

RAILROADS

ADIAN PACIFIC

CHICAGO EXPRESS

CHICAGO EXPRESS
MONTREAL-DETROIT-CHICAGO
The Canadian No. 21
8:45 a.m. 10:00 a.m.
7:45 a.m. 9:05 a.m.

MONTREAL (YONGE ST.)

Windsor Street 10:50 p.m. daily.
Observation, Standard Sleepers and Coaches.

ND TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
Toronto - Chicago

INTERNATIONAL LIMITED.

Train of Superior Service.
8:00 a.m., arrives Toronto 4:30 p.m.,
Chicago 8:00 a.m. daily.

PROVED NIGHT SERVICE.

11:00 p.m., arrives Toronto 7:30 a.m.,
Chicago 8:40 p.m. Club Compart-
ment, Montreal to Toronto, daily.

122 St. James St., cor. Francoeur

Windsor Hotel
Bonaventure Station

LUMBER SHIP TO

BUILT BY WESERN PEOPLE
Plans for Vessel to be Used in
Trade—Can be Loaded With
100 Feet of Lumber Per Hour.

USE OF TURBINE

PROPULSION FOR WARSHIPS
With This System Are Giving Great
Results in Mercantile and
War Marine

October 23—The annual report of the

Parsons' Marine Steam Turbine
that during the past year the works
occupied in the construction of
and mercantile marine vessels, and
will keep them fully employed
at year.

sent time the total horse power of

of the Parsons' type, completed and
in the works of the company, and
as in the works of the Continental
and Licenses of Parsons' Foreign
Limited, amounts to about 12,500
an increase during the year of about
nearly 10,500,000 horse power is
for propulsion of warships, and over
power in vessels of the mercantile
type. The application of geared tur-
propulsion continues to be greatly
or vessels of the mercantile marine
war, and the vessels fitted with this
giving satisfactory.

of the last report, vessels have been

fitted with geared turbines for propul-
tion, the Federal Steam Navigation
Company, of New Zealand, the Cas-
way Co., of the Oceanic Steamship
a Line, etc. The number of war
and cargo vessels now built or
geared or part-geared turbine ma-
in the above totals is 125, with an
t 1,000,000 horse power, 62 such ves-
of 620,000 horse power have been
date of the last report.

investigation of propeller efficiency,

the company's vacuum tank have
information, more especially in
most suitable revolutions and pitch
turbine installations for attaining
velocity in the various classes of ves-
of 214,608 1/2 ft. has been expended
on further experiments with gear-
the benefit of which has been shown
results obtained.

INTERNATIONAL EARNINGS.

Third week October, \$114,000;
\$2,056,500; decrease, \$316,500.

employees of the International

higher wages, is rumored.

REAL ESTATE

The increased activity in real estate dealings was
illustrated yesterday by the registration of
fourty-six transactions, some of which were for large
amounts. Vacant land headed the list with the
sale by Rene Chenevert to Jean Louis Comte of lots
141 and 149 Cote Visitation, on the south-east cor-
ner of Mount Royal avenue and Parthenais street,
lots 202, 204 to 212, 22 and 30 Pointe aux Trembles, and
lots 20-26 and 27 Pointe aux Trembles, the whole of
the land being vacant. The price paid was \$70,000.

Victor E. Lambert sold to Joseph L. Patenaude lots
1-10 to 100 Cote Visitation with the buildings thereon
described as Nos. 1252 to 1286 Mary Ann street and
1000 to 1207 Messier street. The price paid was
\$12,000.

Arthur St. Charles sold to Louis P. Lavole lots
101-113 and 140 Cote Visitation with Nos. 1490 to 1460
Messier street, for \$32,000.

Joseph John Westgate purchased from the Pruden-
tial Trust Company, Ltd., lots 237-48 and 50 parish of
Montreal, the same being vacant and situated on West
Crescent Heights, Westmount. The price was \$20,-
000.

The largest of the remaining sales included that by
X. Hamilton to G. Senechal of lot 344-72-3 parish of
Montreal, with buildings on De L'Espece avenue, for
\$11,000; and Francis X. St. Charles sold to T. Hamilton
lot 1224-17 and the S.E. part of 1224-18 St. Mary
street, with Nos. 570 to 580 Delorimer avenue, for
\$12,000.

FRONTENAC STREET EXPLOSION

IS STILL A MYSTERY

Inquest Will be Continued on Friday. Bomb Theory
Little Credited; Some Say Explosion was
Caused by Gas, Others That Dynamite
Was Stored in House.

