RAILROADS

ACL ME THE

ADIAN PACIFIC

VOL. XXIX. No. 15

onto-Chicago Express

7.45 a.m., 9.05 p.m. (Union)-

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 Diner Observation, Compartment and Stand TICKET OFFICES:

St. James Street Phone Main 8121 rei, Place Viger and Windsor Street Stath

ND TRUNK RAILWAY LE TRACK ALL THE WAY al - - Toronto - - Chicago

INTERNATIONAL LIMITED. nada's Train of Superior Service. atreal 9.00 a.m., arrives Toronto 4.30 p.m. p.m. Chicago 8.00 a.m., daily.

MPROVED NIGHT SERVICE. treal 11.00 p.m., arrives Toronto 7.30 a.m. p.m., Chicago 8.40 p.m. Club Compaing Car, Montreal to Toronto, daily.

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******** RAILROAD NOTES

******* by the collateral trust bondholders is th is no time in which to obtain a sat wn statement the desire of both the Wal tee and Mr. Amster's protesting party is ther way of obtaining this stock pro ra

holders than by a foreclosure sale en bloc has refused to make an upset price somewhat protect the minority inte ne Wallace committee, or the Cen foreclosure proceedings, that the mi

trans-continental rate readjustment, rtion of the rates to Pacific coast poin This is the rate agreement between ion, and the transoreme Court handed down its decision u ve October 1, but an extension of t

ilroads for recent months, notwithst falling off in business, have attra

cent. The operating income

ransportation expens this is the result of tighter

in mileage which was begun last spr X & SOUTHWESTERN RAILWAY. etween points on the lines of the Hal Western Railway, in the Province

is as follows: Merchandise Bates per 100 lb d under 50 miles 75 miles 100 miles 150 miles 300 miles THER C. P. R. CONNECTION.

ont., November d Stormont Railway, the new road whi all connection with the ie., have been laid to the Cornwall st

OCK ISLAND DEPOSITS. November 10.—Rock Island bend so 000 on Saturday and Monday. make to 7,947,000, which, with the \$1,200,000 ds. lland, makes total deposited with con

WABASH EARNINGS. ilroad—September gross \$2,647,732; d

\$45,147,000.

; decrease \$45,538. hs gross \$8,089.816; decrease \$349,955. 00; increase \$13,379.

ANGE IN NAVAL PROGRAMME. , November 10.—President Wilson said e no increase in the naval appropri coming year and none has been ret

e Secretary of the Navy. Department appropriation will be nece owing to the added expenses caused there has been no change in the nat s outlined by the Administration an a year ago."

REAL ESTATE

A transfer of property at Notre Dame des Graces sas the largest of the thirty-four real estate deals termily registered yesterday. This was the sate of the property of the control of the sate of the control of the co by Henry Gatthey, to Goods 1, and the of lots 157-West Hill avenue. The consideration was

treal Agencies, Ltd., sold to William H. Rafnontreal and to 34 parish of Montreal, the same vacant and having frontage to Lansdown Westmount. The price paid was \$19,837.

ing 25 feet by 130 feet, with buildings thereon in St. heap?" street, for \$16,000.

Tremblay sold to Mrs. J. Octave Drouin measuring 23 feet by 92 feet, with buildings on feld avenue, Outremont, for \$14,000.

The largest of the remaining deals included the lets 11-74 and 75 Cote des Neiges, with Nos. 1693 to 703 St. Urbain street, for \$10,000; J. W. Simard sold d lots 509-1, 509-3-2, 509-2, and 509-4-1 old to J. Chequette lot 22-240 Hochelaga ward, with Nos. 40, 42 and 14 De Beaujeu street, for \$8,500.

Topeka, Kas. November 10.-Following a decision and 16 per cent on dwelling risks. nd 1912 by the insurance department, but the case the Kansas Supreme Court.

