and 490-218 to 222 perish of Sault au Recollet with 3613 to 3623 (odd) St. Hubert street, for \$20,191.

Joseph Dinovitzer sold to Moses Baily lot 1708-123 and the N. E. part of lot 1703-128 parish of Montreal, with buildings on Notre Dame street west, for

Arthur Frenette sold to Wilfred Chicoyne lots 489-2569 to 2571 Chateaubriand street, for \$15,750.

BARCELONA TRACTION BEARS OUT EXPECTATIONS ENTERTAINED.

Toronto, Ont., October 21.—The Barcelona Traction, Light & Power Company's construction work remains at a standstill because of the inability of the bonds, possibly one numered-doubt pieces.

Never let idle balances stand in the broker's office.

French bankers to continue payment upon securities
Buy bonds yielding a good rate of return, and then
norting of the plant which is said to be showing returns which bear out the estimates of results of the whole undertaking when com-

Dr. F. S. Pearson said while here that there was no fully realized the economics to be secured through of electric power. The main construction of the company however, was bung up because of the lack of funds. The result is to postpone the period at which the company will attain its full posibilities. Dr. Pearson believes that with the return of anything approaching normal conditions in the financial markets the Paris bankers of the company will

CLASSIFIED one loss means many premiums. It might be that the insurer could spend all his money for investiga-

2c Per Word for the First Insertion . .

1c Per Word for Each Subsequent Insertion *************

BUSINESS OPPORTUNITIES.

those influenced by sudden whims of fashion, and go it blind is other lines where unexplained fires seldom or never occur, such as, for instance, the wholesale SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE WANTED. BY A BRIGHT BOY, CONVERSANT paper business. Clothing lines, while filled by hon-orable men in the main, atract also the speculator, real estate valued \$25,000. Address Dr. Handfield. 244 St. Catherine East. East 7279. and he who would get rich quick, and who is conse-

FOR SALE OR EXCHANGE.

is a matter of personality and hard, continuous work. It is almost never that we hear of a doubtful fire in FOR SALE,—RAILWAY PICTURES IN COLOUR-All counties—all railways. Prompt attention. Cheap prices. R. P. Co., 625 Carleton Avenue, West-

KINDLING WOOD FOR THE MILION-Kindling, \$2.25; Cut Hardwood, \$2.25, Mill Blocks, \$2.00 per load. "Molascule" for horses. J. C. McDiarmid, 402 William Street. Tei, Main 452, per

New York, October 21.—The London cable to the Metal Exchange quotes tin £125 10s; standard copper £49 10s; efectrolytic £52; lead (prompt), £18 corner St. James. Apply, The Eastern Trust Co. Canada Life Building.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, show rooms, in the grade, subtract therefrom 1-10th, double the remainder, and add 32, and the answer will be the exact temperature Fahrenheit, for instance:

18.0 deg. C.

1.8 deg.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

FACTORY CONSTRUCTION BUILDING, CONtaining four floors and cement basement, approximately 1,500 square feet each, to rent, for manufacturing or storage. Windows on two sides.

Modern, with Elevator. On Fortification Lane.

Apply P.O. Box No. 940, Montreal.

HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, RITZ-CARLTON Block. Single and Double rooms, suites. First-clas board; evening dinner. BURNSIDE PLACE, 38, COR. McGHL COLLEGE.

Store in good condition to let immedi price, \$30.00. Apply East 1983. BUSINESS FLAT FOR LIGHT MANUFACTURING.

low rental to good tenants. Apply James Baggerley, 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 5788. Evening, Rockland 639.

PATENT FOR SALE.

AN INDESPENSABLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cier 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 Agnes Street, Montreal.

WANTED.

with French and English; also expert stenographer, position of any kind where he can make himself Lost his position through a reduction and no fault of his. Knows bookkeeping and has a Lood appearance. An interview would be apprecated, can be reached by letter W. D., Journal of Commerce, or at his home, 495 Greene avenue, between St. James and St. Antoine streets.

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. Has just graduated from business school and can write considerably over a hundred words a minute accurately. view would be appreciated. M H 927, Journal of Commerce Office, city.

SITUATIONS WANTED .- FEMALE.

The conversion of Centigrade thermometer readings to Fahrenheit was the subject of discussion among our correspondents not very long ago, and one of, them has been good enough to send in one method, which is stated in The Lancet to be "simple and quite easy." It is as follows:

BUSINESS PREMISES ON TOP OFFICES ON TOP OFFICES ON TOP 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.

MISCELLANEOUS.

FOR SALE, "THE ARISTOCRAT OF WATCHES," Beautiful thin model pictured elsewhere in this issue from \$20 to \$75. The watch business men are using. Mappin & Webb, Jewellers, St. Catherine St. West. Montreal.

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 is the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choicely selected horses, suitable for all purposes. We will held suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Pri-vate sales at all times. T. W. Poster & Co. Pro-prietors, 68 to 76 Ottawa street. Telephone Main precions, to the Ottawa street. Telephone Main 720. Mr. Tom, W. Foster, who officiated as King's auctioneer for the late Boer war horses, and also has officiated in Cincinnati, Chicago, Lexington, St. Louis and New York, Auctioneer, Montreal's greatest horse auctioneer.

