REAL ESTATE

STEAMSHIPS

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ALLAN LINE

MONTREAL---LIVERPOOL SCANDINAVIAN," Thur. 12th Nov., Daylight "GRAMPIAN." Tues. 17th Nov., Daylight

MONTREAL---GLASGOW Tues. 24th Nov., Daylight

MONTREAL---LONDON

"SICILIAN." (Direct). Sun. 15th Nov., Daylight "CORINTHIAN," (via Havre), Tues. 17th Nov., Daylight.

> **CHRISTMAS SAILINGS** ST. JOHN, N.B. - . LIVERPOOL.

"HESPERIAN"

Fri. 4th Dec., 2 p.m Fri. 11th Dec., 5 p.m.

For all particulars apply:

H. & A. ALLAN

Cook & Son, 530 St. Catherine West; W. H. Henry, 286 St. James Street; Hone & Rivet, 9 St. Lawrence Boulevard.

THE MANCHESTER LINE.

S.S. Man. Citizen, from Montreal, arrived at chester on November 6th.

TRANSATLANTIC STEAMSHIP CO.

A new steamship Co., has been incorporated, with greatly changed state of affairs, particularly with a Atlantic Steamship Co., has been incorporated a steamer between that port and Genoa and Naples. For this purpose that port and Genoa and Naples. For this purpose the steamer Maracas, 7,000 tons, has been chartered to the activities of American and British vestigation. and transferred from its English registry to that of sel owners is said to be a tacit agreement as to the the United States. She will carry both passengers best way of meeting the current and prospective deand general cargo and is advertised to begin her first mands in the field of ocean shipping and a realization trip to-day.

WEATHER MAP.

perature 38 to 54 Corn Belt-Generally clear, no moisture. perature 32 to 50. American Northwest-Clear, no moisture. perature 22 to 44. perature 22 to 40.

The Charter Market

narket is exceedingly strong, stimulated by a steady
demand for tonnage for November and December SHIP CATCHES FIRE BUT CREW loading in several of the more important trades.

The available supply of boats is limited, and own-

r was closed at 5s 10½d on heavy grain from the Gulf to Marseilles, both for November-Decem-

British steamer Roselands, (previously), 30,090 then steaming for Norfolk, Va. er Glencliffe, 26,000 quarters, same.

day for St. Mazare, France, carrying a cargo of 80 British steamer Cameron, 10,000 quarters, heavy, horses for the French army, and a crew of 50 men. quarters oats from Baltimore to Avon-

Norwegian steamer King Haakon, (previously), 14,-

Danish steamer Rodfaxe, 10,000 quarters, same, Danish steamer Magnus, 12,000 quarters. same. British steamer Figure 22, 20 Marquette realization of the Marquette realization of the Marguette realization of the Marquette reali vember-December

British steamer Roselands, (previously), 30,000

British steamer Harlyn, 30,000 quarters, same, to Marseilles, Genoa or Piracus, 5s, November.

British steamer Hollington, 30,000 quarters, same to Valencia or Tarragona, 4s 10 4d, December. nooner Sunlight. 349 tons, from Baltimore to Calais, p.t.

British steamer Coila, 2,552 tons, from St. John, N.B., to a French Atalantic port, with hay and oats. Lump sum, £8,000. Nov

British steamer Cayo Romano, 2,317 tons, from one two ports Guilf to London, with cotton, 60s, Decemmore, 1,973 tons, (pre

er Cayo Gitano, 1.983 tons, same, 45s, io, 1,777 tons, same, with

THE SECTION OF THE PROPERTY OF

ng the question of shipping "after the war," says the Vall Street Journal. Not that they believe a cessa ion of hostilities is imminent, but that, whether the war continues six months more, a certain set of con itions will obtain in the world's shipping business that will have to be met promptly and efficiently. What these conditions will likely be, and the measures be applied against them, is what is beginning to engage their minds.

Perhaps the biggest single problem of the many that are said to lie in prospect, is the readjustment of the several conference agreements regulating the reight and passenger business of the Atlantic. Some the smaller lines may not be in a position financially to resume operations if the present war is proracted, or some of the Continental lines may be eliminated from the field of Atlantic shipping by an unforeseeable realignment of political power in Europe But, whether any such events come to pass, a readjustment of agreements on freight and immigrant passenger business will have to be made. Such agree undertakings, in other words, between the several lines, are necessary to the harmonious conluct of ocean traffic.