The Court holds the order void, and decrees the re oration of the old rates. The company alleged they operated in this state

INSURANCE COMPANIES EXTENDING LOANS ON COTTON IN STORAGE

Owing to the European War the Demand for Cotton Light, While the Crop is a Large One-Inrance Men Come to Rescue.

in view of the light demand, owing to the Euroan war, for an unusually large crop of cotton a symmetry has been made by individuals and corto help the southern farmers by buying cents per pound, or approximately \$50 per bale. is been disposed of. In some instances insurance

ave invested in the staple of that locality. It is reported that the insurance commissioner of one of the states has authorized the scheduling of coton among the assets of an insurance company. Comsioner Young, of North Carolina, has issued a buletin setting forth that while insurance companies re prohibited by law from loaning money on cotton ere is no law to prevent them from extending loans on warehouse certificates for cotton in storage. It is There is no doubt whatsoever that the cotton mar-

funds in cotton, particularly at the present time?

e exchanges closed throughout the country, even citizens.—Insurance Press. stocks and bonds, usually an asset to be most readzed upon, cannot be quickly disposed of in case of need. Now, if the companies are permitted to be up even a small amount of their funds in a security that is equally, if not more, inelastic than stocks and bonds, what would be the inevitable result in the event of a conflagration?

very laudable to extend a helping hand to one's eighbor who is in need, but the obligations which O Trade, and well-known as a marine insurance O holders distributed throughout the length and breadth O ing of the Emden as a very favorable sign for O of the land should prevent them giving such aid, es- O reduction of the war risk rates in those waters O pecially when such action may seriously affect their O where that vessel has been doing so much O ability to carry out their policy contracts.

WAR SERVICE AND LIFE INSURANCE.

companies toward their policyholders who participate in the present European war the following exlact from an article artitled arm to following extract from an article entitled "The Crisis and In- O The Finance Chronicle, of London, will be of inter-

war, and who go on foreign service, whether with expeditionary force or otherwise, will not be charged an additional premium for war risks. This offices Association, and it will be satisfactory to many policyholders to know that the extra premiums which they had to be a superscript of the decision arrived at by the Life Citizens of Montreal West Render Valuable Assistance in Removing Furniture and Other Articles which they had to be a superscript of the House. Notre Dame Fire ich they had been asked to pay will no longer required. This resolution on the part of the companies must be regarded as a patriotic action, and is, in part, the result of an appeal made by the War Of-

GREAT VALUE OF MONEY.

The ability to call a man by name on short acquainlance puts one on a footing of confidence and adds to
the respect in which the man named holds him. To
dence with their daughter, Mrs. C. C. Ballantyne.

The ability to call a man by name on short acquaindence with their daughter, Mrs. C. C. Ballantyne.

October, 1912.

The losses thus far this year reach the sum of
spectic in which the man named holds him. To
dence To remember a face, to say, "Your face is far.

Is advanced acquaintanceship."

Is advanced acquaintanceship.

The October fire losses this year were well distriThe October fire losses this year were well distri-The ability to call a man by name on short acquainmest pats one on a footing of confidence and adds to be specific middless mutual confiliance and an an by name establishes mutual confiliance and it may establishes emutual confiliance and it may establishe more than that if a confidence and adds to be able to greet him by name and it may establishes emutual confiliance and it may establishe more than that if a confidence and acquaintanceship."

The losses thus far this year reach the same time is advanced acquaintanceship."

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The losses thus far this year reach the same time is advanced acquaintanceship."

The losses thus far this year reach the same time is five and seven roome, adjusted, evaluating the month of October at \$14,004.700 as compared with \$14,932,750 charged denoted with all modern conveniences, coid storage departments of five and seven roome adjusters, electric dumb walters, elevator strenuous denotes the same month last year reach the same time detected within and adds to the present with the same time of the same time in 1913 and \$191.163.300 in 1912.

The losses thus far this year reach the same time in 1913 and \$191.163.300 in 1912.

The losses thus far this year reach the same time in 1913 and \$191.163.300 in 1912.

The losses thus the same time of five and seven roome, sleater, where all year round; electric dumb walters, elevator strenuous threat was the same time of the same time of the same time of the same time of the same time in 1913 and \$191.163.300 in 1912.

