STEAMSHIPS

CANADIAN SERVICE

THE ROBERT REFORD CO., LIMITED, Agents, 20 Hospital Street. t St., Uptown Agency, 530 St. Cath

For information, apply to

THE ROBERT REFORD CO., LIMITED,

General Agents, 20 Hospital Street, Steerage Branch. 23 St. Sacrament Street Uptown Agency, 530 St. Catherine West.



The Charter Market

in the steamer market, including several boats for been rescued and the other seven ar expected grain and cotton cargoes to Europe. There is no Quebec, in the course of to-day. falling off in the general demand for tonnage, and as has been the case for some time past, the bulk of the orders are for prompt boats for trans-Atlantic business. Rates are very strong, and continue to favor owners, due to the scarcity of boats in position to make November-December delivery at the loading

is also wanted for long voyage and South Ameri- might as consistently have been imposed or of the kind. The sail tonnage market continues dull, to collision or other accident at sea of the various trades, and but little is doing in char-

ports, basis 4s 9d one port, November.

Coal-British schooner Edna N. Smith, 735 tons,

m Baltimore to Martinique, p.t. ner Florences Creadick, 657 tons, from

Schooner Helen W. Martin, 2,021 tons, from Philadelable to Boston n.t.

Norwegian steamer Bodougnat, 1,090 tons, same. case oil to the Far East and Australia.

nd trp £62, 10s prompt. to Liverpool, or Manchester, with cotton, 57s 6d, and the available tonnage is ample.

British steamer Moorlands, 2,282 tons (previously), The Imperial Merchant Service Guild have lately Greek steamer Menelaos, 1,736 tons, same, to Bar- and passenger steamer

done or Genoa 52s 6d November.

pe Bay to Baltimore, with pulpwood, p.t., No

NEW STEEL BRIDGE. Fredericton, N.B., November 16 .- The new steel

idge erected by the Provincial Gov the Miramichi River at Newcastle has been formally ned for traffic.

LUXURIOUS ELECTRIC CAR.

Coach Company has 3. t completed a handsome new ers Kabinga and City of Corinth, which also salled car for the Niagara, St. Catharines and Toronto from Calcutta, are due at Boston about Nov. 25. Railway Company. It is painted steel grey and has trimmings of bronze and all the most modern ideas have been employed in its construction. There is a separate compartment for smokers. The seats in the body of the coach are upholstered in green

SLOW WORK AT EXCAVATION.

New Westminster, B.C., November 16 .- Excavation for the new Great Northern Railway depot on a site just east of the present building, is proceeding slowly, great difficulty being experienced owing to the natur-of the formation, which is too hard for the big steam hovel to move dirt until it has been loosened up by Practically every yard of material has had sted, and the going is even worse than if it re in solid rock, as the explosive cannot be packe itly loses some degree of its efficiency.

MR. SHARPE GETS APPOINTMENT. Mr. S J. Sharpe has been appointed Canadian par nger agent for the Eric Railroad

TEMPERATURE WILL FALL

ork, November 16.—The Weather Bureau at the temperature will fall to about 25 the next 36 hours.

SHIPPING NOTES

nghai Doc kand Engineering Cor building the largest vessel ever constructed at vards—a \$372,000 steel collier for the United Stat vernment, to be used in the Philippine Islands ites Consul General Thomas Sammons, Shanghai ensions of this vessel are as follows: Length, 362 feet; breadth, 50 feet; depth, 26 feet. The capacity of the collier is 6,000 tons and the vessel is fitted with single screw auxiliary mach ng machines.