REST, RECREATION AND SOLID COMFORT .ctions of Gray Rocks Inn. These These are the attra strenuous t



business men and their families can live at the Inn with every home comfort at less

time of year the place is idea; great oig fire-place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day, American plan. Thone or write for particulars, G. E. Wheeler, Pron jetor Ste. Jovite Station, Quebec.

Real Estate and Trust Companies

Aberdeen Estates	125	Mont. Westering Land 75	0.40
Bullian Yaa			3-4
Bellevue Land Co 70	1 2 N 2		
Bleury Inv. Co		Montreal Welland Land Co., pfd	
Caledonia Realty, Com 15		Do., Com 10	
Can. Cons. Lands, Ltd 3	5.	Montreal Western Land 75	
Cartler Realty	79	Mutual Bond & Realties Corp of Can. 76	
Central Park, Lachine 100	107%	National Real Est. & Inv. Co., Ltd.,	
Corporation Estates	681/4	Common 10	52
Charing Cross Co., 6 p.c 5	Value 101	Nesbit Heights 50	
City Central Real Estates, Com	13-	North Montreal Land, Ltd 150	1
City Estates 55	63	North Montreal Centre 125	1
Cote St. Luc R. & Inc. Co 50	52	Notes Dame de Corres David G	1
C. C. Cottwall Ted P	시하시다 시크리카 중에요.	Ottown South Desports Co 144	1
	171/2		1
Crest Saving Tank C	7.4	Orchard Land co 100	1
Crystal Spring Land Co 58	61	Pointe Claire Land Co 100	1
Daugst Realty Co., Ltd 45	50	Quebec Land Co	1
Denis Land Co 75	93	Rivermere Land 65	
Durval Land, Ltd	2014	Riverview Land Co 100	1
Drummond Realties, Ltd 100	101	Rivera Estates 65	1
Land Co 90	9714	Rockfield Land Co 27	8
ranylew Land Co	125	Rosehill Park Realties, Ltd	
Furt Realty 95	1000	Security Land Co., Reg 75	
orester Montreal Land Com	190	Summit Realties Co 50	1
DO, PIG 100	118	6.	0
Factory Sites T.td	39	CH COLD TO CO	
myroved Realties, Ltd. Pfd 50		Court Cham Beatter Co	
	60		1
			69
	100	St. Denis Realty Co	5
Les Teress Circuit 7	99	St. Lawrence Blvd. Land of Canada	12
Les Teresa Ciment, Ltee 55	68	St. Lawrence Inv. & Trust Co 85	9
Land of Manager	125	St. Lawrence Heights, Ltd	. 5
Land of Montreal	100	St. Regis Park	10
	98	Transportation, pfd	
	97	Union Land Co 80	
	6414	Viewbank Realties, Ltd 130	14
	65	Wentworth Realty	14
	99	West End Land Co., Ltd 65	14
	9214	Westbourne Realty Co 75	8
		Windsor Arcade, Ltd., 7 per cent. with	7
	97	MATERIAL PROPERTY OF THE PROPE	
	68	Bonds:—	7
	73	Alex. Bldg. 7 per cent. sec. mtg. bonds,	
bles, Ltee.		with 50 per cent. bonds co. bonds 75	1 7
bles, Ltee	9414	Arena Gardens, Toronto, 6 p.c. bonds	8
		Caledonia Realties Co., Ltd., 6 p.c 75	. 8
	95	City R. and Inv. Co. bond	8
Longueuil Realty Co 91	30	City Central Real Estates	6

125 Marcil Trust Gold Bond... .. 95 Trust Companies: 1014 Cro 299 1/4 200 222 1/4

Do., 7 p.c. pfd., 50 p.c. paid up ..

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

In this way the average expense might be kept In this way the average expense might be kept within proper limits, and the expense appropriation be applied where it would do the most good if enough safe lines could be discovered to make the suggestion of practical value.—Insurance Monitor. Puck.

95

Losses paid sir

CENTIGRADE AND FAHRENHEIT. All that is necessary is to take the degree Centitemperature Fahrenheit, for instance: Restaurant patron (caustically)—I am glad to see your baby has shut up, madam.

Mother—Yes, sir. You are the only thing that's pleased him since he saw the animals eat at the zoo.— NEUTRAL LINER STRIKES MINE. Harwich, England, October 21.—A report received here says that the Holland-American Liner Potsdam had struck a mine in the North Sea, last night, and was badly damaged. The report added that she is being taken to Amsterdam.

WESTERN ASSURANCE COMPANY FIRE and MARINE Incorporated 1851 Assets Over \$3,500,000.00

organisation over \$57,000,000.00 HEAD OFFICE. TORONTO, ONT. W. R. BROCK, President
W. B. MEIKLE, Vice-President and
General Manager
MONTREAL BRANCH
61 ST. PETER STREET ROBERT BICKERDIKE, Manager