The October fire losses this same time of the same time in 1913 and \$191.163.

INSURANCE EXPERT DEPLORES FIRE WISTE IN TORONTO

More Than \$18,000,000 Has Been Lost in Toronto ing the Last Ten Years as a Result of Fires.

Toronto, November 10 .- That more than \$18,000,000 has been lost through fires in Toronto during the past decade was stated by Mr. J. Grove Smith, chief statistician of the Canadian Fire Underwriters' As Improvement Association luncheon in Dunning's res taurant yesterday. "These resources in buildings and goods representing the vested values of created industries have been dissipated into smoke and utterly destroyed," said the speaker. "I wonder wilfred Chicoyne sold to Louis Labelle the south-utterly destroyed," said the speaker. "I wonder how many people have seriously considered Toronto's ash-

Mr. Smith gave a figure of \$22 per capita as re presenting the direct loss caused by fire last year, which, he said, amounted to over \$2,500 per day. To stern part of lot 34a-206 parish of Mont- arrive at a true estimate it was necessary to include the moneys expended on the Fire Department, a certain portion of the cost of the water supply, and as much of the fire insurance premiums as are not returned by way of indemnity. By this means the ale by Samuel Wittis to Samuel Wittis and others of total cost of fires is brought up to \$3,000,000 a year and imposes a tax of about \$6.40 per unit of the city's population. "In other words," he remarked, "we are buying smoke at a cost of \$8,000 per day."

The speaker declared that 75 per cent. of the fires stande avenue, for \$9,868; J. A. Demers are from common causes and are preventable. "It is by eliminating these common causes and enforcing laws regarding cleanliness and care that building inspection becomes a paying proposition. Without dis crediting the importance of fire protection I have no esitation in saying that as a means of attacking the Topeka. Bus Supreme Court, the old fire insurance the State Supreme Court, the old fire insurance fire loss it is merely a partial and ineffectual remedy. By the boasted efficiency of our fire protection methods and equipment we have engendered those carelowered 12 and 14 per cent in 1909 less habits in our people that defeat the very effiiency of which we boast.

"Let the cry for a Fire Department reorganization in the city go deeper than mere general criticism that lends itself to the uses of the ward-heeler, the party politician and the jobseeker," continued the speaker; "let it be definite in purpose, constructive in method and appreciative of the fact that men who spend their days in fighting fires can be made the nucleu of a fire prevention force of equal value."

Mr. Smith favored the suggestion that the chief of

the department should have supreme control of the department in all its branches, who would be an exerienced man of executive ability. He suggested that there be appointed a first deputy who would be in charge of the actual fire-fighting operations and the disposition of the force in the city. The chief officer should never appear at a fire except in urgent cases when he is called by the deputy in the case of a big fire, or to inspect the men at work. His administrative work should claim his entire attention and he should be able to rely entirely upon his deme or more bales of cotton at the specified price of puty. One of the points upon which the speaker laid emphasis was the fact that the deputy should be This plan has received very general approval and given sufficient men and equipment. At present, he t is said that a considerable amount of cotton has said, while the companies are well distributed the stations are considerably undermanned, although the ompanies in the South have aided this cause, and chief has repeatedly asked for more men. In concluding, Mr. Smith also advocated that a fireman should be delegated to give weekly talks to the children in the schools, which would be of the greatest assistance in educating the public in fire preventive

which are the result of carelessness

Although the strenuous efforts to reduce the imaderstood that a number of companies will advance oney in this way to help relieve the cotton situation ally and intelligently increased, the great loss of life and property grows unabated. It is nothing less than thas been affected by the prevailing conflict a crime and a reproach to us as a civilized nation. Those of us who are ex-officio fire marshals are mmodity, and that help should be extended to the pushing the work of prevention. Those who have not aisers of cotton so far as this is possible. But is it a fire marshal law in their State should recommend and work for legislation establishing one; and the ands in cotton, particularly at the present time? who have a separate fire marshal department should the admitted that cotton under prevailing their best aid. conditions is not a liquid asset; if it were no outside thelp would be necessary. As everybody knows, with

> 0000000000000000000000 MEN ARE NOW VERY HAPPY

Mr. R. J. Dale, President of the Board of mpanies owe to a large army of policy- O underwriter, received the news of the sink- O O damage.