The shipbuilding company has a capital stock o out \$5,500,000 and has ben paying 6 per cent. divi-

The Chinese mechanics employed are quite sat actory, and receive 50 cents per day, while the ordinary coolie receivs approximately \$3.50 per month. As the result of cheap and comparatively efficient bor this company has been able to compete sucessfully with Japanese shipbuilding concerns pidding for independent ship building contracts throughout the Far East

The schooner St. Anthony, from St. John, N.B., fo selma, N.S., with a general cargo went ashore in Saturday night's gale inside of Advocate Harbon and out of a crew of five men only one, Samuel Red-mond, was saved. He was rescued, clinging to a spar. He says they left St. John, and when off Advocate Harbor the vessel was struck by the storm, lost her sails, became unmanageable, went ashore a low water, and beat upon the beach. Redmond and two others got on a piece of wreckage and they were all washed off, but he caught a piece of spar an

The St. Anthony was commanded by Capt. W. L. Gates, who was lost along with Daniel Hanlen, cook Henry Moore, both of this place, and one, McHendricks, supposed to belong to Hillsboro. a total loss. Everything pounded off below the deck, the cargo is scattered all along the beach, practicelly a total loss.

When crossing Bay St. Croix, twenty-five miles above Quebec, with fifteen scows and a canal boat in tow the storm met by the Sincennes-Macnaughton Company tug Alaska was so great that the tow-rope parted and the scows were scattered all along the shore, many of them going aground. Six of the cows were loaded with lumber, and the other nine were light, and the most damage has happened (Exclusive Leased Wire to The Journal of Commerce.) those which were laden. Three tugs were placed at New York, November 16.-A moderate amount of work immediately by the chartering of a miscellaneous character was reported

ports. Grain freights offer freely, and there is an increasing demand for cotton carriers from South Atlantic and Gulf ports. In other of the trans-Atlan- Admiralty, as part of the trip which should have been tic trades, such as coal, deals, timber and general made in about twelve days ordinarily. It was said at cargo, there is a steady moderate demand. Tonnage the office of the company that a fine of this sort can business, but boats offer sparingly for business Kroonland if she had been detained by shipwreck, due

The Imperial Merchant Service Guild have lately Charters-Grain: British steamer Northern, 45,000 master members who on signing off his crew was quarters cats, from Baltimore to London, 3s 41/2d, unable to produce the full vouchers required in respect to two deserters, against whom over £12 had Spanish steamer Mar Adriatico (previously), 18,000 been advances as wages. Although there were memquarters, from the Gulf to Spanish Mediterranean bers of the crew who saw the money paid to deserters, and were willing to swear to it the claim ish steamer Mar Caspio, 16,000 quarters, same. was disailowed. In a com Petroleum-Norwegian steamer Duncrag, 5,500 by the Guild they are informed by the Board of barrels, refined, from Philadelphia to Scandinavian Trade that having regard to the further proof which has been forwarded by the captain through medium of the Guild the sum has oeen refunded.

Rates in the steamer chartering market have reach Philadelphia to Mayoprt, p.t., thence Jacksonville to ed the highest point during the recent rise, and a limited amount of business was reported. Freights continue to offer steadily in the several more important trans-Atlantic trades, but the supply of boats availellaneous-British steamer Etonian, 2,685 able up to Dec. 15 is limited, and this serves to retons (previously), trans-Atlantic trade, two round strict trading. There is a considerable demand for trips, 5s 9d, delivery and re-delivery, United King- tonnage for cotton. There is also a very fair amount for coal and general cargo to South America and for

The sailing vessel market continues without fea-British steamer Pontiac, 2,072 tons, from Savannah ture, with chartering light. Rates are unchanged

notified the Admiralty of certain British-owned mail trading abroad under the British flag, in several of which Germans were actner Glenroy, 1,772 tons, previously, ing as officers. Information has now reached the from the Gulf to the United Kingdom with cotton, Gulld from these vessels that official orders have been given to discharge all German and Austrian British steamer Thyra Menier, 794 tons, from employes in thege ships, one month's pay having been granted in lieu of notice

> changed from the rates established following the destruction of the German cruiser Emden. Underwriters to the Far East are asking 3 p.c. for coverage, while 5 p.c. is the ruling rate to the east coast and 6 p.c. to 7 p.c. to west coast South American points.

