

RAILROADS ADRIAN PACIFIC Toronto-Chicago Express 8.45 a.m. 10.00 p.m. 5.40 p.m. 7.35 a.m. 7.45 a.m. 9.05 a.m. Toronto (Yonge St.) 10.50 p.m. 8.00 a.m. Cafe, Observation, Parlor and Dining Observation, Compartment and Standard

REAL ESTATE The sale of three buildings with land on St. Hubert street led the thirty-five real estate deals formally registered yesterday. The property in question was No. 1211, 1219 and 1221 in the street mentioned. The land being officially known as lot 12-25 St. Jean Baptiste ward and the price realized, \$38,000.

WAR MUST HURT MANY AMERICAN LIFE COMPANIES Some Write Business on Continent, Others Only Write Business in England, But Losses Are Bound to Be Felt—War Was Foreseen.

THOS. QUICK, Recently appointed manager of the Ritz-Carlton Hotel.

AMERICAN FIRE INSURANCE MEN FIND BUSINESS DULL Mr. J. Gardner Thompson, of the Liverpool and London and Globe Insurance Company Returns from the United States, Where He Says Business is on the Side of the Allies.

PERSONALS Sir Lomer and Lady Gould left town yesterday for Quebec. Mr. E. Hal Brown has arrived in Vancouver, where he is spending a few days.

RAILROAD NOTES The significance of the claim of the difficulties of securing new capital and the fact that the war in Europe, the eastern railroads with the Interstate Commerce Commission of the aggregate amount of financing during the fiscal year ended June 30, 1914, respectively, for that rating an increase in freight rates.

TWO CHILDREN BURNED TO DEATH IN TOWN OF LACHUTE Parents Leave Home for Few Minutes When They Return Find House in Flames—Building Was Light Wooden Structure.

There is no use in blinking the fact that all the predictions which prudent insurance executives could have taken would have been inadequate to keep the companies unharmed in such an unprecedented international conflict as is now going on.

REAL ESTATE AND TRUST COMPANIES Quotations for today on the Montreal Real Estate Exchange, Inc. were as follows:

COMPENSATION COMMISSION TO DROP MANY EMPLOYEES Between 70 and 90 Employees Have Already Been Dropped—Most of These Were Incompetent, Work Was Greater at First.

PERSONALS At the Windsor: P. C. Black, Amherst; C. K. Appleby, Providence; Lady and Miss Caron, Ottawa; N. S. Clarke, New York; Mr. and Mrs. J. A. Smith, Hamilton; Mr. and Mrs. J. Stapleton, Ottawa; Mr. and Mrs. P. D. McDonald, Houston, Texas; H. V. Hamilton, Hamilton; L. E. Howard, Lockport; F. J. McKenna, Sherbrooke; E. H. Judge, Quebec; A. S. Jackson, Windsor; G. L. Harris, Ottawa; A. B. Beattie, Toronto.

REPORTS A total operating revenue for 1914, as against \$6,152,735, or a 36.1%. By reducing operating expenses a reduction of \$87,951 in maintenance and \$28,710 in maintenance of equipment was able to report an increase in income of \$95,263. The showing, however, is so far as it reflects more revenue for the first three months of the period shows a falling off of operating expenses were reduced sufficiently to offset the loss in gross.

TEN HORSES BURNED TO DEATH Ten Valuable Draft Animals Perished in Fire Which Destroyed the Stables of the Ottawa Bottle Trading Company.

MARINE INSURANCE RATE CUT IN HALF; EMDEN DESTROYED There Was Great Rejoicing at Lloyds When It Was Learned That the Emden Was Destroyed, and Koenigsberg Bottled Up.

Table with columns: Bid, Asked, and various real estate listings including Aberdeen Estates, Borden Ltd., Bellevue Land Co., etc.

INSURANCE PREMIUMS DROP. London, November 11.—News of the destruction of the Emden resulted in immediate drop of 50 per cent. in Lloyd's insurance premiums on vessels bound east of the Suez.

INSURANCE COMPANIES IN CANADA 182 Companies Under Supervision of Canada's Insurance Department—The Largest Number are Fire Insurance Companies.

RAILROAD EARNINGS IMPROVE. The earnings of the C. P. R. for the first three months of the year were \$1,088,000 as compared with the corresponding period last year. The improvement is due to a decrease of 44 per cent. in operating expenses for the three months and 37.3 per cent. for the year.

REDUCTION IN INSURANCE RATE WAS NOT GENERAL. New York, November 11.—The destruction of the German cruiser Emden and the bottling up of the cruiser Koenigsberg has caused a reduction in rates for coverage against war hazards. Underwriters yesterday afternoon stated that the prevailing rate of 4 per cent. in the Far East via the Suez Canal had been lowered to 1 per cent.

SELL 12,935 ACRES OF LAND DURING OCTOBER. Calgary, Alta. November 11.—During the month of October, just concluded, the land department of the C. P. R. sold no less than 12,935 acres of land in Western Canada to outside settlers. The greater portion of this land is located in Southern Alberta.

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

PERSONALS BEACONSFIELD—Two good winter houses, at very low price. Also for year round; close to station; all conveniences; can be seen any time. Apply to H. Wood, Beaconsfield.

RAILROAD TRAFFIC INCREASED. The traffic of the Canadian Pacific Railway System's traffic earnings for the first three months of the year were \$1,088,000 as compared with the corresponding period last year.

RECENT AT ANNUAL MEETING OF NEW YORK RAILWAY COMPANY. It is probable that the annual meeting of the New York Railway Company will be held on November 11.

HORSES BOUND FOR WAR BURN. Norfolk, Va., November 11.—Practically all of the 800 horses on board the British steamer Rembrandt were burned to death when the ship took fire off the Virginia Capes yesterday.

WESTERN ASSURANCE COMPANY FIRE AND MARINE Incorporated 1851 Assets Over \$3,500,000.00 Losses paid since organization over \$57,000,000.00 TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager MONTREAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE, Manager

LOAN FOR PAVING STREETS. Nanaimo, B.C., November 11.—Manager E. H. Bird, of the local branch of the Canadian Bank of Commerce, informed the City Council that he had been advised from headquarters of the authorization of a \$50,000 loan at 5 1/2 per cent. by the city for local improvement work in paving of streets.

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