

RAILROADS

DIAN PACIFIC

Change of Time
LED AFTER SEPT. 26, 1914:
6:10 p.m. for Pt. Fortuque; 5:00 p.m. for Quebec.

EXCURSIONS

RATES TO PACIFIC COAST,
September 24 to October 8:
1st class—
to Portland \$32.95
to Los Angeles, San Diego, via
San Francisco \$54.00

CHICAGO EXPRESS

TO—DETROIT—CHICAGO.
Canadian No. 21
8:45 a.m. 10:00 p.m.
7:45 a.m. 9:05 p.m.

Ontario Shore Line

to Toronto
London, Brighton, Coborne, Port Hope,
Manville, Oshawa, Whitby. Leave
a.m.

TICKET OFFICES

James Street Phone Main 8121
Place Viger and Windsor Street Stations

TRUNK RAILWAY SYSTEM

TRACK ALL THE WAY
al-Toronto-Chicago
ATIONAL LIMITED.
Train of Superior Service.
9:00 a.m., arrives Toronto 4:30 p.m.,
Chicago 8:00 a.m., daily.

DIVID NIGHT SERVICE

at 11:00 p.m., arrives Toronto 7:30
p.m., Chicago 8:40 p.m. Club-Car
to Montreal to Toronto daily.

FLERS' EXCURSIONS

Cochrane, Haliburton and other
O. Ry. Going September 20th; re-
turning Oct. 10th.

RES TO PACIFIC COAST.

Sept. 24 to Oct. 8.
class via Chicago to
Seattle, Portland \$32.95
Los Angeles, San Diego \$54.00
es to many other points.

TABLE CHANGES.

will be made Sept. 25th. Time
full particulars and all information
application to agents.

St. James St. cor. St. Francis Taylor

Phone Main 4991
Uptown 1151
Adventure Station Mal 1212

ME EFFECTIVE SEPT. 27, 1914.

Place Viger Station.
8:45 a.m. (1) 1:45 p.m. 14:00 p.m.
15 p.m.
a.m. (4) 1:45 p.m. 14:00 p.m. (1) 11:15
p.m.

(1) 1:45 p.m. 14:00 p.m.
a.m. (1) 1:45 p.m. 14:00 p.m.
9:00 a.m., 9:30 a.m., 11:20 a.m., 14:30
p.m., 6:15 p.m., 11:15 p.m., 11:50 p.m.,
14:30 p.m.

a.m. 12:15 p.m. 5:45 p.m. 8:15 p.m.
5:45 p.m.
19:00 a.m. 15:30 p.m.
a.m. 19:00 a.m. 15:30 p.m.
9:00 a.m. 1:30 p.m. 19:30 p.m. 1:10
p.m.

1:30 p.m. 1:10 p.m.
Windsor Street Station.
cancelled after Sept. 26.
ys for Caledonia Springs.
nt Fortune.
nt Fortune will run Saturday and
Sunday.
gaud will run Saturday and Sun-
day.

pipe-canceled.
on will leave 9:30 a.m. daily.
except Sunday (1) Saturday only.
ay and Sunday (k) Tuesday and
Saturday and Sunday only (Sun-
day).

ERPOOL CABLE.

umber 24.—Cotton Exchange re-
mable from Liverpool. Jan.-Feb. re-
5d, middling 5.55d. Imports none.

PERSONALS

Mr. Irving Roxford has returned from Quebec.

Mr. A. F. Byers was a visitor at the Waterbury Inn last week.

Sir Frederick Benson has been in town from Toronto for a few days.

Mr. C. E. Archibald has closed his summer home at Lake Memphremagog.

Mr. F. A. Skelton is spending a couple of weeks at Lake Manitowish, where his family has been spending the summer.

William I. Gear, of Montreal, has been granted the rank of honorary colonel.

Captain N. C. Ogilvie, corps reserve, of the Victoria Rifles of Canada, has been detailed as inspector of small arms.