Cable advices received by Houlder, Weir & Boyd state that the steamer Yeddo passed Port Said Nov on, Ont., November 16.—The Preston Car and 9, and wil probably reach Boston by Nov. 29. Steam

> KING EDWARD HOTEL WINS. The King Edward Hotel at Toronto seized a type-writer on a guest's board bill, and the United Type-

writer Co. claimed the machine on a lien. The ho

MUST PAY FOR 1,459 CORDS. The Quebec Bank was given judgment for 3,934

cords of spruce wood against the Sovereign Bank, for the year ended September 30. Last year the fig-but, on appeal, the quantity is reduced by 2,475.

FIRE DELAYS EXECUTION OF ed the telephone lines. In some cases execution of year, or orders will be delayed. No other details were

BRICK MANUFACTURERS PROTEST.

Hamilton, Ont., November 18.—When the plans of the Connaught Hotel, the new \$1,000,000 hostelry, were drawn it was designed to use brick in the construc-tion. It is understood now that it has been decided to use tiles, because, in this way, a considerable sav-ing can be effected. Brick manufactuerrs in the city are naturally opposed to the change.

Shipping and Transportation

turning colder at night. with rain.

Superior.—Strong winds and gales from north, colder with snow flurries. Manitoba, Saskatchewan and Alberta.

SIGNAL SERVICE

(Department of Marine and Fisheries.)

Shipping report 9.30 a.m., Montreal, Nov. 16th. Crane Island, 32-Foggy, raining, northeast. L'Islet, 40-Foggy, raining, calm. Cape Salmon, 81-Cloudy, west.

Father Point, 157-Out 5.30 a.m. Batiscan ar Hochelaga.

Little Metis, 175-Cloudy, west, Martin River, 260.—Cloudy, southwest. C. Magdalen, 294-Cloudy, south Fame Point, 325-Raining, southwest. Flat Point, 575-Clear, calm.

Quebec to Montreal, Longue Pointe, 5.-Light fog, light rain, west. Vercheres, 19.-Raining, calm.

Three Rivers, 71.-Dense fog, light rain, light south P. Citrouille, 84-Foggy, raining, light northeast. In

7.45 a.m. Lingan. St. Jean, 94—Foggy, light northeast. Grandines, 98-Raining, northeast Portneuf, 108-Foggy, raining northeast. a.m. Wacousta.

St. Nicholas, 127-Raining, northeast. Bridge, 133-Raining, northeast. Quebec, 139-Raining, northeast. Left out 7.45 a.m. Cascapedia.

West of Montreal Lachine, 8.—Cloudy, strong west. Eastward 6.00 .m. Fordonian. Cascades, 21-Cloudy, strong west. Eastward 12.56

.m. Calgary. Galops Canal, 99-Cloudy, strong west. .30 a.m. Mary and tow. P. Colborne, 321-Clear, strong west,

.00 a.m. A. E. Ames.

CANADA STEAMSHIP LINES, LTD.

(Operating Department, Freight Steamers. Location of steamers at 6 p.m. Saturday, Novem

Canadian-Arrived Fort William 9.15 a.m. Acadian-Left Kingston 6 a.m. for Cleveland. Hamiltonian-River, loading, westbound Calgarian-Montreal, discharging. Fordonian-Due down Kingston for Montreal. D. A. Gordon—Due up Colborne, westbound. Chenellah-Left Toronto 3.30 p.m. for Hamilton, Dundee-Up Soo 4 p.m. 13th Dunelm-Cardinal.

Donnacona-Down Soo 1.30 p.m Doric-Up Colborne midnight last night for Wind C. A. Jaques-Montreal, loading package freight.

Midland Queen-Montreal. Sarnian-Port Arthur A. E. Ames-Down Port Huron 6,30 a.m. J. H. Plummer-Down Port Huron 3 p.m. Neepawah—Down Colborne 7 a.m. Beaverton-Up Soo 5 a.m.

