

RAILROADS

CANADIAN PACIFIC

Treal-Toronto-Chicago

(Union) 8.45 a.m. 10.00 p.m.

5.40 p.m. 7.35 a.m.

7.45 a.m. 9.05 p.m.

St. (Yonge St.) 10.50 p.m.

Cafe, Observation, Parlor and Dining

Observation, Compartment and Stand

TICKET OFFICES: Phone Main 4121

Place Viger and Windsor Street Station

ND TRUNK RAILWAY SYSTEM

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ada's Train of Superior Service.

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

p.m., Chicago 8.00 a.m., daily.

PROVED NIGHT SERVICE.

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

p.m., Chicago 8.40 p.m. Club Compart-

Car, Montreal to Toronto, daily.

122 St. James St. cor. Francine Carter

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SHIPPING NOTES

Steamer Andrew struck a mine in the

bank. Eighteen survivors were res-

cued and landed at Hull, after they had

in small open boats for twelve hours.

will doubtless be taken up as an addi-

to the agitation going on in the Scan-

daries for action by neutral countries to

laying in open waters.

Enrich Castle, the first steamer to carry

through the Panama Canal from Galves-

ma, is likely to be the forerunner of

traffic development in the Orient, ac-

cording to the Record estimates.

The canal saved 5,770 miles and about \$1-

million of the cost of the route via

Suez.

paratus designed to help ships, lost in

their positions will be installed shortly

department at Cape Cod. With the in-

dependence to locate an inquiring ship

of the radio waves by the points of the

apparatus is of foreign origin and

ected by American naval officers.

n. Christiana state that the German

has been interned at Tromsø, the

ship of the Leipzig, is of 3,200 tons

armament of ten 41-inch guns.

erman Lloyd, according to a dispatch

Richards & Co., agents for the line at

turned over to the German military

authorities its recently completed build-

ing. At the outbreak of the war, the

over its new buildings at Bremen to

AND REVENUE REDUCED.

November 20.—Inland revenue for October

97, as against \$2,041,921 in the cor-

responding month of last year. This is an indication

of the depression in the liquor and cigar

business of war conditions.

URB MARKET PRICES.

November 20.—Curb market was steady:

Bid. Asked.

71 75

86 90

15 15 1/2

14 14 1/2

11 11 1/2

59 63

75 80

90 95

11-16 12-16

14 14 1/2

13 13 1/2

17 17 1/2

3 3 1/2

100 100

80 85

8 8 1/2

35 37

STANDARD OIL STOCKS

November 20.—Standard Oil stocks open

Bid. Asked.

171 174 ex-div.

130 132

374 376

293 295

367 369

375 377

374 375 ex-div.

PERSONALS

Mr. Clarence Brown has returned home after a few

months spent in New York and other places in the

United States.

Mr. G. C. Wainwright, of the Bank of Ottawa in

Montreal, who has been spending a week at Cale-

don Springs, arrived in Quebec, and is a guest at the

Chateau Laurier. Mr. Wainwright will also visit

the Misses Wainwright.

Mr. Charles Fitzpatrick spent a few days this week

in Montreal.

Mr. Hartland MacDougall have closed their sum-

mer home in Cartierville and returned to town.

MR. YARKER'S TRIBUTE.

Toronto, Ont., November 20.—Mr. W. G. Yarker,

manager of the Toronto Clearing House, and at one

time a member of the Bank of Montreal in this

city, died at his home in Toronto, at the residence

of the various banks. "Col. Winkle made a

valuable contribution to the Imperial Bank," he said.

Col. Winkle was in the first class of bankers. His in-

fluence in the business community will be serious. His in-

fluence upon those with whom he came in contact

will be most marked, and the effect of it upon the bank-

ing community will live after him."

TOBACCO MERCHANT LEFT \$359,540.

Hamilton, Ont., November 20.—The will of J. W.

Macdonald, who during his lifetime was prominently

identified with the Tuckett Tobacco Company, was

made public to-day. It disposes of an estate

of \$359,540, made up chiefly of stock in the Tuckett

company and real estate.

GROWTH OF BUSINESS.

Chicago, November 20.—In the government's suit

against the Corn Products Refining Company, Man-

agement, of J. C. Hubinger Brothers, testified that

the company's business grew from 1,800 bushels daily

in 1913 to 9,000 bushels at the present time.

Hubinger Sheehan, for the Corn Products Company,

testified that the Hubinger Company was finding a

market and selling goods at a fair price despite the

war.

REAL ESTATE

The largest of the forty-one real estate deals form-

ally registered yesterday was the purchase by Har-

old Bauford Mussen from Joseph A. Corley and oth-

ers of property at the corner of Mayor and St. Alex-

ander streets, officially known as part of lot 217 St.

Lawrence ward, together with the buildings thereon,

upon which site a structure to be called the

Hubinger Building is to be erected at an early date.

The consideration was \$175,000.

Joseph Leon Patenaude purchased from Joseph

Patenaude and others lots 209-1 to 4 and lot 8 parish

of Montreal, with buildings thereon in Outremont.

