

RAILROADS

ADIAN PACIFIC

RED RATES TO PACIFIC COAST, Until October 8, ...

CHICAGO EXPRESS

TO-DAY-DETROIT-CHICAGO, Canadian No. 21, ...

Ontario Shore Line

to Toronto, Trenton, Brighton, Colborne, Port Hope, ...

TICKET OFFICES: James Street, Place Viger and Windsor Street, ...

TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY, Montreal-Toronto-Chicago, ...

OVERNIGHT SERVICE

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

TO PACIFIC COAST

via Chicago to Seattle, Portland, ...

INDUSTRY IN GREAT BRITAIN RECOVERING

Merchandise to Get on With Naval ...

WILL NOT BE REGARDED AS RESERVE

Washington, October 7.—The Federal Reserve Board and Controller of Currency have ruled that, gold ...

ANGE REGISTER

3,781 Gross Tons Have Been Released from Danger of Capture by Changing Flags.

I. C. R. DEPARTMENT

Correspondence: It is understood that the ...

INSPECTS N. T. R.

Hon. Frank Cochrane has been the National Transcontinental ...

EARNINGS

August gross \$35,279; decrease \$320,061.

PERSONALS

Mr. Edward Worthington, M.V.O., surgeon to His ...

Among the recent visitors at the Caledonia ...

Mr. A. C. Geddes has closed his summer home ...

Mr. R. Riddell Samuel has returned to town from ...

A cable received in Montreal yesterday announced ...

Mr. Thomas McDougall spent the past week end in ...

Misses George S. Campbell and J. Walter Allison, ...

Mr. R. L. Fairbairn, general passenger agent of the ...

At the Windsor: Mrs. William Spier, Sherbrooke; ...

At the Ritz-Carlton: R. N. Tweedie, Winnipeg; R. ...

At the Place Viger: W. H. Wiggs, Quebec; Charles ...

At the Queens: A. H. Hyslop, Hamilton; V. O. ...

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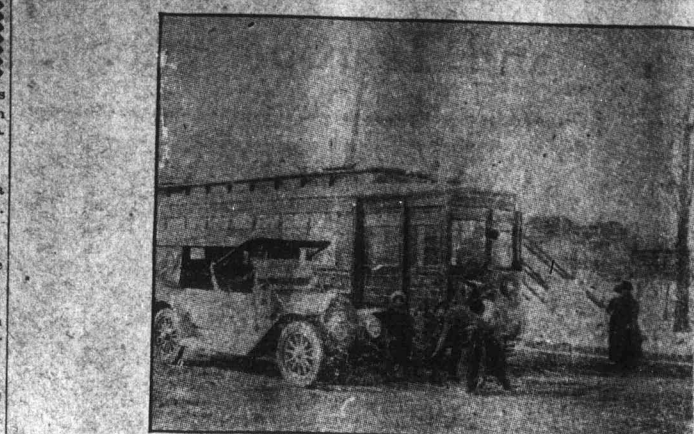
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Safety-first lessons which are being taught to children in this city by airplanes and other means, are greatly decreasing this kind of street accidents. To be knocked down by a motor car or some other vehicle, after passing around the rear of a street car is no longer a common accident, people look where they are going.

GOVERNMENT WAR RISK RATE IS DOWN TO 1 PER CENT

This is the Lowest Rate That is Being Charged by English and Canadian Companies—Some American Companies Charging 3/4 of 1 Per Cent.

Although it has been stated by some shippers that they have been shipping goods to the other side and paying a war risk insurance rate of 3/4 of 1 per cent, it was stated by a prominent marine underwriter in this city to-day that this was lower than the Government rate of 1 per cent, which has been the minimum rate for the past month, and that although this rate (3/4 of 1 p.c.) might be charged by some private American companies it would be well for the insured to see first whether the company in which he was insuring his cargo, might not be under German control, for the ship might fall into the hands of the enemy, as it was certainly a duty of all loyal Germans, even if living in the United States, to inform the German Government of movements of ships containing supplies for a hostile country such as England.

Of course, the Atlantic was well protected by English ships and was practically clear of German ships, still, he considered this an unnecessary risk, and he thought English and Canadian companies should get the preference.

SYDNEY BUILDING PERMITS. Sydney, N.S., October 7.—The number of building permits issued in the month of September was 2, with an estimated value of \$1,550,000.

UNFILLED TONNAGE. New York, October 7.—It is believed that the shrinkage in unfilled tonnage of the United States Steel Corporation last month was much larger than the earlier estimates indicated. Steel manufacturers say they would not be surprised to see an increase of 400,000 tons. Orders not only fell off, but it is expected that many steel companies received cancellations due to inability of consumers to specify. One steel company reported cancellations on account of failure of bankers to accommodate consumers.

Washington, October 7.—The Federal Reserve Board and Controller of Currency have ruled that, gold actually contributed to the \$100,000,000 gold pool for relief of foreign exchange situation cannot be regarded by contributing banks as a part of their reserves. The ruling was handed in answer to a query made by two of the banks.

