

RAILROADS
ADIAN PACIFIC
Chicago Express
Quebec Service
WANTS RATE INCREASE
WHY EMDEN LIVES.
WEATHER MAP.

PERSONALS

Mr. W. Deets has arrived in town from England and will remain a few days en route for Toronto.
Captain Gerald Furlong is going to the front with the Second Canadian Contingent.
Mr. J. K. Corley and Mrs. T. A. Corley, of West-
mont, are guests at Waterbury Inn, Waterbury, Vermont.
Mr. J. J. Carrick, of Port Arthur, Ont., who has been spending a few days in town, left last night for New York.
Mr. J. B. Letendre will return to town this week, having spent the summer at Beauséjour.
Mr. and Mrs. Shirley Chiffins, King George Apartments, are closing their summer home at Pointe Claire, and will return to the city to-day.
Major Stuart Howard, Mrs. Howard and Miss Howard, Lorne avenue, have returned from Val Morin, where they spent the summer.
Mr. M. J. O'Brien left for Quebec last evening.
Mr. and Mrs. P. J. McIntosh, of New York, are at the Ritz-Carlton.
At the Hotels.
At the Ritz-Carlton: Arthur Ferland, Halleybury; E. F. Windsor, Winnipeg; Albert MacLaren, Buckingham; T. Myers, Lancaster; Mrs. J. Kennedy, West York; Mr. and Mrs. S. Shannon, Moncton.
At the Windsor: Col. J. A. Macdonnell, Vancouver; J. A. Macdonald, Kipawa; C. Major, New York; L. A. Demers, New York; Mr. and Mrs. D. C. Griggs, Waterbury; J. J. McCarthy, Boston; W. Howard and W. F. O'Connell, London; C. Campbell, New London; F. A. Studd, Windsor.
At the Place Viger: S. Spratt, Toronto; Miss J. de Berth, Philadelphia; Sidney Bailey, Port-Harbor; M. R. Parmelee, New York; J. F. Lacoste, Quebec; W. H. Ennis, Boston; Mr. and Mrs. W. Rowland, Ottawa; R. P. Selver, Chicago; A. A. Gings, Quebec; W. G. Gibbs, Buckingham; Hon. C. F. Delage and Mr. Delage, Quebec; E. Delage, Quebec.
At the Queen: Peter Turner, Providence; J. J. Bell, Ottawa; E. Calahan, Toronto; A. W. J. Bell, Edmonton; W. S. Hickford, New Orleans; G. T. Hewitt, Halifax; M. G. La Rochelle, Ottawa; J. C. Smith, Boston; L. P. Burgess, Boston; H. C. Whitehead, London; P. D. Davidson, Hamilton; Mr. and Mrs. H. W. Fleming, Havelock.

FRONTENAC STREET EXPLOSION WAS CAUSED BY GAS

Mayor Martin Examines Witnesses and is Satisfied That There Was No Plot, No Hostile Agents, No Bombs Thrown.
Mayor Martin on Saturday undertook to prove that the Frontenac street explosion was due to gas, not dynamite. At the meeting of the Board of Control, his Worship brought forward one E. Martie, of 631 Frontenac street, and a Russian named Sam Bass, who was but recently let out of the hospital, having been one of the victims of the explosion.
The united story of these two men was to the effect that Bass, who lived at No. 578 Frontenac, one of the wrecked houses, had gone to the ground floor, when there was a grocery store, and complained of a smell of gas. He then went up to his lodgings on the third floor, and a moment later the explosion occurred.
"There is no need for the people to be afraid," remarked the Mayor. "The gas company was to blame, and there should be another investigation."
It was decided that steps should be taken to get in touch with the Provincial authorities, so that an enquiry might be held.

