

RAILROADS

IAN PACIFIC
herbrooke
4.10 p.m. 4.35 p.m.

k and St. John
4.35 p.m.
Diner from Montreal.

Quebec
1.30 p.m.
Daily, open at 12.45 p.m.

KEY OFFICES:
Phone Main 4111
Viger and Windsor Street Station

TRUNK RAILWAY SYSTEM

ACK ALL THE WAY
Toronto - Chicago

NATIONAL LIMITED.
Train of Superior Service.
10 a.m., arrives Toronto 4.30 p.m.

ED NIGHT SERVICE.
10 p.m., arrives Toronto 7.30 a.m.

James St. cor. Francoeur
Phone Main 1111
Viger Hotel
Viger Station

DEMIES REPORT HAS BEEN ELIMINATED

ber 1.—Newman Erb, president
of the Denver & Salt Lake
Railroad, on his return
yesterday denied the reports from
lost control of the Moffat line,

PASSENGER RATES.

ember 1.—New Haven and Bos-
ton. The tariff corresponding to
the advancing regular passenger fare
or mile basis.

OF N. T. R.
ATED BY GOVERNMENT

Levis Section Opened for Traf-
3rd—A Tri-weekly Service
the Present.
ber 28rd, the Government Rail-
another section of the National
between Edmonton and Levis.
For the present there will
leave, leaving Edmonton at 5.00
day and Friday, arriving at 6.30
day and Saturday, arriving at
day.

ELECTRIC EARNINGS.

expenses are responsible for a
ings during September of the
pany. An increase in expen-
with a decline in gross bring-
off in net profits in the fourth

WHEN MILITIA IS READY TO ACT.

Washington, December 1.—President Wilson told a
of miners that he would withdraw
from Colorado as soon as he received
from Governor Ammons that the State Militia
was ready to assume control of the strike zone.

GERMANS BEGIN GENERAL RETIREMENT.

London, December 1.—The German front before
has begun a general retirement. This state-
ment was telegraphed to London by a News Agency
correspondent at Amsterdam.

PERSONALS

Mr. Cecil Porter is the guest of his brother, Mr.
Ernest Shaw, in St. John, N.B.

Mr. G. W. Sadler came home on Saturday after
spending a few days in New York.

The Premier, Sir Lomer Gouin, Hon. Walter G.
Mitchell, Provincial Treasurer, and Hon. Jerome D.
Provincial Secretary, were at the Government
Office yesterday. Delegations from different places
waited on the Minister.

Mr. A. McN. Shaw will leave via New York this
week to spend the winter in West India Islands.

The following prominent Montrealeers spent the
week end in Ottawa at the Chateau Laurier: G. G.
Parfain, Dr. G. S. Adams, W. A. Ritchie, F. C. Guere-

Mr. Herbert Tulle and family are staying at the
St. Carleton.

Hon. J. D. Hazen, Minister of Marine, was at the
St. Carleton yesterday.

Col. H. H. McLean arrived at the Ritz-Carlton
yesterday.

Mr. Justice L. P. Pelletier, of Quebec, is registered
at the Place Viger.

The following were introduced on 'Change Yester-
day at the Board of Trade: F. A. Peters, St. John,
N.B.; W. H. Marling; H. C. Gardner, Strathmore;
P. B. Earle.

FEDERAL EMERGENCY TAX CAUSES MUCH CONFUSION

Bankers and Agents Protest Against Either Paying
or Collecting and Attorney-General and Insur-
ance Commissioners Make Anti-Policy
Fee, and Discrimination Laws.
New York, December 1.—Beginning yesterday all
the casual insurance policies are subject to a
tax of 1 per cent. of the premium under the
federal emergency tax law. Acting in accordance
with a resolution adopted by the National Board
of Underwriters the fire insurance companies have
been a unit in deciding that the tax should be paid
by the assured. On the other hand, the casualty in-
surance companies have not been able to agree on the
subject and a number, including the Royal Indemnity
Co., have decided that the company will pay the tax.
This means, of course, that the casualty companies
generally will follow suit.