O Mr. Robert Bickerdike, Manager of the O O Western Assurance Company, when told that O O the Emden had been sunk in the Indian Ocean Cencerning the attitude of English life insurance of the Emden had been sunk in the Indian Ocean O ompanies toward their policyholders who partici. O was very good news as this ship had been a O o was very good news as this ship had been a O.

It is authoritatively stated that Territorials and remany who had effected life policies before the RESIDENCE OF MR. TRENHOLME BADLY DAMAGED BY FIRE Ale

Brigade Went to the Rescue.

dee. At the same time, it is in accordance with the best and most modern life assurance practice, which issues policies that are free from all restrictions.

"Elmhurst," the large residence of an appeal destroyed Eastern.

best and most modern life assurance practice, which by fire yesterday afternoon. A great many willing Montreal.

Montreal Montreal West, was pretty well destroyed Eastern.

Marcil Trust Co.

Montreal Mon "Elmhurst," the large residence of Mr. T. A. Tren- Crown. des policies that are free from all restrictions as helpers were around the place at the time, and a foreign residence of the valuables. of foreign residence or occupation. Some of the obstantial restrictions as offer policies and all the policies of some companies cases the companies were legally entitled to claim the extra premium. This will, however, it is stated.

helpers were around the place at the time, and a great deal of the furniture and most of the valuables were saved, as the fire started in the top story and considerable time was given to effect salvage of the contents of the house. The fire departments of the walkers and Notice Dame de Grace both of the contents of the con the extra premium. This will, however, it is stated. Montreal West and Notre Dame de Grace, both of be waived by nearly every office and most probably which responded to the alarm, did excellent work, but by all,



MR. J. GARDNER THOMPSON,

Manager of the Liverpool and London and Glob npany, who has only just returned from ass trip to New York and other cities in the

Mr. Thompson states that he found fire insurance business is quiet in the United States, but that was all that could be said about it as fire insurar ecessity in war time as well as in any other time.