Having met, more or less successfully, the prob ems which the first three months of the war brought, of them of an emergency nature, steamship nen feel sanguine of coping with such conditions as are likely to come into the current shipping situan as a result of the continuance of the war.

As to how long the war is likely to last, the estim ates of shipping men vary. From six months to two and a half years would include all estimates. Many of them are inclined to believe that peace will be in a fair way of restoration before the second winter sets in. But regardless of this, such a radical change in the world's shipping business has already occurred as to make a return to conditions existing prior to the war quite impossible, mainly equitable as those conditions were. Nothing but a complete transformation, steamship men say, can be expected at the close of the war.

Following the paralysis of the shipping trade during the first three weeks of the war, the situation be gan to clear with the removal from the seas of Gernan merchant men and the abstraction of a considerable portion of British mercantile marine tonnage for auxiliary war purposes. Shipping began slowly to resume, and with increasing regularity in the sailing of line boats. At the same time, the need for liam American ships under the protection of the Ameri-2 St. Peter Street and 576 St. Catherine West; T. can flag began to dawn. It was seen that ships, so protected would be needed to carry on business with: foreign countries. In fact, that they were vitally necessary to the maintenance of America's export trade. Legislation resulted, and as a direct consequence approximately 300,000 tons of shipping under foreign thur. flags, but in which American capital was chiefly interested, have been transferred to date to American

registry. In England, following relief from the pressure of the first four or five weeks of the war, owners of Montreal. TRANSATLANTIC STEAMSHIP CO.

A new steamship company, the New York Transtransport of the transport of the that a closer co-operation between the two national interests is almost certain to result.

A consideration, therefore of the question of ship-Cotton Belt-Generally clear, no moisture. Tem- ping "after the war" is likely to be a joint consideration. In connection with this, it will be interesting to ote the remarks of A. B. Lake, of Liverpool, who is ne of the influential factors in the shipping world. and who visited this country very recently along with other representative men. Mr. Lake said in part: "I am surprised at the similarity of views held by

the influential shipping men of the United States with those I know to be prevalent with the leaders of shipping on the other side. The outcome, it appears, I'l be closer co-operation of American and British shipping interests. They are already closely knit to gether and in extending the foreign trade of the United States there is no reason why there should not be greater harmony in working together with joint capi-(Exclusive Leased Wire to The Journal of Commerce.) tal in shipping. Great Britain has the ships; America has the cargoes. Why should they not be together New York, November 10.—The full steamer charter under some form of jointure?"

EXTINGUISH FLAMES. The available supply of boats is limited, and own-ers are offering the same sparingly, and are holding British steamer Rembrandt of the Lampert and Holt Sorel. 3: Line, was picked up yesterday afternoon by the wire-For a fairly good cotton carrier 60s was paid from less station at Sayville, Long Island. The Sayville two Gulf ports to London, and a medium size grain operator flashed back the news that a distress signal Batiscan. told that the Rembrandt. then 200 miles off Cape Henry, was burning below ing. There is nothing new to report regard-decks, and that there was urgent need of help. In ing the sailing vessel market, and but little was done a few minutes the operator aboard the Rembrandt in chartering.

Charters: Grain—British steamer Glenbridge, (previously), 26,000 quarters, from Montreal to picked
operator reported that Captain Edlin was steaming at full
speed for the shore. Late in the afternoon the ship's
operator reported that the crew had brought the ports United Kingdom, 3s 6d November. Brtish steam-

The Rembrandt sailed from Baltimore last Satur-

PERE MARQUETTE RATE RAISE.

Norwegian steamer King Haskon, (previously), 14,-o quarters, from Baltimore to Scandinavian ports, November 10.—The October report of the Pete Marquette Railroad receivers includes a statement that the Central Passenger Association has prepared new passenger tariffs to take effect December British steamer Helredale, 24,000 quarters, from the 1 which will increase the passenger rate on the Per 1 which will increase use passenger to two and one-Marquette Raliroad from two cents to two and one-Yeyport

The receivers hope the tariff will be allowed and arters from the Gulf to Marseilles, Genoa or Naples, ture in so convincing a way that it will afford the believe the matter can be presented to the Legislarelief suggested by the Interstate Commerce Com sion, which states that if the rates or fare are clearly

shown to be unduly burdensome to the carriers, the people will cheerfully acquiesce in reasonable in-

OWNERSHIP OF SUEZ CANAL.