The position taken by the fire insurance companies
is now doubtful for a number of reasons. In the
first place, after the various governing organizations
had instructed agents to collect the tax both agents
and brokers protested. They did not wish to be
put to the work of collecting the tax from their
clients or to the expense of paying it themselves. In
consequence they agitated.

Added to this complication there come attorney-
general and insurance departments construing the in-
surance laws of the various States from different
standpoints. Several departments have stated that
the act would be in violation of the anti-rebate law.
Another department holds that if the tax is collect-
ed from one set of policyholders otherwise the collec-
tion would be in violation of the anti-discrimination
laws of the State.

The New York insurance department has held
that if the agent collects the tax from the insured
he must stamp the policy plainly with the
amount, reason and other particulars making the
charge a separate item from the premium. On the
other hand, the Michigan insurance department
rules that under the anti-policy fee law of the State,
it is permissible to incorporate the amount of the
tax in the whole premium but that no separate
charge can be collected from the insured.

DEPARTMENT ASKS FACTS OF PLATE GLASS INSURANCE

Requires Companies to File Statement as to Whether
They Are Operating Under Rates and Rules
of Association and List of Risks Writ-
ten in Deviation.
An investigation by the New York Insurance De-
partment has been begun of the plate glass insurance
business in New York and its alleged demoralization
due to the disorganization of the Plate Glass Asso-
ciation of New York. This association disbanded last
month. Under the law forbidding discrimination,
which gives the superintendent jurisdiction over
making of rates, the companies which were members
of the association filed rating schedules and rules
adopted by the association.

Since the disbanding of the organization it appears
a number of the companies have not filed new rates
and rules. A letter signed by Frank Hasbrouck was
yesterday sent to the companies doing business in
New York city under the rates and the dead-end organ-
ization sharply calling upon them for new rates and
rules.

TWO STATE DEPARTMENTS OPPOSED TO EACH OTHER

Holds Compensation Experience Does Not Justify
Return of Money to Members Yet—State In-
surance Fund Takes Opposite Stand—
Broker Stillman Analyzes.

Diagonally opposed are the attitudes of two de-
partments of the state government toward the sub-
ject of dividends by mutual concerns issuing work-
men's compensation insurance. The State Workmen's
Compensation Commission has decided that fund
over which it has jurisdiction make the management
of the State Insurance not only reduce its rates to a
point about 20 per cent. below those charged by the
private corporations, both stock and mutual, but it
must also pay a dividend to policyholder of 15 per
cent.

The New York Insurance Department, on the other
hand, has absolutely prohibited dividends to policy-
holders of mutual corporations. The insurance de-
partment has under the law the power to fix the
minimum rates of compensation insurance which
must be charged by the insurance companies, but it
has no jurisdiction over the rates charged by the
State Insurance Fund.

Indicating the attitude toward rates the depart-
ment yesterday issued a letter addressed to the mu-
tuals giving its reasons for not consenting to the
declaration of a dividend. The letter, which was signed
by Superintendent Frank Hasbrouck, says:—

"It has come to the attention of this Department
that some of the mutual compensation companies de-
sire to pay a dividend to their members at the expira-
tion of six months' experience. It is our opinion
that a mutual company should not declare or pay any
dividends to its policyholders until a sufficient per-
iod of time has elapsed to give a fairly completed ex-
perience.

In accordance therewith, you are instructed to with-
hold declaring or paying any dividend to policyholders
until the approval of this Department has been
obtained, which approval will not be given in any
case until one year after the company started writing
business and after a Department examination has
been made of the company to ascertain if a divid-
end is warranted."

It is apparent that the Workmen's Compensation
Commission, or at least, its general manager, con-
sider that a reduction in rates will be one of the ef-
fective means of attracting new policyholders. It
was stated yesterday that the Fund will have a ca-
strophic reserve of about \$150,000 and that the ex-
perience of six months justifies the reduction of
rates to a point 20 per cent. below those charged by
the private corporations.

F. W. Stillman, one of the most prominent insur-
ance brokers of New York city, is satisfied that the
private companies have little to fear in this new com-
petitive move.