REAL ESTATE AND TRUST COMPANIES

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

	BID	- 4
Aberdeen Estates. Beudin Ltd. Bellevue Land Co. Bleury Inv. Co. Caledonian Realty (com.). Canadian Consolidated Land Limited		
Bellama Land Co.		
Player Inc. Co	70	
Caladonian Boolty (sam)	97	
Caledonian Realty (com.). Canadian Consolidated Land, Limited Cartier Realty. Central Park, Lachine Charing Cross Industrial Co., 6%. City Central Real Estate (com.). City Estates, Limited Corporation Estates, Cote St. Luc & R. Inv. C. C. Cottrell, 7% (pfd.). Credit National. Crystal Spring Land Co. Daoust Realty Co., Limited Deris Land Co., Limited Dorval Land Co. Drummond Realties, Limited. Eastmount Land Co.	15	
Cartier Pealty	3	
Central Park I achine	100	
Charing Cross Industrial Co. 607	100	
City Central Real Estate (com.)	_	
City Fetates I imited	_	
Corporation Estates		
Cote St. Luc & R. Inv	50	
C. C. Cottrell, 7% (pfd.)	_	
Credit National	_	
Crystal Spring Land Co.	_	
Daoust Realty Co., Limited.	45	
Denis Land Co., Limited.	75	
Dorval Land Co	15	
Drummond Realties, Limited	-	
Eastmount Land Co	90	
Fort Realty Co., I imited	-	
Greater Montreal Land Inv. (com.)	174	
Greater Montreal Land Inv. (pfd.)	100	
Highland Factory Sites, Limited	25	
Improved Realties Limited (pfd.),	50	
Improved Realties Limited (com.)	_	
K. & R. Realty Co	781	
Kenmore Realty Co	70	
La Compagnie D'Immeubles Union Ltd.	55	
La Compagnie Immobiliere du Can., Ltd	40	
N D de Grace	0.	
Drummond Realties, Limited. Eastmount Land Co Fort Realty Co., I imited. Greater Montreal Land Inv. (com.). Greater Montreal Land Inv. (com.). Highland Factory Sites, Limited. Improved Realties Limited (pfd.). Improved Realties Limited (com.). K. & R. Realty Co Kenmore Realty Co La Compagnie D'Immeubles Union Ltd. La Compagnie Immobiliere du Can., Ltd La Compagnie Immobiliere Ouest de N. D. de Grace. La Compagnie Industreille D'Immeubles, Ltd	91	
Ltd. Compagnie Industrelle D'Immeubles, Ltd. La Compagnie Montreal Est., Ltd. La Compagnie Nationale de L'Est. Lachine Land Co. Landholders Co.; Limited Land of Montreal	,	
La Compagnie Montreel Pat 144	000	
La Compagnia Nationale de Titra	90	
Lachine Land Co	80	
I andholdere Co Timited A 1997		
Land of Montreal.	_	
La Salle Realty	_	
La Societe Blyd Pie IX	_	
Lauzon Dry Dock Land Limited		
Longueuil Realty Co.		
L'Union de l'Est	100	
Model City Annex	. 100	
Land of Montreal. La Salle Realty. La Societe Blyd. Pie IX Lascon Dry Dock Land, Limited. Longueuil Realty Co. L'Union de l'Est. Model City Annex Montreal Deb. Corporation (nift)	_	
Montreal Deb. Corporation (pfd.)	_	
Montreal Deb. Corporation (com.)	-	
Montreal Western Land.	_	
Montreal Extension Land Co., Limited		
Montreal Factory Lands	55	
Montreal Lachine Land	95 -	
Montreal Land & Imp. Co., Limited	_	
Montreal South Land Co., Ltd. (pfd.)	10	
Montreal South Land Co., Ltd. (com.)	10	
Montreal Welland Land, Ltd. (pfd.)	10	
Montreal Welland Land, Ltd. (com.)	10	
Montreal Western Land Co	-	
Mountain Circles Land, Limited	-	
Mutual Bond & Daniel	-	
Veshitt Height Realties Corporation	76	
North Montreal Control Timited	50	
North Montreel Land Limited	125	
Notre Dame de Crace Poelte.	125	
Orchard Land Limited	100	
Ittawa South Property Co. Limited	100	
ointe Claire Land	100	
L'Union de l'Est. Model City Annex. Montreal Deb. Corporation (pfd.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Extension Land Co., Limited Montreal Extension Land Co., Limited Montreal Eachine Land. Montreal Lachine Land. Montreal South Land Co., Ltd. (pfd.). Montreal South Land Co., Ltd. (pfd.). Montreal South Land Co., Ltd. (pfd.). Montreal Welland Land, Ltd. (pfd.). Montreal Welland Land, Ltd. (pfd.). Montreal Welland Land, Ltd. (pfd.). Montreal Western Land Co. Montreal Western Land, Limited. Mountreal Western Land, Limited. Mountreal Western Land, Limited. Mountreal Western Land, Limited. Mountreal Co. North Montreal Centre, Limited. North Montreal Centre, Limited. North Montreal Land, Limited. North Montreal Land, Limited. North Montreal Centre, Limited. North Montreal Land, Limited. North Montreal Contre, Limited. North Montreal Centre, Limited. North Montreal Contre, Limi	1754	
Rivera Estates	1103	
Rivermere Land Co	_	
Riverview Land Co	100	
Rockfield Land Co	27	
Rosehill Park Realties Co., Limited.		
t. Andrews Land Co	71	
t. Catherine Road Co		
ecurity Land Reg	75	
t. Denis Realty Co	75	
t. Lawrence Blvd. Land of Canada	-	1
t Lawrence heights, Limited		
t Regis Park	85	
outh Shore Realty Co	95	1
t. Paul Land Co	650	
ummit Realties Co	650	6
Activeries Land Co. Rockfield Land Reg. Rockfield Land Reg. Rockfield Land of Canada Lawrence Blvd. Land of Canada Lawrence Heights, Limited Lawrence Inv. & Trust Co. Regis Park. Rockfield Land Co. Rockfield Land Co. Lawrant Realty Co. Rockfield Co. Lawrant Realties Co. Lawrant Realties Co. Land Land Land Co. Land Land Land Land Land Land Land Land	45	
nion Land Co.	80	
nion Land Co. iewbank Realties, Limited	130	1
entworth Realty	140	1
estbourne Realty Co	140	- 1
rewdark Reality Co /est End Land Co., Limited /indsor Arcade Ltd., 7% with 100% bonus	65	
indsor Arcade Ltd., 7% with 100%		
bonus, 176 with 100%	-	
Bonds and Debentures:		
lex. Bldg., 7% sec. mtg. bonds. with		
lex. Bldg., 7%, sec. mtg. bonds, with		9