ABOUT AS BAD AS COULD BE

Haverhill, Massachusetts, According to Engineers is National Board of Fire Underwriters is a Serious Conflagration Hazard.
There is a serious conflagration hazard, in the mercantile section of Haverhill, Mass., according to the engineers of the National Board of Fire Underwriters, due to weak construction and bad structural exposures. The engineers say: "The congested value district is divided into two sections by an open park and a street along which heights are very low, so that there is slight chance of a conflagration involving the entire district, but the structural weaknesses, bad mutual exposures, several orders of high combustibility and large amount of frame construction in weak surroundings make the potential hazard severe in much of the district. The fire department, although fairly efficient, is underrmanned and lacks engine capacity and the water supply is inadequate; although mitigated by the good interior accessibility and generally low heights, the resulting hazard in the commercial district must still be classed as serious, while in the home district it is only moderate, owing to the numerous sprinkled buildings and many automatic fire alarm systems. In other manufacturing districts the conflagration hazard is generally slight, in the mercantile district large group fires are probable, endangering the congested value district. Residential districts present the usual hazard of shingle-roofed frame dwellings, closely built in some sections."

B. & O. EARNING.

Baltimore and Ohio, year ended June 30, 1914, operative \$97,411,441; decrease, \$4,144,499.
Operating income, \$21,244,827; increase, \$4,183,416.
Other income, \$4,017,119; increase, \$895,818.
Total income, \$27,262,565; decrease, \$1,899,827.
Surplus after charges, \$9,300,847; decrease, \$4,132,511.
Preferred dividends, \$2,354,634; decrease, 235,818.
Surplus X \$6,946,213; decrease, \$4,183,416.
Common dividends, \$9,118,762; decrease \$3,214.
Deduct for year, \$2,272,829; increase, \$4,131,312.
Previous surplus, \$37,410,162; decrease, \$3,944,269.
Total surplus, \$35,137,333; decrease, \$7,474,481.
Add back XX \$4,823,145; decrease, \$2,863,508.
Profit and loss surplus, \$32,894,188; decrease, \$4,469,972.
X—Equal to 4.50 per cent earned on \$152,917,144, common stock, against 7.25 per cent on \$152,917,344, stock previous year.
XX—includes \$1,828,822 discount on securities sold during the year.
Net current assets exclusive of materials and supplies on hand and loans to the C. H. and D. on June 30 last, were \$6,458,771.

MUCH IGNORANCE EXISTS OVER CO-INSURANCE CLAUSE

A Well Known Fire Insurance Underwriter Says There is Much Ignorance in Regard to the Application of the Co-Insurance Condition or Clause in a Policy.
Mr. W. D. Barlow, writing on the subject of co-insurance, says:
"Due no doubt to the fact that most losses are partial it is an axiom in fire insurance that the greater the amount of insurance in proportion to the value of the property, the cheaper a company is able to carry the risk. We can, therefore, in the foregoing trace the origin of the co-insurance clause. The wording of the co-insurance condition is to be found on a policy in danger signal red along with the variations in statutory conditions; and stated briefly its inclusion in an insurance contract binds the assured to maintain insurance up to a stipulated percentage of the value; and the penalty for falling so to do is that the assured must carry the shortage just as if he, she or they were a company.
"But notwithstanding the terms of the clause being plainly set forth, it is surprising how much ignorance there is as to their application.
"It may be that the reason for this is that the immediate saving in the premium effected when it is made part of a contract affects the judgment; but whatever the cause, it is very often found when a loss is adjusted that the assured only possessed a hazy idea of what he had agreed to.
"The buyer of insurance should understand that he, she or they get cheaper insurance by taking the clause; and that this reduction in rate is made because the increased insurance to the value, thus guaranteed, makes it possible for the insurer to sell it profitably; and that if the assured fail to keep the agreement, he, she or they will in event of loss be called upon to make up any shortage.
"Co-insurance is something where a little is dangerous, and if it is not completely understood it is much better to pay a higher rate and leave it out."