"In the first place," said Mr. Stillman, "there is
no provision in the law providing for the payment
of cash dividends. The fund may credit policyholders
with a certain percentage to be applied to their
renewal premiums."

"The compensation commissioners state that they
do not intend to make the reduction in rates general.
It is, therefore, fair to presume that they will apply
an analytical method reducing rates on certain classes
where experience and conditions warrant it."

"For instance, a policyholder in the State Fund has
a model plant and belongs to a group of em-
ployers which has had fortunate experience during
the past six months, he will get a reduction in rates
about 20 per cent. below those named in the official
manual approved by the insurance department for
private insurance companies and in addition his re-
newal premium will get the advantage of a 15 per
cent. dividend." This will equal a maximum of 35
per cent. below the official manual. Now, under the
insurance department's schedule rating plan an em-
ployer of a correspondingly high class in a private
stock or mutual insurance company can get reduc-
tions in his rate equal to 40 per cent. below the man-
ual.

"This is the reason why I do not believe that the
dividend and rate reduction plan for the State Fund
will attract many present policyholders in private
companies."

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and rules. A letter signed by Frank Hasbrouck was
yesterday sent to the companies doing business in
New York city under the rates and the dead-end organ-
ization sharply calling upon them for new rates and
rules.

The companies are requested to state whether you
continued to transact business in New York City un-
der the rates and rules of that association after its
abandonment, and if not, you are requested to file the
rates and rules under which you have been operating
since the abandonment of the association, and all
changes in such rules and rates, if any. "An imme-
diate acknowledgment of the letter is requested. The
letter continues:

"In addition to the above you are requested to fur-
nish this department with a complete list of plate
glass risks in New York city written or renewed since
October 27, 1914, under rules and rates deviating
from the rules and rates filed with this department.
This list should contain the date, location and term
of the insurance, amount of premium and proper-
rate, and should be furnished as soon as the infor-
mation can be conveniently prepared and must be
verified by an executive of your company, as pro-
vided under Section 44 of the New York State Insur-
ance law."

Insurance men take this to mean that the insur-
ance department is about to follow up vigorously
its threat to clarify and settle plate glass conditions
in New York State and New York city, especially.

TICKER QUOTATION IN PHILADELPHIA.

Philadelphia, December 1.—Ticker quotations of the
dealings in securities on the Philadelphia Stock Ex-
change will be resumed to-day.

FURNITURE STORE GUTTED

Damages Estimated at \$25,000—Building Was Com-
pletely Guted, and Second Alarm Was Found
Necessary.

The Dominion House Furnishing Company, 1091
Mount Royal Avenue, east, was badly damaged by a
fire which broke out at 2 o'clock this morning, and
the damage is estimated in the neighborhood of \$25,-
000. Two alarms were sent in. Chief Hooper, who
was first to arrive on the scene, seeing that the ap-
paratus on hand was inadequate to cope with the
blaze.

A policeman on his beat was first to discover the
blaze, and he immediately turned in an alarm, and the
flames then had gained good headway, so that with
the arrival of the fire fighters, little could be done
without more apparatus. The building was a three-
story affair, and it was not long before it was com-
pletely gutted, meanwhile the firemen fought to stem
it off from the surrounding buildings.

AN UNIQUE MARRIAGE CEREMONY.

(Special Staff Correspondence.)
Yarmouth, N.S., December 1.—The Rev. Dr. Hill, of-
ficiated at an unique marriage yesterday, when R. L.
Gray, the American Vice-Consul here, was married to
his divorced wife, Frances W. Gray, of Knoxville,
Tennessee.

About a year ago, domestic difficulties arose be-
tween Mr. Gray and his wife, which culminated in
divorce proceedings, instituted by Mrs. Gray in Ten-
nessee. An absolute divorce was granted, and Mr.
Gray came to Yarmouth a single man.

Within the last week or so negotiations looking to
a reconciliation were entered upon, and Mrs. Gray,
with the children, arrived from Tennessee on Satur-
day, and yesterday they were reunited in the holy
bonds of matrimony.

PAY HIGHER INTEREST RATE.