On Friday morning the inquest in the case of the
explosion which occurred on Frontenac street, in
which two persons were killed and many injured will
be continued.

The affair is still a mystery, the preliminary exam-
ination of witnesses resulted in several theories
being brought forward as to the cause.

Morris Leminsky, as well as other witnesses who
were examined, said that there had been an odor of
gas for some time about the premises, and they
thought it was gas that caused the explosion. There
were only two tenants in the block who used gas. The
gas inspectors and firemen contend that enough gas
could not have accumulated in the building to have
caused such an explosion, even if the building was
closed tight. There was no fire, which would have
resulted had the explosion been caused by gas from
the pipes leading into the building.

So far as the work of the police is concerned, the
theory that a bomb was the cause of the explosion,
which came near causing a race riot in the east
end of the city amongst the foreigners residing there,
has been exploded.

The police are inclined to think that the explosion
was due to dynamite, but they have not been able so
far to establish that there was any dynamite in or
about the building. It may be that one of the
boarders had some of the explosive stowed away
somewhere or other in one of the tenements.

PETITION FOR WINDING-UP.

Vancouver, B.C., October 27.—A petition filed yester-
day, in the Supreme Court asked for the winding-
up of the Dominion Trust Company.

The petitioner, Mr. A. J. Maxton, of Calais, France,
claims to be a creditor to the extent of \$130,000. Mr.
J. B. Matthews, who is looking after the interests of
Mr. Maxton, was the first president of the company but
has no interest in the concern at present.

The directors called a meeting of the shareholders
to be held next week to present a plan for voluntary
liquidation.

It is not improbable that a battle for proxies will
now occur as the directors are anxious to have John
Pitbladi, of Montreal, appointed liquidator. This
move is apparently not acceptable to Mr. Matthews,
who is supporting the Standard Trust Company as
liquidator.

American people spend \$500,000,000 a year on drugs
and medicines, according to government report.

MANAGER OF ROYAL SECURITIES

At a board meeting held yesterday, Mr. Victor
Drury was elected a director and subsequently ap-
pointed manager of the Royal Securities Corporation.
Mr. Drury succeeds Mr. Dudley Ward, M.P., on the
board, and will relieve Mr. Killam, the managing
director.

Mr. Hood was appointed secretary, succeeding Mr.
H. G. Boyle.

DECIDES THAT DIVIDENDS

MAY NOT BE TAXED
Life Insurance Companies Rejoice Over Decision
Which is a Decided Victory Against What
Has Been Termed Unjust Taxation.

(Exclusive Leased Wire to Journal of Commerce.)
Hartford, October 28.—A decision was handed down
yesterday by Judge Edwin S. Thomas, of the United
States District Court, to the general effect that divi-
dends credited to policyholders in life insurance com-
panies to reduce premiums or to be applied to re-
newal insurance, are not taxable as income under
the corporation income law tax.

The decision was given in the case of the Con-
necticut General Life Insurance Company and the
Connecticut Mutual Life Insurance Company against
Robert O. Eaton, as Collector of Internal Revenue for
the District of Connecticut. The case, it is thought,
may be taken to the United States Court of Appeals.

The suits were brought to recover taxes paid un-
der protest on the claim that they were illegally as-
sessed. Under the decision the Connecticut General
Life receives approximately \$2,000,000 with interest, and
the Connecticut Mutual Life more than \$24,000.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid., Asked. Lists various real estate and trust companies and their stock prices.

TERRIBLE EXPLOSION IN MINE

RESULTS IN DEATH TO 105 MEN

Royalton, Illinois, Scene of Fearful Explosion, Many
Taken Alive From Mouth of Pit Die
From Effects of Gas.

Royalton, Ill., October 28.—One hundred and fifty
men who were trapped on the lower level of a burn-
ing mine near here yesterday are believed to be be-
yond hope of rescue. Thirty to forty others of the
308 who entered the mine in the morning were known
to be dead, and late during the afternoon 28 bodies
had been recovered. The mine belongs to the
Franklin Coal and Coke Company, and is located a
mile from Royalton.