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WAR RISK INSURANCE DOWN, CHEESE EXPORTERS BUSY

Highest Shipment of Cheese Last Week Since 1912—Demand for Army Use is Helping Trade.

One hundred and five thousand cases of cheese were shipped from Montreal last week, which beats all of last year's records, and exceeds any other weekly shipment so far this year. Mr. A. J. Brice, the well-known exporter, in an interview with a representative of the Journal of Commerce, stated that the improvement in the cheese business had been most marked since war began, and the demand from the United Kingdom has greatly increased, owing to the great amount needed to supply the needs of the army. Each soldier is receiving an allowance of three ounces per day.

The war risk insurance rate on cargoes of cheese is 1/2 of 1 per cent, which is a considerable difference from 10 per cent, which was charged at the beginning of the war.

Mr. Brice stated that as long as it was possible to ship the cheese, there was a good demand from the other side.

FIRE STARTED IN FOUR PLACES

Firemen and Fire Commissioner Are Baffled at How Fire Could Have Started in so Many Places at Once.

Fire Commissioner Ritchie yesterday concluded his inquiry into the fire which on September 23rd occurred in the house occupied by Adolphe Bernier, at 363 De Levis street.

Firemen Bolduc and Duval testified that when they reached the house in response to an alarm turned in, they found fires burning in four different parts of the house. There were two fires in the kitchen, one close to a wood box and the other on the opposite side of the room, while there was fire in the parlor and in the sitting room, which were some distance from each other.

Adolphe Bernier, who occupied the house, stated that his wife had had three hats that were on the top shelf of a clothes closet in the parlor. Maurice Naime, a fire insurance adjuster, who said he had inspected the premises, stated that the shelf on which the hats were said to have been, was not as much scorched. The total damage amounted to \$700, which was covered by insurance.

DECLARES DIVIDEND

New York, October 7.—The Stewart Mining Company has declared a quarterly dividend of 10 per cent and an extra of 2 1/2 per cent, payable October 19 to stock of record October 8th.

TRAMWAYS COMPANY TO AID IN SAFETY FIRST WORK

Col. J. E. Hutchison Says That Work Will be Continued This Winter in Instructing the Public as Well as Employees of the Co.

When asked this morning whether the Montreal Tramways Company was going to continue its Safety First work, Col. Hutchison, General Manager of the Montreal Tramways Company, stated that the work was going on just the same as ever, lectures were being given for the benefit of the employees and literature in the form of pamphlets was being distributed amongst the school children.

During the past year the number of street accidents, especially street car accidents had been less, but Col. Hutchison stated that this was principally due to the fact that traffic had been less, owing to the dull state of business.

He stated, however, that the work of the Tramways Company along Safety-First lines in the city, which had been practically unaided, had met with favor everywhere and would be continued.

REAL ESTATE

Real estate deals formally registered yesterday numbered fifty-four, the largest being the sale by William Molson Macpherson to the City Realty Investment Company, Ltd., of lot 1098-1, 2, 3 and 4, St. Mary Ward, measuring superficially 10,816 feet, and situated on Ontario street, Maisonneuve. The price paid was \$27,925.

Mrs. Thomas Bulger sold to Charles Bruchee lot 32-7-8 parish of Montreal, measuring 50 feet by 100 feet, with the buildings thereon known as Nos. 2775 to 2780 Hutchison street, Outremont, the consideration being \$20,000.

Miss E. Paquin sold to Miss Marie Louise Pilon lot 1281-6, the southwest part of lot 1282-6, and the southwest part of lot 1348-13-1 parish of Montreal, with buildings on Ames street, St. Henry ward, for \$15,700.

Mrs. I. Labossiere purchased from J. Beaudin lots 1812-1 and 2 parish of Montreal, with buildings thereon at the west corner of St. Philippe and Notre Dame streets, for \$14,000.

L. P. Lavoye sold to Miss Athala Tardiff lot 22-25 Hochelaga ward, containing 2,640 square feet, with No. 2380 Ontario street east, for \$11,500.

The remaining sales were for sums of less than \$10,000.

HUDSON BAY LAND SALES

Big Falling Off in Volume is Shown in Report Just Issued by Big Trading Company.

London, October 7.—Hudson's Bay Company land sales, according to a report just issued, show a considerable falling off as compared with last year's figures, for the quarter ended September 30th, 1914.

The sales for the quarter amounted to approximately 1,200 acres for which \$3,700 was received, as compared with 400 acres last year, for which \$30,400 was received. The total receipts for six months are \$40,800, as against \$70,300 in 1913. The sales for six months to September 30th, 1914, are 5,500 acres, for which \$20,100 was received, and for town lots \$3,600. These compare with sales of farm lands of 17,800 acres for \$78,800, and town lots to the value of \$19,500 for the corresponding year in 1913.

The total receipts of the company for six months amounted to \$127,300, as compared with \$214,800 for the corresponding period last year.

CLASSIFIED ADVERTS.

2c Per Word for the First Insertion. 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. FOR SALE.—RAILWAY PICTURES IN COLOUR. All countries—all railways. Prompt attention. Cheap prices. R. F. Co. 625 Carleton Avenue, Westmount.