Kenora-Up Kingston 6 a.m. for Toronto. Arabian-Left Montreal 7 p.m. 13th.

Bulk Freighters. W. Grant Morden-Down Soo 11 p.m. 13th for Tif-

Emperor Leaves Fort William to, morrow for Tif-Midland Prince-Down Soo 9.15 p.m. 13th for Col-

Midland King .- Fort William, discharging (light tonight). Martian-Leaves Fort William to-day, (cleared Ft.

Emp. Ft. Wm.-Leaves Fort William to-day for

Emp. Midland-Fort William, discharging (light to-Stadacona-Up Port Huron 2.40 a.m. for Escanaba

Scottish Hero-Fort William, loading, goes Tiffin. Turret Court-Up Soo 3.40 p.m. 13th. Turret Crown-Down Soo 8.30 13th for Goderich.

Renvoyle-Arrived Quebec 3 a.m. Saskatoon-Up Colborne 8 a.m. arrived Buffalo 2

Mapleton-Up Kingston 8.30 p.m. for Buffalo. Haddington-Due up Colborne to-night for Erie. Cadillac-Cleared Milwaukee noon to-day for South Thicago.

Natironco-Arrived Toronto 9 a.m. (laid up)

THE MANCHESTER LINE.

from Montreal, arrived at Manchester on Novembe

CANADIAN FORD BRANCH

EARNED 100 PER CENT.
The Canadian branch of the Ford Motor Company the past year earned 100 per cent. on its capital

A balance sheet just issued by the Company show total assets of \$61,632,257, and a surplus of \$48,827,032 124,173.

Cash on hand and in the banks on September 30 ORDERS CHICAGO BOARD OF TRADE.

New York, November 16.—There was a fire in the same time last year. Buildings and fixtures now reach Chicago Board of Trade this morning, which destroy-ed the telephone lines. In some cases execution of

CLEVELAND EXCHANGE TO REOPEN. Cleveland, Ohio, November 16.—A committee has been appointed to formulate rules for trading on the nd Stock Exchange, which will reopen

tuerrs in the city ing will be subject to a minimum prime to be estab-lished by the committee.

RAILROAD NOTES

Tn insure against the improper use of the tele-graph wires by its employes, the Lehigh Valley Raiload has appointed a censor. A carbon copy of ever whether it contains unnecessary words or could prosage and return it to the sender. The nanagement figures it will not be necessary to point Night trains; out such useless words continuously, that the em- ard Sleepers. ployes will learn the lesson quickly and save the com-

As the result of study and experiment prompted otives in both freight and passenger service, the engineering department of the Southern Pacific has headlight in which an incand an be used and giving a steady ray and requiring a

Evidence has been taken at a hearing in Dayton by an examiner of the Interstate Commerce Com mission in the matter of the application of the National Cash Register Co. and the Toledo (Ohio) cale Co. for a modification of the regulation which bars from the baggage cars of railroads all trunks which are not square or rectangular in shape. The arriers maintain that such trunks are objectionable cause they prevent compact tiering of baggage and erefore take too much space.

Railroads in the west have organized the Railroad ndustrial Improvement Association, its mission being to provide farms of from two to 10 acres for immigrants driven to this country by the foreign war, The plan formulated is an ambitious one which is fostered by every railroad in the United States. The farms are not to be free, but will be sold on credit.

the attack of declining gross, moving with a moentum of 5 p.c. in September. Its surplus narges gained \$96,859 in September and \$1,526 in the three months ended Sentember 30

It takes a railroad a long time to change its methods to overcome drastic reductions in operating revnue. New Haven appears to have passed through that period. In the first quarter of the current fiscal year a loss in gross of \$850,000, or 4% p.c., was conerted into a trifling gain in surplus after charges. By far the largest part of this conversion was due to \$600,000 decrease in operating expense, 90 p.c. of thich was a saving in those accounts which have nothing to do with the maintenance of the property The actual decrease in maintenance was \$57,000 This applied almost entirely to freight cars.