FORD FACTORY COMPLETED BUILDING A CREDIT TO CITY

New Factory on Laurier Avenue at Last Completed—Building Went on Unaffected by Hard Times—At Present a Four Storey Structure But May be Added To.
On Monday the Montreal branch of the Ford Motor Company of Canada, Limited, will open business in the new \$350,000 building on Laurier Avenue, at the corner of de Gaspé street. This structure, which covers 150 by 160 feet, is the last word in fireproof construction, daylight and sanitary arrangements. Within its four walls will be quartered the large accounting department, the assembling room, which occupies an entire floor; the repair room, to which is devoted another floor; the stock room, which covers almost an entire floor; the business and administration departments, the garage, and show rooms. The new buildings will be the headquarters of the Eastern Ontario and Quebec sales districts, will be in charge of Mr. W. L. Stoneburn, Eastern manager.
As it stands to-day, it is a four storey structure, but the foundations are made for ten storeys, and Mr. Stoneburn looks forward to the time when the addition of six more floors will be made. Henceforth the Ford cars, instead of being shipped from the factory at Ford, Ontario, will be sent on in parts to Montreal and assembled in the new building. The assembling room and the repair room will be equipped with the most modern machinery and the inauguration of the repair department, which will be made within a month or so, will mark the advent of a highly efficient repair shop for Ford owners in Montreal. Some two hundred and fifty mechanics and others will be employed when all of the machinery is installed, and working. These men will not be brought on from the big Ford factory in Ontario, but will be taken on here and trained into their work by skilled workers who will be used as instructors.
The work of constructing building was not halted by the hard times ensuing from the war, but everything went on as usual. Mr. Stoneburn is a confident and optimistic business man and does not worry about the future for he has great confidence in Canada's ability to weather the present hard times and come out more prosperous than ever.
The building in accordance with the Ford regulations was designed by Ford men who also supervised the construction which was undertaken by Irwin and Leighton, of Philadelphia. The architect is Mr. John Graham, of Detroit. A new feature is the design of the roof, which is surrounded by a substantial brick wall and will be used as a testing ground for newly assembled cars.

TO DELIVER LECTURES ON ACCIDENT PREVENTION SUBJECT

With View to Helping Public Comprehend the Objects and Effects of the Workmen's Compensation Law in its Relation to Accident Prevention.
New York, November 2.—With a view of increasing the public understanding of the objects and effects of the workmen's compensation law in its relation to accident prevention, Deputy-Superintendent James J. Hoy, of the State Insurance Department, has written to the chairman of lectures of the Department of Education suggesting a series of lectures on the workmen's compensation law and accident prevention. The chairman referred the matter to Dr. Leipsiger, who is in charge of the lecture work. He is enthusiastic on the subject and asked Mr. Hoy to suggest names of those qualified to deliver such lectures. The names thus far submitted include those of Prof. A. A. Whitney of the Workmen's Compensation Service Bureau, Leon S. Senior, of the Compensation Inspection Rating Board, and Messrs. Ryan, Conway and Keller, of the New York Insurance Department. These gentlemen are now preparing lectures and beginning January 1 a series of lectures will be given in the educational institutions of Greater New York. Deputy Hoy has also written the Boards of Education and Chambers of Commerce of all the important cities of the State suggesting that they undertake a similar campaign to enlighten the public as to the needs of accident prevention and the benefits of the compensation law.

MASSACHUSETTS GAS COMPANY.

Boston, November 2.—The Massachusetts Gas Company has declared its regular semi-annual dividend of 32 cents on preferred stock, payable December 1st. Books close November 14th, and re-open December 1st.
Bonds and Debentures:
Alex. Bldg. 7% sec. int. bonds, with 50% bonus com. Bonds, 75 76
Argus Gardens, Toronto, 6% Bonds, 70 74
Caledonian Realities Co., Ltd., 6%, 75 83
City Central Real Estate Bond, 59 59
City R. & Inv. Co., Bond, 95 101
Marcell Trust Gold Bond, 95 101
Montreal Deb. Corp. 6% Deb., 39 37
Transportation Bldg. (pfd.), 70 70
Trust Companies:
Crown, 110 112
Eastern, 160 161
Marcell Trust Co., 250 293
Montreal, 181 200
National, 221 224
Prudential (com.), 400 505
Prudential 7% pfd., 50% paid up (pfd.), 95 110
Easter, Securitie, 80 90
CALGARY PETROLEUM PRODUCTS.
Calgary Petroleum Products, Ltd., has been incorporated at Ottawa with head office at Calgary and capital of \$1,500,000.
CLEARINGS DECREASE.
Chicago, November 2.—October Bank clearings decreased 12.3 per cent. This is the worst monthly showing this year. September clearings decreased 12.3 per cent. Last week they decreased 10 per cent.