Galt, Ont., December 1.—A special meeting of the
town council was called for the purpose of passing a
special by-law increasing the rate of interest from
5 per cent. to 5 1/2 per cent. to get a better price for
some debentures which the town has for sale. The
present condition of the money market made it neces-
sary to increase the interest at 1/2 per cent. the loss
on the sale of the debentures would be too large.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid, Asked, Company Name. Includes Aberdeen Estates, Beudin Ltd., Bellevue Land Co., etc.

CLASSIFIED ADVERTISEMENTS

Business Opportunities, Real Estate, Farms for Sale, etc.
SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE
real estate valued \$25,000. Address Dr. Handfield,
244 St. Catherine East, East 7279.

REAL ESTATE

E. Lecavalier sold to Mrs. Joseph Thomas Pouliot
lot 12-2-115 Cote St. Louis with No. 233 Charles 23d-
ward street, for \$31,415.30.

Joseph C. Robert purchased from Joseph Alarie
lot 32-5-24 parish of Montreal with Nos. 737 to 737
Durocher street, Outremont, for \$23,000.

Joseph Paquin sold to Xavier Charbonneau lot 35-
550 and the undivided portion of lot 35-551 parish of
Montreal, with buildings on McDougall street, Outremont,
for \$18,000.

Mrs. E. Blackburn sold to Joseph Paquin lot 32-5-
52 parish of Montreal, measuring 50 feet by 104 feet,
with Nos. 794 to 394 Durocher street, Outremont, for
\$22,000.

Mrs. Clovis Dagenais sold to Francis Xavier Ca-
banna the south-western part of lot 162-299 Cote Vita-
tion, with buildings thereon in Bordeaux street,
Delorimier avenue, for \$14,000.

The Estate of Alexis Brunet sold to the Viewmont
Land Company, Ltd., part of lot 620 St. Lawrence
ward, the same having a frontage to St. Lawrence
Boulevard with buildings thereon for the sum of
\$60,000.

The Dorval Land Company, Ltd., sold to Leonard
William Halliday, lots 15-1 to 9 parish of LaSalle,
containing 38,120 square feet, with buildings sit-
uated on the public road in the Town of Dorval, for \$10,-
000.

Trefle Valquette sold to Dieudonne Peliquin lots
237-6, 237-5-2, 237-5-1 and 237-4-2 parish of Mont-
real, the same being vacant and situated on Mont-
real avenue, Westmount, for \$16,632.

Real estate opened strongly yesterday, forty-two
deals being registered. The largest was the sale by
the Estate of A. Brunet to the Viewmont Land
Company, Ltd., of lot 19-1 and 2 St. Lawrence ward,
measuring 50 feet by 89 feet, with buildings on St.
Lawrence Boulevard, the price being \$60,000.

WILL NOT ACT ON EMERGENCY CURRENCY BILL.

Washington, December 1.—The Federal Reserve
Board decided to withdraw its recommendation for
the passage of the bill permitting the issuance of
emergency currency up to 100 per cent. of the capital
and surplus of a bank instead of 30 per cent., as pro-
vided in the present act. Now that the new banking
system is in operation, the board prefers to decrease
rather than increase the issuance of emergency cur-
rency.

In conformity with the board's wishes, Chairman
Glass, of the House Committee on Banking and Cur-
rency, will permit the bill relating to commercial
paper and embodying an amendment of Representative
Henry to allow the issuance of \$250,000,000 emer-
gency circulation for the relief of the Southern To-
bacco and Cotton Producers to lie on the calendar
unacted upon.

It is interesting to note that insurances have recent-
ly been effected by Lloyd's against peace being de-
clared between Great Britain and Germany by March
31 next. For this a premium of 75 guineas per cent.
was paid. It will be remembered that just after the
outbreak of war 60 guineas per cent. was paid against
the risk of peace being declared by December 31.

The Cuparider Transylvania, which is to take a
sailing from Halifax on December 21st, left Liverpool
at 7 o'clock yesterday morning.