There is a vague idea abroad that Great Britain holder to the extent of 176,602 shares out of a total of 400,000. In the Administrative council entrusted with its management British interests are represented by only ten out of thirty two members, and of these ten only three are appointed by the British Government, the other seven representing British shipown-ment, the other seven representation of the countries of the forward part of t

Shipping and Transportation

to southwest winds; a few scattered showers, but mostly fair and becoming milder.

Ottawa Vailey and Upper St. Lawrence—Fair and cool to-day; a few local showers at night or on Wednesday.

Lower St. Lawrence and Gulf-Moderate winds fair and cold.

fair and cold.

Maritime-Northerly and northeasterly winds at first, strong off the coast of Nova Scotia; fair and cultar cool. quite cool.
Superior—Fresh to strong southerly to westerly Manitoba-Fair, turnig a little cooler at night. Saskatchewan and Alberta-Fair and becoming

CANADA STEAMSHIP LINES, LIMITED.

Freight Steamers. Canadian—Up Dalhousie 11 p.m., 8th, direct. Acadian—Montreal, loading package freight. Hamiltonian-Due Toronto to-morrow morning. Calgarian-Arrived Kingston 7 a.m. (loading bag

Fordonian-Down Soo, 2.30 p.m. D. A. Gordon-Left Montreal, 6 a.m., 8th for Ham

Glenellah-Montreal discharging Dundee-Cleveland, loading westbound. Dunelm-Montreal, discharging. Donnacona-Due Fort William to-night. Doric-Left Montreal 4 p.m. C. A. Jaques-Arrived Montreal 11 a.m. Midland Queen-Cleared Toronto 4.45 p.m.

Sarnian-Up Soo, 8.30 a.m. A. E. Ames—Arrived Fort William ? a.m. 8th. J. H. Plummer—Fort William discharging. Neepayah-Due out Fort William. Beaverton-Up Colberne 5 p.m., for River

Tagona-Kingston, loading Kanora- Montreal Bachangin-Bulk Freighters. W. Grant Morden-Fort William, oading

Emperor—Up Soo, 6.45 p.m., 3th. Midland Prince-Fort William (light Wednesday Midland King-Up Soo, 9.40 a.m

Martian-Left Port McNicholl 6 p.m., for Fort Wi!-Emperor Fort-William-Up Soo, 10.20 p.m., 3th. Emperor Midland-Leaves Fort William to-day

Stadacona-Buffalo, discharging (light, Tuesday Scottish Hero-Left Goderich 3 a.m. for Port Ar-

Turret Court-Down Soo 11.45 a.m., for Port Mc Nicholl.

Turret Crown-Up Soo, 11 a.m A. E. McKinstry-Out Dalhousie noon to-day fo Renvoyle-Arrived Erie 1 a.m Saskatoon-Montreal.

Mapleton-Arrived Montreal 3.a.m.

Haddington-Montreal discharging. Cadillac-Up Port Huron 11 p.m., 8th Natironco—Left Montreal noon to-day for Erie. Latest Report—Calgarian left Kingston 7.10 p.m

SIGNAL SERVICE.

(Department of Marine and Fisheries.) Crane Island, 32-Cloudy, northeast. L'Islet, 40—Clear, east. Cape Salmon, 81-Cloudy, north. Father Point. 157-Cloudy, northeast. Little Metis, 175-Snowing, strong north. Matane, 200-Cloudy, strong northwest. Cape Chatte, 234—Cloudy, north.

Martin River, 260—Clear, strong northeast. Cape Magdalen, 294-Cloudy, north Fame Point, 325-Snowing, northeast Cape Rosier, 349-Clear, strong northeast ANTICOSTI:-

West Point, 332-Cloudy, northeast Southwest Point 360-Cloudy northeast South Point, 415—Cloudy, calm. Heath Point, 438—Cloudy, northeast Belle Isle, 734-Cloudy, south.

Quebec to Montreal. Longue Pointe, 5-Cloudy, strong northeast. In

.15 a.m., Murray Bay. Sorel, 39-Cloudy, north. Arrived in, 12.10 a.m. Vercheres, 19—Cloudy, north. Out, 8.05 a.m., Sorel, 39-Cloudy, north. Arrived in 12.10 a.m.

Hudson and tow Three Rivers, 71-Cloudy, light north. In, 7.45 a.m.

St. Jean, 94-Cloudy, light north. Grondines, 98-Cloudy light north

Portneuf, 108-Cloudy, light north. Out, 8.30 a.m. Quebec, 8.15 a.m., Prefontaine. St. Nicholas, 127-Cloudy porth

Bridge, 133-Cloudy, light north. Quebec, 139-Cloudy, light north. In, 220 a Wagama. Left up, 7.30 a.m., Robert Rhodes. Left own, 7 a.m., Kamouraska.