The price paid being \$35,607.60.

Rene Chenevert and others sold to Mrs. Euclide Ra-

vigne the south-west portion of lot 195, parish of St.

Lawrence, measuring in all three arpents by twenty-

four arpents, with buildings in the Cote Vertu road,

the price being \$17,000.

Arn Simionovich sold to Mrs. David Katz lots 458

and 459, with Nos. 1031 to 1047 Dorchester St.

The price being \$17,000.

Simon Bernstein sold to Michal Bernstein lots 162-

164 and lots 165-18 and 19 Cote St. Louis,

Nos. 123 and 1222 St. Denis street, for \$21,000.

Bernie V. Langevin sold to Joseph A. Laferte lots

161-172 and 169 Cote Visitation with Nos. 1963 to

1971 Chabot street, for \$10,800.

THE BRADY ESTATE.

New York, November 20.—The transfer tax ap-

praisal of Anthony N. Brady's estate filed in Albany,

showed the total value at \$77,032,448, which was re-

duced by debts, administration expenses and contin-

gent liabilities to \$72,125,863. The bulk of the estate

consisted of \$67,307,301 in securities, most of them

being American Tobacco Company and subsidiary

securities.

The will leaves the home in Albany, \$1,000,000, and

an income of \$50,000 a year to the widow, \$25,000 each

to four daughters, and an income of \$1,000 each to

three sons of Mrs. Brady. The residuary estate

amounting to about \$71,000,000, was left to the two

sons, three daughters and a grand-daughter.

TRAIL SMELTER RECEIPTS.

Nov. received at Trail smelter for week ended Nov.

1914, and from Oct. 1st, 1914, to date, in tons,

as follows:

Company's Mines—

Tons—

Chlorine Star 3,725 21,672

Lead Star 3,564 15,498

Silver Star 878 5,440

Other mines 771 6,333

Total 7,238 48,948

QUEBEC'S TOY EXHIBITION

Quebec, Que., November 20.—An exhibition of toys

made in Quebec has been arranged to take place

at the store of Messrs. Holt, Renfrew and Com-

pany, in this city, on November 28th and 29th.

The exhibition is being organized by the Daughters

of the Empire and the Homemakers' Guild for the

purpose of giving employment to Quebec workers, and

a splendid exhibition of toys is promised. There

will be prizes for the best made toy, three for

the most original toy, and three for the best toy at

lowest cost.

Two prizes will be given for the most popular toy,

which will be judged by popular vote at five cents a

vote.

FUR COMPANY ASSIGN.

Ottawa, November 20.—The Davidson Fur Com-

pany, carrying on business on Bank and Rideau

streets, here, have made an assignment to William A.

Davidson, for the benefit of their creditors. The creditors

will meet at Mr. Colville's office on the 27th instant.

GOOSE LAKE ROLLER MILLS.

Saskatoon, Sask., November 20.—Damage to the

mills of \$30,000 to the buildings and \$1,800 to the

mills contents was caused by the destruction by fire

of the Goose Lake Roller Mills at Harris, Sask. The

mills are covered by insurance.

New Orleans, November 20.—Cotton into sight for

the week points to between 591,000 and 601,000 bales.

CHICAGO REFORMS PROPOSED
BY UNDERWRITERS' COMMITTEEVote on Three Agency Limitation and Rule Enforce-
ment Urgent. Passing of Federal Revenue Tax
on to Assured Was Also Discussed. Many
Troublesome Questions Discussed.Chicago, November 20.—The committee of nine ap-
pointed several months ago by the Chicago Board of
Underwriters to consider the local situation has sub-
mitted its report to the board at a special meeting.
Because of the length of the report and the numerous
important matters with which it dealt, a motion was
made for an adjournment for not more than two weeks
to give the members time to digest its recommenda-
tions.The matter of passing the new Federal revenue tax
on to the assured was also discussed, and a special
committee was appointed to report on this subject
at the next meeting. The report made no recommen-
dation as to the number of downtown agents to be
allowed if any change is made, but suggested that a
vote be taken as to the retention of the present three-
agency limitation.The report held strongly that whatever number
was decided upon should include so-called under-
writers' agencies. It also recommended that the
power to suspend a member for violation of the rule
be placed in the hands of the manager, and that if
the report is adopted all members in violation of
the agency limitation rule must be suspended on Janu-
ary 1, 1915.In the matter of violations of the rules, the com-
mittee recommended that they be strictly enforced and
that committees to hear charges be selected from
persons not members of the board. The right of ap-
peal is to be granted to the complainant as well as to
the defendant, and the manager may grant immunity
in the case at issue to persons furnishing evidence of
assistance in the conviction of members.The committee recommended that legislation be en-
acted permitting the payment of 25 per cent. commis-
sion to brokers of classes three and four on preferred
business in the suburban district in order to place
those brokers on equality with members of class two.
This would reduce the overriding commission to mem-
bers of class one to 5 per cent. Changes in the mem-
bership rules to more clearly define partnerships were
recommended, with direction to the manager to sus-
pend members who violate the partnership rule or
fail to exhibit their partnership agreements. A num-
ber of other questions which have been agitating the
members, including membership fees, classification,
non-affiliated members, eligibility, brokers, clerks and
delinquents, were also considered in the report.

