

RAILROADS

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CHICAGO EXPRESS

Ontario Shore Line TO TORONTO

AD TRUNK RAILWAY SYSTEM

INTERNATIONAL LIMITED

ARE RELEASED FOR PASSENGER TRAFFIC

TRUNK APPOINTMENTS

RESUMES OPERATION

HIGAN LEATHER CO.

OSE CONSOLIDATED

ISSING MINES CO.

ILLMAN DIVIDEND

PERSONALS

Mr. R. H. Wood, of Toronto, went to New York last evening.

Mr. T. Healy, M.P., left for New York last evening.

The following gentlemen were introduced on the change yesterday at the Board of Trade: J. E. Heywood, London, Eng., by Thos. Williamson; C. R. Walker, Sydney, C.B., by Farquhar Robertson.

Mr. Robert S. Meighen, of Perth, Ontario, is the father of relatives in the city.

Mr. Arick McCallum, Cote de Neiges Road, has returned from the Laurentians, where he has been spending the past few weeks.

Mr. William Cayford, who spent the summer at Lacolle, has returned to the city.

Mr. W. H. Winter is leaving this week for Richmond, Virginia, where he will spend some time. He will also visit Washington, Philadelphia and other points south before his return.

A cable received yesterday by Mrs. Loomis from Mr. C. F. O. W. Loomis stated that the Fifth Royal Highlanders are now under canvas at Salisbury Plain.

Mr. Cyril C. Jeffrey, of Port Perry, Ont., who has been visiting Mrs. Jeffrey's parents, Mr. and Mrs. R. P. Jeffrey, is leaving town today. Mrs. Jeffrey and little daughter Hazel are remaining until next month.

At the Hotels. At the Windsor: J. E. Baker, Chicago; N. R. Jenkinson, Toronto; M. D. Hayes, New York; E. P. Smith, New York; R. Velt and B. K. Pugh, New York; C. W. Sherman, Hamilton; E. S. Thiberge, Quebec; J. E. Pedon, Renfrew; A. Inman, London; A. J. Ross, Ottawa.

At the Hotel-Carlton: Grant Fletcher, Toronto; Mr. and Mrs. Collins, New York; Miss Alice Lloyd, London; J. J. Gibbons, Toronto; M. M. Casale, Winnipeg; Mr. and Mrs. R. Warner, Chicago; H. F. Hopper, New York; Miss Lemoine, Ottawa; Miss Bosse, Quebec.

At the Place Viger: D. Gendron, Quebec; Rev. A. J. McMillan, Cornwall; Hon. J. A. Tessier and Madam Tessier, Three Rivers; John Trotter, Calgary; A. R. Blouin, Quebec; Dr. and Mrs. E. Boissonault, Alberta; J. A. Choquette, Quebec; H. Prevost, Quebec.

At the Queen's: A. F. Parsons, Toronto; Mr. and Mrs. J. B. Belding, Scarborough, B.C.; Louis Samuels, Kester, Egmont; Mr. and Mrs. F. Ferret, Ottawa; R. A. Lawler, Chatham, N.B.; T. A. Hyde, Boston; R. R. McBride, Belleville; Joseph Koller, Brooklyn, N.Y.; R. B. Wells, Detroit; W. A. Stewart, Cornwall; At the Frontenac: Mr. and Mrs. A. Rutherford, Blainville, N.Y.; W. T. Aldrich, Quebec; A. M. Kennedy, Ottawa; Y. Moody, Quebec; Charles E. Felch, New York; R. S. Flint, Toronto; Archibald Fraser, Fredericton; L. Sellenberg, Baltimore; Mr. and Mrs. L. O'Leary, Philadelphia; J. Begin, Windsor.

New York, October 20.—Commercial paper continues to meet with fair demand. Ruling prices for various names is 1/4 per cent.

Real Estate and Trust Companies

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

Table with columns for Bid, Asked, and company names like Montreal Western Land, Montreal South Land Co., etc.

ADVERTISING CAMPAIGN NEEDED IN LIFE INSURANCE FIELD

Mr. A. J. Meiklejohn Says Business Would be Greatly Helped by Systematic Advertising and Teaching Agents and Policyholders.

That a great deal could be done to help present conditions in the life insurance field if the companies started an energetic advertising campaign, was the opinion expressed by Mr. A. J. Meiklejohn, of Ottawa, who spoke at the meeting of the Quebec Life Underwriters' Association, in Cooper's Restaurant, last night.

A patriotic note was also sounded at the meeting when it was moved not to have dealings with alien agents, such as Germans or Austrians.

The subject was brought up by Mr. E. J. L'Esperance, Montreal, who is president of the association.

Mr. Homer A. Vipond, of the New York Life Insurance Company, called attention to the fact that a law recently passed by the Ontario Legislature made it impossible for any agent not resident in the province to obtain a license for soliciting insurance in Ontario.

MONTREAL FIREMEN ARE ALMOST TOO PATRIOTIC

Twenty Men Went With First Contingent and Thirty More May go With Second; if Many More go the Department Will be Crippled.