Alex. Bidg., 7%, sec, mtg. bonds, with 50% bonus com. Bonds.
Arena Gardens, Toronto, 6% Bonds.
Caledonian Realties Co., Ltd., 6%.
City Central Real Estate Bond.
City R. & Inv. Co., Bond
Marcil Trust Gold Bond.
Montreal Deb. Corp. 6% Deb.
Transportation Bidg. (7 p.c.) Trust Companies:

OCTOBER FIRE LOSSES.

which responded to the alarm, did excellent work, but the interior of the house was badly damaged by fire and water. Some defect in the electric wiring is presumed to have been the cause of the fire.

Mr. and Mrs. Trenholme have taken up their residence with their daughter, Mrs. C. C. Ballantyne.

Mrs. C. C. Ballantyne.

New York, November 10.—The Journal of Commerce estimates the losses by fire in the United States and Canada during the month of October at \$14,004.700 as compared with \$14,932.750 charged against the same month last year and \$13,651,650 in October, 1912.

The losses thus far this year reach the sum of St. James Street, Main 7990.

ROYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped with all modern conveniences, cold storage, against the same month last year and \$13,651,650 in October, 1912.

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FIGHT AGAINST RATE REDUCTIONS

Protesting Against Cut in Rates, if T t Been Successful They Would Prob-ably Have Refused to Write Further Business.

eka, Kan., November 10.—The orders of the inprance commissioner arbitrarily decreeing reduc-ons of 12 per cent. on mercantile fire insurance risks and 16 per cent, on dwellings have been rendered null and void by the decision of the State Supreme Court with his regiment. to the effect that there was no warrant of law in the

The case was brought to test the authority of the insurance commissioner, under the rate-regulating law, to compel such companies as choose te do business in the state to do so at a loss. It was the contention of the fire insurance companies that the orders were not issued in accordance with the law as they were given no opportunity to show before their c. W. Cummings, F. E. Willard, A. S. Mathews, R. issuance that the rates they were charging at the time were reasonable. It was their contention further that they were entitled to a hearing.

The orders were issued in 1909 and 1910 and the companies submitted figures to the court to show that they lost money in underwriting at the new rates. In its decision the court orders the restoration of the its decision the court orders the restoration of the

The Kansas law has been the subject of litigation which was finally based upon by the United States Board of Trade yesterday: T. Gordon, Toronto, by J. E. Macfarlaner, A. C. Stewart, Boston, by J. R. Binning. United States courts questioning the constitutionality ning. United states cours questioning the constitutionality of a law which gives the state government power to dictate prices at which contracts of insurance will be sold and the court upheld the right of Kansas to enact the law, basing its decision on the previous line of the Libertic contract of gentlemen from the Libertic contract of the Libertic of decisions which gives the states absolute jurisdic- the Liberal-Conservative Club at the lunch hour yes-

fire insurance rates below a reasonable profit.

Had the decision of the state court been adverse to the companies, it is stated that it might have been the companies, it is stated that it might make been considered necessary for them to suspend writing P. Myers, Plattsburg; Mrs. W. F. Villas and daughter. business in Kansas as they did in Missouri and Ken
tucky recently, until there had been an amendment

O mercantile lines are reported to be heavy this O

OIL CAUSED SHIP FIRES.