PERSONAL

McCUBBIN-JOHNSTONE—At the home of Mr. Geo.
Armstrong, Lachute Road, on Wednesday, Novem-
ber 25th, by Rev. J. A. Dennis, of Lachute,
David McCubbin, of Lachute, and Margaret
Jane Johnston, of Stranraer, Wigtonshire, Scot-
land.

BIRTHS.

HASTEY—At Ottawa, on November 23, 1914, to Mr.
and Mrs. Fred Haste, a son.

ALLEN—On November 22, 1914, to Mr. and Mrs. Fred
Allen, 28 Sherbrooke Avenue, Ottawa, of a son.

DEATHS.

ROBERT—At 152 Wolfe Street, on November 24th,
Marie Melina Rose Derina, German, beloved
daughter of Rosario Robert, aged 11 years, 7
months and 22 days.

BRILLOU—At Outremont, on November 25th, Louis
Philippe, son of Alexandre Brillou, druggist, aged
7 months.

BRISEBOIS—At 2881 St. Dominique St., on Novem-
ber 25th, Philomene Latour, wife of Joseph Brise-
bois, aged 59 years.

THOM—At his late residence, 4110 Western Avenue,
Westmount, on Thursday, November 26th, James
Thom, funeral on Saturday at 2.30 p.m. Private.

WATERHOUSE—At the Grace Dart Home Hospital,
on Wednesday, November 25th, 1914, John H. Wat-
erhouse, aged 21 years.

POWER—On the 27th inst., Ethel Constantine, young-
est daughter of Thos. J. and Catherine Power,
deceased, died at her residence, 431 St. Antoine street, to Cote des Neiges
Cemetery.

DAWES—At Ste. Anne de Bellevue, on November
21st, 1914, Mark C. Dawes, aged 81 years. Interred
at Mount Royal Cemetery.

HADLEY—At 130 a.m., on November 26th, Robert
Crosswell Hadley, son of Daniel and Elizabeth
Hadley, of 25 Bushbrooke St., aged 29 years. The
funeral will take place on Friday, at 2 p.m., from
the family residence to Mount Royal Cemetery.

NOTICES OF BIRTHS, MARRIAGES AND DEATHS, 25c each insertion.

MARRIAGE.

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the family residence to Mount Royal Cemetery.

OLD RIVERMAN DEAD.

Corwall, December 1.—Capt. Oliver Gillespie, one
of the best known men on the St. Lawrence, died
Sunday. Capt. Gillespie was for years managing di-
rector of the Montreal and Cornwall Navigation Co.

RAISES WAR RISK.

The ability of German submarines to penetrate the
British patrol to the extent of sinking steamers off
Havre has caused war risk rates to advance from
1/2 per cent. to 1 per cent. and in some cases 1 1/2
per cent.

JIM CROW LAW NOT VALID.

Washington, Dec. 1.—A test case of Okla-
homa's Jim Crow Law, which requires railroads in
that State to provide separate coaches for the ac-
commodation for the white and negro races, and sep-
arate rooms at all passenger depots, was dismissed
by the United States Supreme Court. The lower fed-
era. courts held the law valid.

HUDSON'S BAY COMPANY.

Vancouver, B.C., December 1.—The Hudson's Bay
Company has decided to proceed with the erection of
its store in this city so far as the first four stories
are concerned. The other four stories will be left to
a later date.

The ground floor has been already finished. All
the materials for the balance of the structure are on
the spot. The company will insist on the work being
done by day labor, that is, there will be no night
shifts employed.

The present force of workmen engaged, however,
will be greatly augmented and the work from now
on will be carried steadily to completion.

Moyle, B.C., December 1.—The ore from the gold-
producing property of Louis Haws, at Porto Rico flats
assays \$140 to \$160 per ton.

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
cord. "Molsons" and "Sourthern" Building, 133
Beury street. For further particulars and book-
let, apply The Crown Trust Company, 145 St.
James street, Main 7990.

FOR SALE—MEDIUM SIZED SAFE, nearly new,
no reasonable offer refused. Must be sold at once.
Apply M. S. Journal of Commerce, 35 St. Alexan-
der street.

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 FOXES, 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 Southern Building, 133
Beury street. For further particulars and book-
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