In final arguments before Judge Hough in the Unted States District Court in the suit of the Governent against the Lehigh Valley Railroad Co. and other defendants, counsel for Coxe Bros. & Co., co-dendants, argued that there is no relationship between the Lehigh Coal Co. and Coxé Bros. & Co., Inc., ex- 98,090. Thus showing a decrease this year of 29,305. cept such as is admitted as to partial indentity of These figures represent the travel by rail and boa ard members. It was further argued that there is only. no intermingling of the affairs of Coxe Bros. & Co., with either of the defendant corporations; nor has any such intermingling been proved.

If Western Pacific's gross revenues for the fiscal Land Company. year ended June 30, 1914, had been all net income, the mpany would just comfortably have earned its fixed and miscellaneous charges.

Gross earnings for the year were \$6,099,000. Total charges amounted to \$5,209,000. To meet these current obligations the company earned only \$697,000 over operating expenses and, including come," the total income available for the purpose amounted to \$789,000 or \$4,420,000 under the reqlire

How many slips there are between a cupful of conervation of revenues prescribed by Federal regluation and the lips of a thirsty railroad is illustrated by recent developments in the "industrial railways These pointedly support the contention advanced by the eastern carriers in the rate case pending on rehearing, that the alteration of long established commercial customs affecting the service rendered by a carrier for a given rate, or its value to the shipper, is a long drawn out and uncertain process, even when reform is supported by the Commerc

The growing importance and large increase of the ssenger traffic between Montreal and New York and the desire of the Delaware and Hudson Railroad to maintain the reputation they have established have induced that railroad to purchase several new ocomotives which are to be used in hauling the trains in that service.

otives are Pacific type passenger an gines, having all of the latest modern appliances, in luding super-heaters, with a heating surface of 4,692 square feet, which will not only ensure the pr per heating and lighting of the train but have sufficient margin over and above the requirements for handling the train, which will assure beyond doubt the arrival on time at the different terminals

In the construction of these engines one hundred square feet of grate surface was introduced, making sible the burning of anthraicte coal of a quality hat eliminates the smoke and dust nuisance, and they are capable of generating at all times a sufficient amount of extraordinary weight, as well as to provide for the comfortable heating of the cars, with weather conditions.

These locomotives weigh 191,000 lbs. on the driver their driving wheels are 69 inches in diameter, cylinders 24x28 inches, total weight, 293,500 lbs. and trac tion power of 40,780 lbs.

INCORPORATE NEW RAILWAY LINE. Vancouver, B.C., November 16 .- Northern Pacific

interests, through local counsel, Mr. A. H. Macnelli, will apply at the next session of the Dominion Parliament for an act to incorporate a company to be known as the Northern Pacific & British Columbia Railway Company, with power, in connection with the Northern Pacific Railway, to enter into an agreement with the Vancouver, Victoria & Eastern Railway & Navigation Company and the Great Northern Rail from Huntingdon to New Westminster and Vancou ver, with power to acquire that railway or any por tion of that railway.

Control of the Contro RAILROADS

CANADIAN PACIFIC

Toronto-Chicago Express

8.45 a.m. 10.00 p.m. Ar. Toronto (Union)-

5.40 p.m., 7.35 a.m.

7.45 a.m., 9.05 a.m. Toronto (Yonge St.) Lv. Windsor St. ..

Ar. Toronto Day train: Cafe, Observation, Parlor and Diner. Observation, Compartment and Stand-

TICKET OFFICES 141-142 St. James Street Phone Main 8121 Windsor Hotel, Place Viger and Windsor Street Station

GRAND TRUNK SYSTEM DOUBLE TRACK ALL THE WAY Montreal - - Toronto - - Chicago

INTERNATIONAL LIMITED. Canada's Train of Superior Service eaves Montreal 9.00 a.m., arrives Toronto 4.30 p.m., Detroit 9.55 p.m., Chicago 8.00 a.m., daily. IMPROVED NIGHT SERVICE.