COL. E. W. WILSON, Manager of the Montreal office of the Canada Life, who has been over on the other side for some time in connection with military matters has sailed for home again, and is expected in the city by the end of the week.

REAL ESTATE AND TRUST COMPANIES

Table listing various real estate and trust companies with their addresses and contact information. Includes entries for Aberdeen Estates, Belvedere Land Co., Bleury Inv. Co., etc.

PLATE GLASS ALLIANCE HAS ALREADY BEEN CREATED

New Organization Comprises Seven Companies, Which Will Operate Along Entirely Different Lines From Any of its Predecessors.
New York, November 2.—Out of the demoralization in the plate glass insurance business due to the collapse of the Plate Glass Underwriters' Association a new organization has already been created which will operate along entirely different lines from any of its predecessors. It is known as the "Plate Glass Insurance Alliance of America," and comprises eleven companies, who are banded together for good practices in underwriting, scientific rating and reasonable cost of acquisition of the business.
Immediately following the dissolution of the Plate Glass Underwriters' Association a number of the companies in the business took steps to stem the tide of demoralization and decided to organize a new nation as above described.
The following officers have been elected: Chairman, R. A. Dobbin, Jr., of the Fidelity and Deposit Company of Maryland; vice-chairman, H. C. Hedden, of the New Jersey Fidelity and Plate Glass Insurance Company; secretary-treasurer, Nelson D. Sterling, of the Fidelity and Casualty Company.
The eleven companies which are members of the alliance are as follows:
Aetna Accident and Liability Company.
Fidelity and Casualty Company of New York.
Fidelity and Deposit Company of Maryland.
Globe Indemnity Company.
London and Lancashire Guaranty and Accident Company.
Maryland Casualty Company.
New Amsterdam Casualty Company.
New Jersey Fidelity and Plate Glass Insurance Company.
Ocean Accident and Guarantee Corporation.
Royal Indemnity Company.
United States Fidelity and Guaranty Company.
The alliance has already formulated a rate schedule for the purpose of establishing the business on a sound basis which is the most progressive that any plate glass insurance organization has adopted and which will avoid all violation of the anti-discrimination law of this State. It is a radical departure from the rating schemes which heretofore have been in use and which the old association has been endeavoring to reconstruct for the past three years, but through opposition of certain members it has been unable to accomplish any results along these lines.
One of the purposes of this alliance is to establish a central survey system by which the surveys of all of the companies, members of the alliance will be made by bureau surveyors. This arrangement should appeal very strongly to the brokers for the reason that in a rate war the broker is virtually obliged to secure a rate from every single plate glass insurance company on every risk that he has to insure in order to prove beyond doubt that he is delivering the policy at the lowest rate on the market, and eliminating competition from another broker which might result in the loss of business in other lines. By applying to a company member of the alliance he has saved the necessity of making application to ten other companies. The rate quoted by that company under this system is a guarantee that no lower rates will be quoted by any other member of the alliance. The bureau intends also to make the survey of all losses sustained by the alliance companies which will assure the best class of service to those companies and a consequent earlier adjustment of all losses. Another important feature is that the excessive cost of the business is to be avoided under the plans of the new alliance.