West of Montreal. Cascades, 21-Light snow, east. Eastward, 1.35

Coteau Landing, 3-Light snow, east. i astward, a.m., Canobie Cornwall, 62-Clear, calm. Eastward, 5.10 a.m.

Britannic. 6.45 a.m., Keywest.
Port Colborne, \$21-Cloudy, south. Eastward 12.40 a.m., Renvoyle, 2 a.m., Cabotia. 5.40 a.m., Ungava. Yesterday, 5.10 p.m., Bartlett. 11.20 p.m.,

SCANDNIAVIAN BRINGS SETTLERS. When the Allan liner Scandinavian came

the harbor yesterday, the passengers reported a delightful voyage, in spite of the fact that they got the aftermath of storms experienced by other ve two or three days ahead of them. The south of Ireland, calling at Liverpool on the September was the banner month in the history of cans, more returning Canadians, and a still larger nber of Britishers, who have come to Canada to seek new homes for themselves.

NORFOLK IS BURNING.

controls the Suez. In Point of fact the canal is owned and controlled by an Egyptian company under French company law. Great Britain is only a share-Mile Beach, nor Port Albert, on the southeast coast

brought over two hundred passengers into Me yesterday.

H. VINCENT MEREDITH. Who was to-day re-elected President of the Roys Trust Company.

RAILROAD GROSS 20.54 PER CENT LESS FOURTH WEEK OCTOBER Detroit 1.45 p.m., Chicago 8.40 p.m. Club Compar

New York, November 10.—Gross earnings of twenty four leading railroads in the United States and Canada for the fourth week of October, according to fi gures compiled by the Chronicle, amounted to \$14,364, 397, a decrease of \$3,713,640, or 20.54 per cent., from the corresponding period in 1913. The detailed statement compares as follows 1914. Decrease

Buffalo, Rochester & Pittsburg .. \$283,070 \$109,974

Canadian Northern	487,700	420,
Canadian Pacific	2,613,000	2,049,0
Chesapeake & Ohio	1,182,810	*53,2
Chic., Ind. & Louisville	194,213	18,2
Colorado & Southern	467,183	*36,6
Denver & Rio Grande	761,400	70,7
Western Pacific	180,300	52,3
Detroit & Mackinac	33,252	1,2
Duluth, South Shore & Atl	76,345	43,4
Grand Trunk of Canada Grand Trunk Western		
Detroit, Grand Haven & Milwaukee	1,414,341	297,8
Mineral Range	22,231	*16,6
Minneapolis & St. Louis	227,626	27,2
Iowa Central		-
Minn., St. Paul & S. S. M	900,447	98,4
Missouri, Kansas & Texas	1,066,110	*5
Missouri Pacific	1,733,000	66,0
St. Louis Southwestern	335,000	67,0

..... \$14,364,397 Net decrease (20.54 p.c.) \$3,713,640 after the Supreme Court handed down its decision u

For the month of October the returns of twenty-

r roads show combined gross earnings of \$45,704,-

Southern Railway 1,740,849

634, a decrease of \$9,304,160, or 16.92 per cent

Texas & Pacific

SHOWING SIGNS OF IMPROVEMEN

umber Trade is More Active-Collections and While Mild Weather Hurts Trade of Prairies it Helps Fall Ploughing.

According to reports received by the Canadian Pa cific Railway at Montreal, business generally in Brit-ish Columbia shows some tendency towards improvement. The lumber trade is more active, as the mar kets on the prairies show signs of revival. The nining industry is satisfactory.

A noticeable improvement has taken place in the llections in the prairie provinces during the past few weeks, particularly at the country points. Retail merchants complain that the continued mild weather is interfering with trade. This mild weather, however, has benefited the farmers engaged in fall ploughing. On La Riviere and Souris subdivi-sions, this is now compelte. On Portage Plains it is 95 per cent, complete, and elsewhere in the province

The average for Saskatchewan is 85 per cent. to The average for Saskatulewan is so that lower rates between Railway in fax & South Western Railway in are Medicine Hat and Calgary, which have 90 per cent of their ploughing finished.

The British Columbia Government intends to operschools in pruning and picking throughout the fruit raising districts in British Columbia this winter. The Saskatchewan Government is organizing short agricultural courses for farmers during the winter months.

NOT SET PROGRAMME FOR CONGRESS.