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

Detroit 1.45 p.m., Chicago 8.40 p.m. Club Compart. ment Sleeping Car, Montreal to Toronto, daily. 122 St. James St., cor. Francols Karle.
- Phone Main 531, Windsor Hotel Bonaventure Station

B. & M. TAKE OVER HAMPDEN R.R. Boston, November 16.-Last week the new Bosto & Maine trustees made a careful inspection the Hampden Railroad. elieve that in the not distant future, Boston & Main will take over the Hampden, though it may be run nitially under an operating agreement.

Whatever the particular plan adopted, it is under stood that Boston & Maine will shoulder the Hampden and that as a result the \$4,000,000 litigation the Massachusetts Superior Court will end.

EWER PILGRIMS TO SHRINE OF

Quebec, November 16 .- Aside from the thousand f tourists who visit the shrine of St. Ann de Beaupre, records compiled by Mr. J. A. Everell Superinten dent of the Montmorency division of the Quebec Rail. vay, Light, Heat and Power Co., show that from May 19th to October 25th, 1914, a total of 68,785 pasengers in organized pilgrimages we he line to St. Annes.

Of course, the war has been responsible for a bi corresponding months of 1913, but, all things considered, the pilgrim traffic has been brisk.

ompared to 163 in 1913, representing a grand total of

CANADA NORTH-WEST LAND.

The ninth of a series of dis The present is \$5 a share, payable December 19th,

o stock of record December 1st The last distribution was on November 17th, 1913 In 1910, 1911 and 1913 two distributions of \$5 each were made.

In 1912 only one distribution was made, and th same plan is followed this year

WEATHER MAP.

Weather-Cotton Belt: Partly cloudy, light to moderate showers in parts of Alabama, Georgia and ennessee. Temperature 32 to 63. Corn Belt-Partly cloudy, light showers in parts Missouri Iowa Illinois, Indiana and Ohio, Temper ature 18 to 34.

American Northwest-Clear, no precipit

The fact that

e MMLs

the successful business man 18 an advertiser is usually incidental. is an advertiser because he is wise and possessed of good, sound business sense and an analytical mind. At some time or other he came to the conclusion that advertising could be made one of the mightiest factors of his business organization, and having arrived at this conclusion, he just naturally

> advertised & MIMO

went to it and

CAMBRIA STEEL CO. MAKES NOTE ISSUE. Philadelphia, November 16.—Cambria Steel Company has issued \$3,000,000 three year 6 per tes dated October 1, 1914.

LIQUIDATION OF OLD CONTRACTS. New York, November 16.—It is estimated that be tween 75,000 and 125,000 bales of cotton changed

A large amount of liquidation of old co which had not been thrown into the pool was going on. The south was buying a little but Liverpool and the Continent were not reported as doing me

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PERSONALS

R. A. D. King, of Waterville. the latter part of the week in town, leaving New York Saturday night, where they will re-

and Mrs. J. J. Westgate, who have bee City for the past four weeks, have been s at the Hotel Astor, in New York, for a few Mr. and Mrs. A. D. Thornton, of Montreal, ar

York for a few days' pleasure trip, and ing at the Hotel Astor. er, and Mrs. James Morgan have left for t er home in Bermuda.

Mr. and Mrs. W. J. Hamilton, of Lima, Peru, Sci ca, are staying at the Ritz-Carlton wing were introduced on 'Change at

poerd of Trade yesterday: E. G. Tanguay, Que by Jos. Quintal; R. G. Richardson, Kingston, by N Friends of the Hon. Col. Charles M. Ramsay

et to learn that his nephew, the Earl of I was much more seriously wounded at front than early despatches indicated. His was badly shattered by shrapnel and he is now i enital in a critical condition.