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:
Aberdeen Estates, Bid 125, Asked 125
Belvedere Land Co., 79 100
Bleury Inv. Co., 70 77 1/2
Caledonian Realities Co., Ltd., 15 18
Canadian Consolidated Land, Limited, 3 3
Cartier Realty, 100 107 1/2
Central Park, Lachine, 100 107 1/2
Charing Cross Industrial Co., 9% 5 5
City Central Real Estate (com.), 65 63
City Estates, Limited, 55 63
Corporation Estates, 50 52
Couching, Lac & Imp. Co., Ltd., 50 52
C. C. Cottrell, 7% pfd., 125 125
Credit National, 120 120
Crystal Spring Land Co., 58 61
Dacost Realty Co., Limited, 45 50
Denis Land Co., Limited, 75 93
Dorval Land Co., 15 20
Drummond Realities, Limited, 90 100
Eastmain Land Co., 97 97 1/2
Eastmain Realty Co., Ltd., 25 25
Greater Montreal Land Inv. (com.), 174 190
Greater Montreal Land Inv. (pfd.), 100 118
Highland Factory Sites, Limited, 25 30
Improved Realities Limited (pfd.), 50 50
Improved Realities Limited (com.), 35 35
K. & R. Realty Co., 76 100
Kenmore Realty Co., 70 78
La Compagnie D'Immeubles Unies (pfd.), 40 40
La Compagnie Immobiliere du Can., Ltd., 40 73
N. D. de Grace, 91 92
La Compagnie Industrielle d'Immeubles, Ltd., 92 92
La Compagnie Montreal Est., Ltd., 90 192
La Compagnie Nationale de L'Est, 80 96
Lachine Land & Imp. Co., Ltd., 97 97
Landholders Co., Limited, 98 98
Lard of Montreal, 100 100
La Salle Realty, 97 97
Model City Land Co., Ltd., 40 40
Lauzon Dry Dock Land, Limited, 100 100
Longueuil Realty Co., 100 100
L'Union de l'Est, 40 40
Montmartre Realty Co., 10 10
Montreal Deb. Corporation (pfd.), 44 44
Montreal Deb. Corporation (com.), 34 34
Montreal Western Land Co., Limited, 89 92
Montreal Extension Land Co., Limited, 55 60
Montreal Factory Lands, 95 101
Montreal Lachine Land, 95 101
Montreal Land & Imp. Co., Limited, 40 40
Montreal South Land Co., Ltd., 10 18
Montreal South Land Co., Ltd. (com.), 10 18
Montreal Welland Land, Ltd. (pfd.), 10 78
Montreal Welland Land, Ltd. (com.), 10 78
Montreal Western Land, Ltd. (com.), 75 75
Montreal Western Land, Limited, 85 85
Mountain Sights, Limited, 76 84
Mutual Bond & Realities Corporation, 76 95
Nesbitt Height, 50 84
North Montreal Centre, Limited, 125 134
North Montreal Land, Limited, 150 156
Notre Dame de Grace Realty, 100 100
Orchard Land, Limited, 149 149
Ottawa South Property Co., Limited, 100 124
Pointe Claire Land, 176 178
Quebec Land Co., 65 65
Riverview Land Co., 100 113
Rockfield Land Co., 27 34
Rosedale Park Realities, Ltd., 80 82
St. Andrews Land Co., 71 71
St. Catherine Land Co., 50 50
St. Denis Real Estate, 75 80
St. Lawrence Blvd. Land of Canada, 120 120
St. Lawrence Heights, Limited, 55 55
St. Lawrence Inv. & Trust Co., 85 90
St. Regis Park Realities, 95 102
South Shore Realty Co., 95 144
St. Paul Land Co., 650 689
Summit Realities Co., 39 45
Transportation Bldg. (pfd.), 80 82
Union Land Co., 130 142
Viewbank Realities, Limited, 140 149
Westworth Realty, 75 77
Westbourne Realty Co., 65 89
West End Land Co., Limited, 75 89
Windsor Arcade Ltd., 7% with 100% bonds, 79 79