TORONTO NOTES ALL SOLD.

Toronto, Ont., November 20.—It is announced that
the \$2,000,000 of one-year, two-year, and three-year
5 1/2 per cent. debenture notes of the City of Toronto
had all been sold.Although several large blocks of the notes are un-
derstood to have been sold in the United States, a
large proportion of the entire issue went to small in-
vestors in Toronto.It is said that the buyers include hundreds of Tor-
ontonians who purchased amounts varying from \$1,-
000 to \$5,000 each.These investors were not slow to realize that, in
addition to affording a splendid return on an invest-
ment of absolute security, these notes are an excep-
tionally liquid security on account of their short term.

COTTON CLOSED QUIET.

New York, November 20.—The Atlas Powder Com-
pany declared a dividend of 1 1/2 per cent. payable De-
cember 10th. Books close November 28 and re-open
December 11th.

No dividend will be paid on fractional shares.

UNITED CIGARS AT NEW YORK.

New York, November 20.—The advance in United
Cigar Stores to a new high on the present move has
reverted reports of a probable increase in the regular
dividend rate early next year.Those in close touch with the company's affairs
would not be surprised to see an increase from 6 to
7 per cent. early in 1915.

UNITED CIGAR THE FEATURE.

New York, November 20.—During the first hour
United Cigar Stores was the feature on the curb, sell-
ing as high as 9, or 1/4 better than yesterday's high.Kelly-Springfield common stock advanced to 63,
up 3.Riker Hegeman sold 8 1/2, up 1/4. Rights are quoted
33 to 38.

The balance of the list is quiet and steady.

MONEY CONDITIONS UNALTERED.

New York, November 20.—Nothing new had de-
veloped over night in the local money situation. Condi-
tions remain practically unaltered.Call money is lending at 4 1/2 and 5 per cent. and
renewing at 5 to 6 per cent.

Time funds are being put out at 5 per cent.

SUSPEND TRAP-CAR SERVICE CHARGES.

Chicago, November 20.—Illinois Public Utilities
Commission suspended until March 30th, all tariffs
imposing charges for "trap car" service in intra-
state business which railroads recently announced
as effective December 1st."Trap car" service is that performed by cars which
are switched from plant to plant collecting less than
carload shipments and so saving the shippers the
expense of hauling their outgoing freight to freight
houses. Thus the plan to exact charges for so-called
free services which have heretofore been regarded as
included in the line haul charge, is suspended for
detailed investigation.

BOND SALES \$1,000,000 DAILY.

Chicago, November 20.—Bond dealers estimate that
sales here in the past ten days averaged over \$1,000,-
000 daily, or the largest amount for any similar period
in two years excepting transactions of special char-
acter.

PASSES THE MILLION MARK.

Ottawa, November 20.—The Canadian Patriotic
Fund has passed the million mark. The total is now
\$1,083,349.11, including as new contributions \$312,551
from Toronto and York County, and \$2,576 from
Chamby county branch of the Patriotic Fund.

KINGSTON HOISERY COMPANY.

Kingston, Ont., November 20.—Orders have been
received from the British and French Governments
by the Kingston Hoisery Company for the manufac-
ture of 35,000 dozen half-hose, 3,000 suits of under-
wear and 1,500 dozen sweaters. The company's em-
ployees are working night and day, as part of the
order has to be ready by December 15.London, November 20.—The Bank of England bought
£120,000 in bar gold.THOMAS HENDRY,
Vice-President of Ontario and Quebec Life Under-

writers.

TO RETAIN INSPECTORS.

Mayor Martin sought the dismissal of civic inspec-
tors engaged to check the tramways service when the
item of their salaries was reached yesterday after-
noon during the discussion of the 1915 budget by the
Board of Control. The board decided that the inspec-
tors should be continued."Never was there a more inopportune time to talk
of discharging the men who watch the tramways ser-
vice than the present," declared Controller McDonald.
"This proposition of yours, Mr. Mayor, is to cut off
the information regarding the tramways service.""Carried," called other members of the board, and
the account for the maintenance of these inspectors
was passed."I hope that these men will work hard now that
they will learn that we have discussed cutting them
off," was the Mayor's comment.

SUGAR REFINER DEAD.

New York, November 20.—Fred W. Mollenhauer,
aged 54, millionaire sugar refiner, died suddenly at
his home to-day.REAL ESTATE AND
TRUST COMPANIESQuotations for to-day on the Montreal Real
Estate Exchange, Inc., were as follows:—

	Bid	Asked
Aberdeen Estates	125	125
Budin Ltd.	107	107
Bellevue Land Co.	70	75 1/2
Bligny Inv. Co.	97	104
Calendron Realty Co.	15	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	79	79
Central Park, Lachine	100	107 1/2
Fort Realty Co., Limited (com.)	12	12 1/2
City Estates, Limited	55	52
Corporation Estates	50	52