New York, November 10 .- The loss of the British steamers Norfolk and Shirley, the former near Port LITIGATION AFFECTING THE Albert, Australia, and the latter in latitude 33 north, logitude 148 east, about 300 miles off the coast of Jap. an, hits marine insurance underwriters in this country, as each loss will run over \$700,000.

The Shirley sailed from New York on September 18 by way of the Panama Canal for Hong Kong and other Chinese ports. The Norfolk left here on Sep-tember, 13th for Melbourne, Sydney and Brisbane. On both vessels fire was the cause of the loss, and Each vessel had a considerable amount of oil in

The cargo on the steamer Shirley was very valu-

PERSONALS

Mr. Frank Hopkins, Arlingto Iew days in New York. Major-General Sir W. D. Otter and Colonel Sir Henry Pellatt were in town yesterday from Tor-onto, guests at the Windsor.

Lieut, Dalmie Boyce, son of Mr. A. C. Boyce, M.P., of Sault Ste. Marie, Ont., who is going to the front with the Second Contingent, is stationed in Toronto

Mr. and Mrs. Clive Dobell and family, Peel street, have closed their summer home at Dorval and are back in the city.

Mr. and Mrs. Arthur B. Conmee are in town for a

The following were introduced on 'Change at the

diction over foreign companies and denies that insurance is interstate commerce within the meaning of
the Federal constitution.

Coincident with the Federal suit was the one in the
state courts which questioned the power of the insurance commissioner to arbitrarily order reductions in
fire insurance rates below a reasonable profit.

At the Windsor: -J. H. Adams, New York; Mrs. M. onto; Charles Riordon, Toronto; H. Stephens, Detroit.

Fire losses in the United States, especially in O W. Gullway, Valleyfield; Mrs. J. Ritchie, Ste. Agathe.

At the Ritz-Carlton-M. J. Roesell, Toronto; W. J. Baptist, New York; S. H. Cohen, Cobalt; L. F. Kenny, Pembroke; Z. T. Mullins, Washington; H. Ritchie, Ot-

FIRE INSURANCE COMPANIES.

Chicago, November 10.-Following a conference between Governor Dunne and Insurance Superintendent Potts and C. J. Doyle, associate counsel for the Na-tional Board of Fire Underwriters, an extension of thirty days was agreed to in all the litigation affecting the fire insurance companies and the State. In consequence, the motion to have been argued while insurance adjusters have not received reports on the disasters, it is assumed that the fires were will not be able to take up the annex litigation this month and that also will go over.

> Life insurance organizations in United States and Canada distributed \$626,250,000 in 1912.

CLASSIFIED ADVERTISEMENTS

1c. Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES. SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East. East 7279.

FOR SALE OR EXCHANGE. KINDLING WOOD FOR THE MILLION— Kindling \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load. "Molascutt' for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

EXCEPTIONALLY SITUATED OFFICES TO LET
Well fitted in every particular. St. Peter Street,
corner St. James. Apply The Eastern Trust Co.
Canada Life Building.

FOR SALE— CROSS POXES, HALF PRICE; crowded for room. Write for breeding and prices T. R. LYONS, Waterville, King's Co., N.S. BUSINESS PREMISES TO LET.

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.

James street, Main 7990.

TO LET—CLAREMONT APARTMENTS, WEST-MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dado effects, different colors; tilled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; janitor's service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount.

PHILLIPS SQUARE, Near St. Catherine str. t.— Store to let, heated, no taxes. Apply Jas. H. Maher, 724 Transportation Building, 120 St. James street, Phone Main 2516.

HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, Ritz-Carlton Block, Single and double rooms, suites. First-class board; evening dinner. 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 633.

Phone St. Jouis View, Printing, Tocksand was.

POINCIANA APABTMENTS, 56 Sherbrooke Street
West.—Very desirable apartments, four to six
rooms, hot water and janifor service; immediate
occupancy; moderate rentals, Further information,
apply to Janifor, or The Crown Trust Company, 145
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