At the Windsor:—R. H. Hinds, Portland, Me.; and Mrs. J. D. Thompson, Toronto; F. H. Heyn to; S. H. Porteous, Halifax; W. J. Wood. T nto; R. Cooke, Toronto; J. J. Scully, North Bay; Mrs George Weston, New York; Mr. and M F.C. Farnsworth, New York; W. Laurie, Ottawa; and Mrs. C. H. Snyder, Waterloo.

At the Ritz-Carlton: -Macallaster Moore, Bellevi

H. Balfour, Winnipeg; W. J. Hamilton, Lima, S.

Mrs. J. E. Forary and daughter, New York; Misses Buckley and Jones, Quebec; F. C. Rawl nipeg; Mr. and Mrs. W. J. Lee, Winnipeg. At the Place Viger:-F. N. Moreney, J. L. Page McWharrie, Quebec; R. P. Seivers, Chicago; trieul, R. Guay, Quebec; J. McGrath, Jr., T

D. Abrams, New York; Mrs. A. J. Gorrie, Qu e; Mrs. F. Beard, Ottawa; H. G. Carroll, Mr. Mrs. J. H. Paquet, Sir Lomer Gouin, Quebec.

OWDED CONDITIONS IN

Social Survey.

TENEMENTS AT CHICAG vember 16.—There are 1,596 perso king up 357 families, living in one block in one aro's tenement districts, according to a repo on Saturday by investigators of the Bureau

-an average of one tub for each two hunds cople. Forty-six persons have the eight bath-tu ing 1,550 having no tubs at all. More th orth of the number of families live in three om apartments and have only one bedroom. Wages of the householders were found to avera 1227 a week, and the yearly family income was sa

The investigators found only eight bath-tubs in

to be far below \$12 a week. Of the 1,596 persons li

LARGEST REINFORCED CONCRETE BUILDING IN THE WORL vember 16 .- The concrete buildi sing erected by the Robert Gair Company, the se mth in the Gair group of factory buildings betwe

oklyn and Manhattan bridges on the Broo waterfront, is the tallest re-enforced concre ding in the world. It is twelve stories, with four stories high. The twelve floors measu 200 feet one way and 125 feet the other. From t curb level to the base of the flagstaff on the t of the tower is 275 feet, a height that has never b ned by a concrete building.

It was the Gair company that first introduced co te constructed factories in this part of the coubuilders were sceptical, figuring th nentum of working machinery would be di lding. The company has built seve gs, each of which covers a block. In oth ords, there are thirty-two acres of space in the air group of buildings.

one just being finished has three large freig senger lifts. The tower

CONVERTING TERM POLICIES.

people who buy Term insurance do so belief that they will be making plenty of mone they live, and that temporary protection, whi are making it. is all that they require But it does not take these people long to find the not making the money they thought the would. A year passes by and they find themselve ally no better off, and each succeeding year it is the same. That is the common experience, a sted by the statistics of dead men's estates. man sees that he has overestimated h making power, he can easily be brought t tealize that his Term policy, if he has one, is no be right kind of policy for him. You should, there make a strong effort to get him to convert th So A man who sees himself getting no riche whose Term policy will expire before many years light in so much older and possibly unit for in ance on physical grounds, ought to appreciate the anaece of the property of the pro taion, to switch over to a form of pro n that will last as long as he does and that wil

ancial prop to him in his declining years. TAKING ADDITIONAL SHARES.

ew York, November 16,-Stockholders of the cor for Riker and Hegeman stock are notified eir present holdings for new stock at par. Stock ecord November 23rd has the privilege of taking e additional shares.

lyment is to be made of 40 per cent. of the pur December 14th, 1914, and the balance Jan. ith, 1915, and in the event that any stockhold nake both payments upon aforesaid dates sholder losses all subscription rights.
ockholders, however, have the right to pas purchase price on December 14th and upor ment, stocks so paid for in full will be de on or about Dec mber 17th, 1914.