That fighting fires in the city of Montreal is not sufficiently exciting for many of the bolder spirits in the brigade has been clearly shown by the eager way in which the men have been enlisting in order to go to the front.

Deputy Chief Arthur Mann this morning admitted that the situation would become serious for the welfare of the department.

Why, if I went downstairs, said the Chief, I could find eight more men who are just waiting a chance to go in the Central Station alone.

All the men who have gone and all who will go will continue to get their regular salary and have their positions kept open for them until they get back. This means no new men can be taken on and with the winter coming on the department is liable to be short-handed.

For some time past there have been fewer fires and the inactivity has made the men anxious for excitement. The coming of the winter, however, means more work as fires are more frequent.

The excitement of the war, however, has been too great an attraction for many of the brave fellows who are now training for a sterner kind of fighting.

PRESIDENT FORREST F. DRYDEN WRITES TO POLICYHOLDERS

Explains the Reasons for the Proposed Mutualization of the Prudential and Outlines Some of the Benefits.

New York, October 20.—In issuing a call for a meeting on December 7th, of the 12,000,000 policyholders of the Prudential Insurance Company of America to vote on the proposed mutualization of the company, President Forrest F. Dryden, outlines some of the benefits which he and his associates believe will follow.

Every policyholder above the age of 21 years, and whose policy has been in force at least one year, will be privileged either to attend the meeting and vote, or else to send a proxy to be voted in his or her name.

The interests of the policyholders in this proceeding were looked after by former United States Attorney General John W. Griggs and Merritt Tappan, of Jersey City.

Prudential share having a par value of \$50 was fixed at \$45, and at a recent meeting of the stockholders of the company, attended by 77 per cent. of the shareholders, this price was approved of without a dissenting vote.

BELGIAN REFUGEES EATING CHEESE MADE IN CANADA

Large Quantities of Cheese are Now Being Shipped to the Old Country to Feed Soldiers and Refugees from Belgium.

Mr. Alfred Brice, Jr., in an interview with a representative of the Journal of Commerce this morning, said that the number of Belgian refugees in England at the present time, and also the number of soldiers at the front, was the cause of the big demand from the Old Country for Canadian cheese.

The shipments for cheese last week were not so large as during the previous two weeks, as there was no ship going to London. The other two weeks 105,000 cases and 93,000 cases had been shipped respectively, the present week also promised to be a good one, as there was a London ship sailing which was sure to carry a large cargo.

New Zealand would then begin shipping cheese when Canada stopped.

Cheese being a cheap food the Government is using it considerably in feeding the men at the front, while the number of refugees in England is increasing the demand there since the beginning of war. However, the amount of cheese exported so far this year was behind the amount shipped up to the same time last year.

RECENT ORDER REGARDING WAR RISKS AFFECTS EXPORTS TRADE

No Insurance Can be Had on Cargoes for Neutral Ports From Which Goods Can be Shipped to Germany and Austria.

(By Exclusive Wire to The Journal of Commerce.) New York, October 20.—Export trade is bound to feel the adverse effects of the recent order of the British Government, relating to insurance against war risks on cargoes for neutral ports from which goods can be shipped to Germany and Austria.

The government a few days ago made the request of the British underwriters to refuse to insure such consignments against seizure by the Allies. The action is aimed at consignments to Sweden, Norway, Holland and Italy, and its object is to prevent importation into enemy countries through neutral ports of all contraband.

English underwriters have ceased doing this class of business and their action has practically closed the insurance market to consignors of goods to neutral points in question, as the great majority of even local insurance concerns are British.

American companies transacting marine insurance business are able to insure for only limited amounts. The effect of the British Government's latest order is already felt in the cotton circles. It has interfered to an appreciable extent with shipments of cotton to neutral countries.

Great volume of cotton bills now appearing in foreign exchange market cover shipments, it is said, made prior to promulgation of the order.

AGENTS PERSUASIVE POWERS

"Yes," said the retired insurance agent, "I once induced a man to take out a twenty-five thousand dollar life insurance policy, and the very day after he got the policy he dropped dead."

"I expect you wished your persuasive powers had not been so successful."

"Well, hardly. You see, I married the widow."

SHIPMENTS OF FINISHED STEEL CONTINUE SMALLER

New York, October 20.—Shipments of finished steel from mills are smaller than at any time this year. It is estimated that production is now running between 40 and 45 per cent. of capacity. Tin plate, sheet and wire mills are operating between 65 and 70 per cent. of capacity. These products have been in better demand than other lines, but indications point to a falling off in this branch. Prices are unsteady, with concessions numerous.

FIRE COMMISSIONER BLAMES FIRE INSURANCE AGENT

Investigation Goes to Show That Agent Went to Owner of House and Advised Him to Overinsure.