KINDLING WOOD FOR THE MILLION.—Kindling, \$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$2.00 per load. "Molascut" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 462.

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

BUSINESS PREMISES TO LET. VERY CHOICE SUITE OF OFFICES ON TOP floor of Eastern Townships Bank Building, overlooking St. James Street can be had three months free by assuming balance of lease with 2 1/2 years to run. Phone West 1109. Mr. J. H. Sherrard.

WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7290.

FACTORY CONSTRUCTION BUILDING. CONTAINING four floors and cement basement, approximately 1,600 square feet, to rent, for light manufacturing or storage. Windows on two sides. Modern, with Elevator. On Fortification Lane. Apply P.O. Box No. 940, Montreal.

HIGH CLASS APARTMENTS. 500 SHERBROOKE WEST, RITZ-CARLTON. Block. Single and Double rooms, suites. First-class board; evening dinner.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—Store in good condition to let immediately at cheap price, \$30.00. Apply East 1883.

BUSINESS FLAT FOR LIGHT MANUFACTURING. low rental to good tenants. Apply James Bagerley, Janitor, Hecla Building, on premises, 45 Cote street, or S. E. Lichtenhein, 173 Common street.

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 3785. Evening, Rockland 629.

PATENT FOR SALE. AN INDISPENSIBLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Annapolis Street, Montreal.

PATENT FOR SALE.—AN INDISPENSIBLE DEVICE for every house, converting an ordinary sink into a set tub; also preventing the escape of gas from the sewer. Just patented in United States and Canada. Write or call for particulars. George A. Cote, 68 Annapolis Street, Montreal.

WESTERN ASSURANCE COMPANY. FIRE and MARINE Incorporated 1851. Assets Over \$3,500,000.00. Losses paid since organization over \$57,000,000.00. HEAD OFFICE, TORONTO, ONT.

W. B. BROCK, President. W. B. MEHLE, Vice-President and General Manager. MONTREAL BRANCH 61 ST. PETER STREET. ROBERT BICKERDIKE, Manager.

General Manager of the Montreal Tramways Company, who is a firm believer in Safety-First work, and says that the Company will continue its Safety-First Campaign.

NEW YORK STATE INSURANCE FUND DECREASES PREMIUM

Higher Rates Hitherto Charged For Vessel Abolished, Uniform Minimum \$5 Premium For Six Months Now Charged.

The State Insurance Fund will hereafter charge only the uniform \$5 minimum premium for six months' insurance in the case of all risks. This means that the higher minimum premiums hitherto charged for vessels and some other classes of risks have been abolished. This action has been taken because high minimum premiums discriminate against the small employer, and the management of the State Fund believes that its conditions of insurance should impose no handicap or hardship upon any class of business.

The State Fund has also fixed a maximum of \$1,500 per year for all salaries and wages to be taken as the payroll basis for computation of the premium. This limit is taken for the reason that no compensation is payable on salary or wages in excess of \$1,500 per year, or approximately \$1,500. The scale of compensation is two-thirds of the earnings, but limits are fixed for the payments in cases of disability, the highest amount recoverable being \$20 per week. At the rate of \$20 per week the largest amount of compensation payable to an injured employee would be \$1,040 per year. Consequently, employees receiving more than \$1,500 per year, two-thirds of which is \$1,040, would be entitled only to this amount however large the salary might be. The \$1,500 limit has already been applied to the salaries of officers of corporations, and it is now to be extended to all employees. The new rule will be an appreciable benefit to corporations employing a large number of high salaried superintendents, agents, inventors and other employees of this class, as it will reduce the amount of the insurance premium. The \$1,500 exemption is entirely logical, since there is no reason for charging a premium on earnings in excess of the amount on which compensation is payable.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Aberdeen Estates, Beaudin, Ltd., Bellevue Land Co., Henry Inv. Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Mont. Westering Land, Montreal South Land Co., Do. Com., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes National Real Est. & Inv. Co., Common, Nesbit Heights, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes North Montreal Land, North Montreal Centre, Notre Dame de Grace Realty Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Ottawa South Property Co., Orchard Land Co., Pointe Claire Land Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Riverview Land, Riverview Land Co., Rivers Estates Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Rockhill Park Realities, Security Land Co., Summit Realities Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes St. Andrews Land Co., St. Catherine Rd. Co., South Shore Realty Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes St. Paul Land Co., St. Denis Realty Co., St. Lawrence Blvd. Land of Canada, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes St. Lawrence Inv. & Trust Co., St. Lawrence Heights, St. Regis Park, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Transportation, Union Land Co., Viewbank Realities, Ltd., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Wentworth Realty, West End Land Co., Westbourne Realty Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Windsor Arcade, Alex. Bldg., Arena Gardens, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Caledonia Realities Co., City R. and Inv. Co., City Central Real Estates, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Montreal Deb. Corp., Transportation Bldg., Crown, etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Eastern, Financial, Montreal Trust Co., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes National, Prudential, Do. 7 p.c. pfd., etc.

Table with columns: Bid, Asked, Property Name, Bid, Asked. Includes Eastern Securities Co., etc.