Washington, November 10.-Aside from pushing his policies to upbuild the merchant marine and to conserve the national resources of the country, President Wilson to-day said he had not set programm for the coming session of Congress.

CANADIAN INSURANCE MEN

PREPARING FOR THE WAR Members of the Canadian insurance fraternity are

country in case their services are required. Many of tal to date \$37,947,000, which, with the state of the st them have formed The Insurance Rifle Association, of which J. F. Weston, managing director of the Imperial Life, is captain, and R. W. Kerr, of the Canada Life, is secretary. The executive com-William Walface, general manager Crown Life: A. M. M. Kirkpatrick, Aetna Insurance Company; C S. Wainwright, assistant secretary Western Assurance Company; J. B. Laidlaw, manager for Canada Norwich Union Fire; C. W. I. Woodland, joint manager for Canada Employers Liability Assurance Corporation; Percy Quinn, Toronto manager Royal Ir grance Company; C. A. Withers, general manager minion of Canada Guarantee & Acidental Insurnce Company. Colonel W. C. Macdonald, managing rector Confederation Life, has accepted the honorary presidency of the association, which is being drilled in military tactics and target sheeting. At sarily larger owing to the added expenses caused last reports the membership in the association is over the war, but there has been no change in the matter two hundred and it is confidently two hundred and it is confidently expected to grow programme as outlined by the Administration

RAILROADS

CANADIAN PACIFIC Toronto-Chicago Express

7.45 a.m., 9.05 p.m. Ar. Toronto (Union)-5.40 p.m., 7.35 a.m. Ar. Chicago-

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

Day train: Cafe, Observation, Parlor and Dine Observation, Compartment and Star

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INTERNATIONAL LIMITED. Canada's Train of Superior Service.

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Montreal 11.00 p.m., arrives Toronto 7.30 am,

122 St. James St., cor. Fran TICKET Windsor Hotel Bonaventure Station OFFICES

**************** RAILROAD NOTES

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The proper contention on which to base a protes against the sale of \$71,000,000 Rock Island stock i foreclosure by the collateral trust bondholders is the the present is no time in which to obtain a sati factory price for such a block of railroad shares. On their own statement the desire of both the Wal

lace committee and Mr. Amster's protesting party i to obtain this stock in exchange for their bonds, as there is no other way of obtaining this stock pro re of the bondholders than by a foreclosure sale en ble The court has refused to make an upset price which might somewhat protect the minerity int

and also might cause some million raised by the Wallace committee, or the Cen Trust Co., in foreclosure proceedings, that the mi ority stockholders may be paid their proportion t 531 the sale. A limited trans-continental rate readjustment,

418,418 volving a portion of the rates to Pacific coast poin 62,063 and to inter-mountain territory, goes into effect No. 18,486 vember 15. This is the rate agreement between Interstate Commerce Commission, and the trans tinental carriers reached several r holding the commission's zone percentage system relating coast and interior rates. It was to have come effective October 1, but an extension of t was allowed to permit the preparation of the chedules.

f eastern railroads for recent months, notwiths the sharp falling off in business, have attra no little attention. Results for one or two mo are always inconclusive, but it is worth while to been obtained.

Taking the Pennsylvania Rail its September gross earnings decreased \$1,391,000. about 8 per cent. The operating income exes and outside s a difference of \$1,570,200 to changes in operating expenses.

equipment \$704,900, or a total reduction of \$838,800 i naintenance alone, much the larger part of t tire so-called saving. Another reduction of \$67 is found in transportation expens uraging, being larger than the reduced volum ousiness alone would ordinarily m some extent this is the result of tigh profitable train mileage which was be

HALIFAX & SOUTHWESTERN RAILWAY Nova Scotia, is as follows

Distances. Merchano 25 miles and under 26 miles to 50 miles 51 miles to 75 miles 76 miles to 100 miles 101 miles to 150 miles 151 miles to 200 miles 201 miles to 300 miles ANOTHER C. P. R. CONNECTION.

Cornwall, Ont., November

lengarry and Stormont Railway. gives Cornwall connection with the Polycarpe, Que., have been laid to the Cornwall ROCK ISLAND DEPOSITS. New York, November 10.—Rock Island osits of \$787,000 on Saturday and Monday.

posited in Holland, makes total deposi mittee to date \$45,147,000. WABASH EARNINGS.

Wabash Rallroad—September gross \$2,647,732; d rease \$137,444. Net \$688,646; decrease \$45,538. Three months gross \$8,089.816; decrease \$349.955. Net \$2,108,700; increase \$13,379.