The fire followed a gas explosion that occurred five
minutes before the miners were to begin work.
About fifty men had not entered the shaft, but the
others had gone down and begun to scuffle to the
various workings. The sound of the explosion was
heard in Royalton and every adult person in the
town except the telephone operator, hurried to the
mine. Rescue parties were organized quickly, and
help was summoned from the surrounding towns.
Gas in the mine, however, prevented the rescuers
from penetrating more than fifteen hundred feet into
the workings, and they were unable to reach the 105
men entrapped on the lower level, which was in
flames. One hundred and fifty men, however, were
taken from the mine, but more than eighty of these
had been overcome by gas. Two died at the sur-
face.

A mine rescue car from Benton, Ill., arrived nearly
four hours after the explosion with a supply of oxygen
helmet. The work of rescue was then pushed with
vigor, and soon 23 bodies had been recovered. Com-
panies were organized to battle the flames in the
lower level, but experts feared it would be impos-
sible to subdue the fire unless the burning sections
were sealed. It was announced that this would not
be done until all hope of saving the entrapped men
was abandoned.

It is the intention to cover fully from a theoretical
and practical standpoint all phases entering into the
subject of schedule rating, including visits to plants
under the guidance of expert inspectors. The first
subject which was taken up was the definition of the
various hazards present in manufacturing industries.
The next will be the comparative value of such haz-
ards and their treatment in the Universal Analytic
Schedule and thereafter actual application of the
schedule in practice will be taught. Mr. Hansen is as-
sisted by A. H. Craig, of the actuarial staff of the
Workmen's Compensation Service Bureau and by R. J.
Hillis, chief rater of the Compensation Inspection
Rating Board, both of whom have been actively as-
sociated with the author of the schedule since the
beginning of schedule rating for that class of insur-
ance. In addition thereto four assistant raters of the
Compensation Inspection Rating Board and the
engineers of the Workmen's Compensation Service
Bureau will assist as instructors.

With competition in rates eliminated among insur-
ance companies, the brokers will hereafter have to
exert their energies solely for the service of the em-
ployer by showing him how through improvements in
his equipment and methods he may reduce his
accident hazard and thereby his insurance rate, and
they bid fair to become an important factor in the
utilization of the machinery of insurance as the most
effective instrument in practical accident preven-
tion, and it is with that in view that Mr. Hansen has
undertaken the instruction in the premises.

WILL BROOK NO INTERFERENCE.

New York, October 28.—If statements made by re-
presentative banks may be taken at their face value
the National Banks with the largest amounts of se-
curities will ignore the admonition of the Comptroller
of Currency Williams regarding calling of
loans. If banks think they ought to have more col-
lateral they say they propose to ask for it.

Banks recognize the authority of the Comptroller
in regard to obliging them to secure ample collat-
eral or to throw out loans inadequately secured. They
know that he may have them refuse loans to men
of poor credit. But they cannot find in the statute
any provision conferring upon him power to com-
pel them to lend money of their depositors on col-
lateral considered insufficient or on names they do
not like.

This seeming determination of the banks implies
no deviation from the policy they have followed re-
garding call loans. They do not propose to impose
any hardships on Stock Exchange borrowers, but if
collateral of seemingly impaired value is held they
will ask for additional margin if they feel like it.

AETNA LIFE WRITES LARGE POLICY.

Philadelphia, October 28.—A blanket insurance
policy has been issued to the Police Beneficiary As-
sociation of Philadelphia, under which each of the
4,000 members is insured for \$2,000 by the Aetna
Life Insurance Company of Hartford.

The contract was executed under the plan known
as "Group Insurance," and medical examination of
the policemen was dispensed with. According to of-
ficials of the police department, the rate at which
the policy was issued, a premium for each member
of \$3.50 a month is not excessive, when contrasted
with general insurance rates.

YOUNGSTOWN SHEET AND TUBE CO. DISTRIBUTED

\$200,000 TO EMPLOYEES UNDER PROFIT-SHARING ARRANGEMENT.

CLASSIFIED ADVERTISEMENTS

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.

KINDLING WOOD FOR THE MILLION—Kindling
\$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$2.90 per
load. "Molasque" 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.

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 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 storage. Situated next
to C.P.R. freight sheds, Mill End. Apply to Stand-
ard Chemical, Iron and Lumber Co., 524 St. Am-
broise St., Phone W. 1554.

MOVING PICTURE HALL to let on Mount Royal

Avenue. The best part of the north of the city.
600 seats. 1923 Mount Royal East.

PHILLIPS SQUARE, Near St. Catherine street

Stores to let, heated, no taxes. Apply Jas. H. Maher,
724 Transportation Building, 120 St. James street.
Phone Main 2510.

HIGH CLASS APARTMENTS.

599 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 632.