REAL ESTATE AND TRUST COMPANIES

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, \$2.25; Mill Blocks, \$2.99 per load. "Molascuit" for "Moses" J. C. McDermid, 402 William Street, Tel. Main 452.
EXCEPTIONALLY SITUATED OFFICES FOR LET. Well fitted in every particular. St. Peter Street, corner St. James. Apply The Eastern Trust Co., Canada Life Building.
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 Southern Building, 128 Bleury street. For further particulars and book-let apply The Crown Trust Company, 145 St. James street, Main 7990.
FLOOR SPACE, about 6,000 square feet; well lighted, also heated, if required; first storey; could be used for light manufacturing, or as a warehouse. Situated next to C.P.R. freight sheds, Mile End. Apply to Standard, Electric, Iron and Lumber Co., 624 St. Ambrose St., Phone W. 1564.
MOVING PICTURE HALL to let on Mount Royal Avenue. The best part of the north of the city, 608 Leslie, 1022 Mount Royal East.
PHILIPS SQUARE, Near St. Catherine street—Store to let, heated, no taxes. Apply Jas. H. Maher, 724 Transportation Building, 130 St. James street, Phone Main 2516.
HIGH CLASS APARTMENTS.
590 SHEERBROOKE 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 632.
POINCIANA APARTMENTS, 56 Sherbrooke Street West—Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 145 St. James Street, Main 7990.
ROYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped with all modern conveniences, cold storage, vacuum cleaner, electric dumb waiter, elevator service, janitor service; centrally located. Rents moderate. Apply at the office, 214 Bishop street, Tel. Up 3275.
RIGI—Bright apartments in the Rigi, 371 Prince Arthur street west; fire-proof; two balconies; vacuum cleaner. Apply to Janitor, Phone Up 521.
SHAKESPEARE APARTMENTS, 2248 Hutchison—7 rooms, heated, hot water all year round; electric fixtures; gas ranges; refrigerator; janitor service. Apply Janitor or Phone Main 5498; evenings, St. Louis 2518.
PATENT FOR SALE.
AN INDISPENSABLE KITCHEN SINK STOPPER, converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented, F. A. Cote, 48 Angus Street, Montreal.

REAL ESTATE

Saturday was a small day for the registration of real estate deals, those recorded numbering only 24 and the largest one for \$22,000. This was the transfer from Philippe Sauvageau to Michael McDonald, of lots 10-975 and 976 Cote St. Louis, together measuring 64 feet by 70 feet, with the building thereon known as No. 1770 Henri Julien street.
Medard Paquet sold to Hector Pelmet lot 8-208 Cote St. Louis, measuring 50 feet by 110 feet, with Nos. 2971 to 2979a, Drolet street, St. Denis ward, the price paid being \$16,000.
Charles Corbin sold to Albert Piche the southwestern portion of lot 1103-33 St. Mary ward, measuring 21 feet by 86 feet, with buildings on Ontario street, for \$15,000.
Phillipe Sauvageau sold to Michael McDonald lot 138 Cote Visitation, measuring 25 feet by 100 feet, with buildings on Desormier street, for \$15,000.
Hector Lande sold to Joseph P. Marchand lots 18-319 and 320, Hochelaga ward, with buildings thereon in Orleans street, Maisonneuve for \$15,000.
The remaining sales were for small amounts.

SUMMARY OF INSURANCE AND INVESTMENT FOR 1913

Table showing insurance premiums and investments for 1913. Includes categories like Life Insurance, Fire Insurance, Guarantee and Accident Insurance, etc.

POLICYHOLDERS TO BEAR TAX.

New York, November 2.—The proper committee in various rating organizations have been conferred with regarding having the war O revenue tax borne by the assured and no O position has been met. It is understood that O before December 1 the necessary resolutions O will be passed by the different bodies and the O expense passed along to the policyholder. O
BRITISH COLUMBIA LUMBER EXPORTS.
Vancouver, B.C., November 2.—Vancouver shingle exports to the United States the first half of 1914 were 189,000,000, more than the whole of 1913. Lumber in the same time jumped from four to ten million feet.
London, November 2.—The Turkish Ambassador has been handed his passports.

CLASSIFIED ADVERTISEMENTS

Classified advertisements section containing various notices, business opportunities, and real estate listings. Includes sub-sections like 'BUSINESS OPPORTUNITIES', 'PERSONAL', 'FOR SALE OR EXCHANGE', 'SITUATIONS WANTED-FEMALE', 'MISCELLANEOUS', 'AUTOMOBILE STORAGE', 'FARMS FOR SALE', and 'COUNTRY HOUSES TO LET'.