Criticism of the methods of insurance agents who try to persuade their clients to over-insure for the sake of extra commission was made by Mr. Rodolphe Latulippe, Fire Commissioner, during the hearing yesterday afternoon of evidence regarding the fire which, on October 12, burned out the flat occupied by William Lee, also known as William Hickey, at 450 Ninth avenue, Rosemount.

The evidence of Lee and his wife, an agent of the Standard and Sherbrooke Mutual Fire Insurance Company had persuaded Lee to insure his personal property for \$400, though both witnesses admitted that the value of what they had insured did not exceed \$300.

"I have no doubt that the witness was genuine in his statement," said Mr. Latulippe, after hearing Lee's evidence. "In such cases the insurance agent is generally to blame and we must hear what this agent has got to say."

Lee told how the insurance agent had persuaded him to over-insure his property by saying that it was not worth while to take a policy for less than \$400. The agent had added, Lee said, that he would probably be burned out for two or three years and that he might have more property then.

After Mr. Latulippe had commented on the methods employed by the insurance agent, witnesses were called to give evidence regarding the fire which had destroyed the house of Mr. Marcel Tremblay, 11th avenue, Rosemount, on October 12.

LINSEED PLANT BURNED

Medicine Hat, Alta., October 20.—The plant of the Alberta Linseed Milling Co. has been almost completely destroyed by fire with a loss of twenty thousand dollars.

HAVANA ELECTRIC

Havana Electric Railway, Light and Power—Week ending October 18, \$52,339; decrease, \$2,336. From January 1st, \$2,230,514; decrease, \$42,715.

COPPER EXPORTS

New York, October 20.—Exports of copper Monday were 1,030 tons, making total for the month to date of 13,154 tons.

PLANS FOR REOPENING EXCHANGE

Chicago, October 20.—President Aldrich, of the Chicago Stock Exchange, says: "We are working out plans for the re-opening of the Exchange and while no definite arrangements have been made, we are not meeting with opposition in any quarter."

CLASSIFIED ADVERTS.

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

WANTED

POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. C. 7277, Journal of Commerce.

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. An interview would be appreciated. M H 927, Journal of Commerce Office, city.

WANTED \$4,000 TO BORROW ON FIRST MORTGAGE

Apply 431B Sixth Avenue, Rosemount. 7 per cent.

SITUATIONS WANTED—FEMALE

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 \$29 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 in 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 closely selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proprietors, 65 to 76 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.—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. This time of year the place is ideal: great big fire-place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day. American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Justine Station, Quebec.

REAL ESTATE

The week in real estate commenced well yesterday, with the registration of thirty-two sales, the largest of which was one for \$54,000. This was the transfer by Joseph Pierre Gingras to Damas Leonard of lots 165-53-2, 615-53-1, 165-53-2, 165-51-1, 165-51-2, 165-50-2, 165-50-3, 165-49-1, and 165-49-2 Cote St. Louis, together with the buildings thereon known as Nos. 678 to 679 Drole street.

Napoleon Lebrun sold to the Protestant Board of School Commissioners of Montreal lots 397-770 to 773, 775 to 786 and 788 to 782 parish of Longue Pointe, together measuring 541 feet by 105 feet, the same being vacant and having frontage to Montigny, Lebrun, and Logan streets. The price paid was \$12,850.

The largest of the remaining deals included the sale by Donat Lamoureux and others to Moine St. Onge of lots 10-558-2 and 10-559-2, Cote St. Louis, with Nos. 2843 to 2851 St. Dominique street for \$8,000; Arsene Pigeon sold to John Gaffney lot 148-1744 Hochelaga ward with Nos. 1629, 1631 and 1633 Ontario street east, for \$7,500; Mrs. E. Lottie sold to Joseph H. Lebeuf lot 180-203 parish of Montreal with buildings on Mint street, for \$7,500, while for the sum of \$1 and other considerations, the Beigo-Canadian Realty Company, Limited, sold to the City of Westmount lots 237-214, 232 and 248 and the S. W. part of 237-211 parish of Montreal, for the opening up of new streets.

INSURANCE CODE FOR D. C.

Washington, October 20.—A conference looking to drafting a model insurance code for the district of Columbia was held here yesterday. This was participated in by Charles F. Nesbitt, district superintendent of insurance; Frank C. Greene, member of a commission appointed by Governor James B. McCreary, of Kentucky, to investigate the state fire insurance laws; Ashley Cockrell, and Archibald G. Thatcher, member of the committee on insurance of the American Bar Association.

The committee has drafted an elaborate insurance code for the district of Columbia, which will be considered by the American Bar Association at its sessions in Washington this week.

If adopted, the bill will be presented to Congress and its enactment used as the first step in a movement to bring about uniform insurance laws throughout the country.

DISMISSES COMPLAINT

Washington, October 20.—The Inter-State Commerce Commission has dismissed the complaint of the Montana Railroad Commissioners against the Butte, Anaconda and Pacific and other railroads in the Butte, Montana, complaint assailed the rates on grain from all points in Montana to Minneapolis and Seattle as unreasonable and discriminatory.