NO CHANGE IN NAVAL PROGRAMME. Washington, November 10.—President Wilson s
"There will be no increase in the naval approptions for the coming year and none has been re

mended by the Secretary of the Navy. "The State Department appropriation will be cials more than a year ago."

8.00 au

107, 154 and 156-155 parish of Montreal, with West Hill avenue. eal Agencies, Ltd., sold to William arty lots 221a-30 to 34 parish of Montreal,

vacant and having frontage to La 1e, Westmount. The price paid was \$ wilfred Chicoyne sold to Louis Labelle the rtion of Jot 8-243 Cote St. Louis,

ing 25 feet by 130 feet, with buildings thereo street, for \$16,000. ph L. Tremblay sold to Mrs. J. Octave ern part of lot 34a-206 parish o 23 feet by 92 feet, with build and avenue. Outremont, for \$14,000.

remaining deals inclu-Wittis to Samuel Wittis and o Cote des Neiges, with Nos. street, for \$10,000; J. W. Sime ots 509-1, 509-3-2, 509-2, and n Baptiste, with buildings on St. planade avenue, for \$9,868; J. A. old to J. Chequette lot 22-240 Hochelaga war Vos. 40, 42 and 14 De Beaujeu street, for \$8,500

OPERATED AT A LOSS.

Kas November 10 .- Following a preme Court, the old fire in creased more than 13 per cent of tes will be wered 12 and 14 per cent insurance department, but the Kansas Supreme Court. lds the order void, and decrees e old rates.

eged they operated in thi at loss of \$500,000. INSURANCE COMPANIES EXTENDIN

Owing to the European War the Demand for s Light, While the Crop is a Large One surance Men Come to Rescue.

n view of the light demand, owing to the n war, for an unusually large crop of cot the southern farmers by ne or more cents per pound, or approximately \$50 per s received very general approve t is said that a considerable amount of cotto sed of. In some instances inst the South have aided this cause

have invested in the staple of that locality. It is reported that the insurance commi one of the states has authorized the scheduling of ton among the assets of an insurance company. ng, of North Carolina, has issued etin setting forth that while insurance com prohibited by law from loaning money on ere is no law to prevent them from extending on warehouse certificates for cotton in storage rstood that a number of companies will ad

ney in this way to help relieve the cotton situ There is no doubt whatsoever that the cotton has been affected by the prevailing co broad as much, if not more, than that of any commodity, and that help should be extended to nisers of cotton so far as this is possible. But safe to allow the insurance companies to invest

funds in cotton, particularly at the present tim It must be admitted that cotton under prev conditions is not a liquid asset; if it were no or help would be necessary. As everybody knows, he exchanges closed throughout the country stocks and bonds, usually an asset to be most sed upon, cannot be quickly disposed case of need. Now, if the companies are perm to lie up even a small amount of their funds in that is equally, if not more, inelastic tocks and bonds, what would be the inevitable sult in the event of a conflagration?

It is very laudable to extend a helping hand to eighbor who is in need, but the obligations v mpanies owe to a large army of po olders distributed throughout the length and bre the land should prevent them giving such aid ecially when such action may seriously affect bility to carry out their policy contracts.

WAR SERVICE AND LIFE INSURANCE

Concerning the attitude of English life insur nies toward their policyholders who par ate in the present European war the following tract from an article entitled "The Crisis and dice Men," which appeared in a recent issue The Finance Chronicle, of London, will be of in

It is authoritatively stated that Territorials eomanry who had effected life policies before war, and who go on foreign service, whether expeditionary force or otherwise, will not harged an additional premium for war risks. is a reversal of the decision arrived at by the ices Association, and it will be satisfactor; hany policyholders to know that the extra premi which they had been asked to pay will no lo required. This resolution on the part of the c mles must be regarded as a patriotic action, and in part, the result of an appeal made by the War At the same time, it is in accordance with est and most modern life assurance practice, w es policies that are free from all restrictio foreign residence or der policies and all the policies of some compa occupation. Some of ained restrictions as to occupation. In ises the companies were legally entitled to cl stra premium. This will, however, it is sta waived by nearly every office and most proba

GREAT VALUE OF MONEY.

The ability to call a man by name on short acqu ance puts one on a footing of confidence and addr the respect in which the man named holds him. er a man by name establishes mutual co To remember a face, to say, "Your face is ar, but I can't call your name," ment, and it may establish more than tha erson whose name you cannot call thinks ! ought, to know his name and attributes y ne aptly puts it, "To know a man on