POINCIANA APARTMENTS, 55 Sherbrooke Street

West—very desirable apartments, four to six
rooms, hot water and janitor service; immediate
occupancy; moderate rents. Further information
apply to Janitor, or The Crown Trust Company, 145
St. James Street, Main 7990.

ROYAL GEORGE APARTMENTS—Beautiful fur-

nished apartments of five and seven rooms, equip-
ped with all modern conveniences, cold storage,
vacuum cleaner, electric dumb waiters, elevator
service, janitor service; centrally located. Rents
moderate. Apply at the office, 214 Bishop street.
Tel. Up. 3375.

HIGH—Bright apartments in the Ritz, 271 Prince Ar-

thur street west; fire-proof; two balconies; vacuum
cleaner. Apply to Janitor. Phone Up. 521

NIGHT SCHOOL CLASSES FR

BENEFIT OF INSURANCE BROKER

Systematic Study Adopted For the Purpose of Un-
derstanding the Reason For and the Operation
of the Universal Analytic Schedule For the
Measuring of Relative Work
Accident Hazards.

New York, October 28.—In order that the brokers
who are continually in intimate contact with the em-
ployers of labor may thoroughly understand the rea-
son for and the operation of the universal analytic
schedule for the measuring of relative work accident
hazards in industries, which schedule has, in common
with twelve other States, been adopted for the rating
of workmen's compensation insurance in the State of
New York, Carl M. Hansen, author of the schedule
and secretary of the department of accident preven-
tion, inspection and merit classification of the Work-
men's Compensation Service Bureau, has started a
night school for the instruction of the brokers. The
first meeting was held at the Fire Brokers' Association
quarters last Thursday, at which meeting about eighty
of the prominent brokers and their staffs were en-
rolled and at which Prof. Albert W. Whitney, chair-
man of the Workmen's Compensation Service Bureau, de-
livered the opening address, and Mr. Hansen also de-
livered an address on the fundamentals of schedule
rating. Actual instruction commenced last night,
quarters for the instruction having been secured in
the offices previously occupied by the Casualty Com-
pany of America.

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and practical standpoint all phases entering into the
subject of schedule rating, including visits to plants
under the guidance of expert inspectors. The first
subject which was taken up was the definition of the
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sisted by A. H. Craig, of the actuarial staff of the
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beginning of schedule rating for that class of insur-
ance. In addition thereto four assistant raters of the
Compensation Inspection Rating Board and the
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Bureau will assist as instructors.

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exert their energies solely for the service of the em-
ployer by showing him how through improvements in
his equipment and methods he may reduce his
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utilization of the machinery of insurance as the most
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CARELESSNESS IS THE CHIEF

CAUSE OF FIRES EVERYWHERE

Damage Caused by Smoker's Carelessness Caused the
Loss of Many Thousands of Dollars, as Shown
by Report of Minnesota Fire Marshal.

It was stated at the office of the Montreal Fire
Commissioners a short time ago that from records
kept by the Commission it could be clearly shown
that a large percentage of the fires which occur in
the city are caused by carelessness and which could
easily be avoided if the ordinary rules of caution
were followed. The Fire Commissioners are also
hoping to have greater powers given to them so that
they can impose fines on all who come before them
and they find guilty of carelessness.

That carelessness, however, in the matter of fires
is not confined to Montreal, but is even to be found
to a greater extent elsewhere can be seen from the
report of the State Fire Marshal of Minnesota.

During 1913, there were 2,511 fires reported to the
State Fire Marshal of Minnesota, 1,058 affected
dwellings, 448 barns, 14 churches, 63 factories, 60 flat
buildings, 38 hotels, 27 schoolhouses, 160 stores, 8
theatres, 20 boarding houses, the remainder being
made up by miscellaneous fires.

In 644 cases, the causes of the fire could not be
determined, but among the various classified causes
careless handling of matches, cigars, cigarettes and
pipes led with 260 cases; 169 fires were caused by de-
fective flues and stoves, 59 by poor wiring, 53 by gas
leakage, 69 by spontaneous combustion due to care-
lessness; 152 fires came from adjoining buildings
(explosions) and 64 were of incendiary origin, while
56 were subject to this suspicion. The damage caused
by the smokers' carelessness was \$17,539, by kerosine
and gas \$126,029, defective flues and stoves \$294,911
and defective wiring \$178,380.

Westminster Abbey has been insured for \$750,000
against damage from air craft attacks.

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presentative banks may be taken at their face value
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