Mr. Joseph Pulitzer, whose late husband was one of the leading lights in American journalism, being at the time of his death proprietor of the New York World, spent yesterday at the Ritz-Carlton, returning to New York last evening.

AT THE HOTELS.

At the Windsor:—Mrs. J. T. Wilson, Sweet Springs, Mo.; Mr. and Mrs. W. M. Fliske, Baltimore; Mrs. R. Stanley Harrison, Winthrop; J. J. Byrnes, New York; H. R. McGill, Fort William; J. Dyson, Fort William; Mr. and Mrs. W. T. McBride, Boston; Mr. and Mrs. Butcher, Houston, Texas.

At the Ritz-Carlton:—R. H. Lukins, Toronto; E. M. Warren, Boston; J. W. Sifton, Ottawa; H. F. McLean, Sudbury; Miss Kingsmill, Ottawa; Miss Allan, Ottawa; Mrs. Ross Rogers, Ottawa; Mr. and Mrs. R. G. Rogers, Winnipeg.

At the Place Viger:—A. McKillop, Calgary; Mr. and Mrs. and Miss Strang, Shot Hill, N.J.; Miss Elder, Baltimore; J. Morrison, Toronto; Miss Harrell, New York; Capt. and Mrs. Regan, Winnipeg; Louis Sears, Cleveland, Ohio; James K. Symmers, New York.

At the Queen's:—J. F. Connor, Boston; J. H. Fortier, Quebec; F. A. Hurley, Toronto; E. M. Benjamin, London, Eng.; Mr. and Mrs. J. Elms, Ottawa; Rev. C. V. S. Kearton, Albany; William Gould, Granby; Mr. and Mrs. G. H. Allen, Waterloo; A. Forward, St. George's, Nfld.

FATAL ACCIDENT TO WORKMAN.

John Smerack, who was injured at St. Constant on Tuesday, died at the Notre Dame Hospital last night. Smerack was working on a scaffold doing repair work on a church, when he slipped and fell. The man fractured his skull, his right leg, his jaw, and his left hip bone, besides suffering internal injuries. Smerack is of Indian descent, and of great stature, strength and vitality. Though the doctors would have expected death almost immediately in the majority of cases, he fought death for thirty hours.

SPRINTERS WANTED.

We understand now why Tom Longboat was accepted for overseas service. It is going to be a race between Russia and the Allies in the western seat of war, as to who will get to Berlin first. There will be a great sprint up the Unter den Linden one of these fine days.—Kingston Standard.

IS SORRY NOW.

With Roumania at her heels, Servia threatening her eastern border and Russia making a meal of her generally, Austria likely wishes now that she had not been so arrogant when Servia wanted to apologise.—Calgary News-Telegram.

REAL ESTATE AND TRUST COMPANIES

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

Table with columns: Bid, Asked, Property Name, Price. Includes Aberdeen Estates, Baudin, Ltd., Belleury Land Co., etc.

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

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

Table with columns: Bid, Asked, Property Name, Price. Includes St. Regis Park, Union Land Co., etc.

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

Table with columns: Bid, Asked, Property Name, Price. Includes Alex. Bldg. 7 p.c. sec. mtg. bonds, etc.

INVESTIGATES THE METHODS OF ALL CASUALTY COMPANIES

Page 2—Investigate the... CSHig 3 bo1nt New York Insurance Department Says Companies Must Modify Their Short Rate Tables.

(Exclusive Leased Wire to The Journal of Commerce.) New York, September 24.—The New York Insurance Department has completed an investigation of the methods pursued by casualty insurance companies in cancelling policies at short rates during the policy period.

As a result of this inquiry the department has issued a ruling requiring companies to modify their short rate tables for three year contracts so as to produce conformity with the short rate tables applicable to one year contracts.

The circular issued by the department is as follows: It has come to the attention of this department that the short rate cancellation tables used by casualty insurance companies in this state in connection with contracts written for periods longer than one year, produce earned premiums which are inconsistent with the earned premiums produced under like conditions on one year contracts.

The premium charged the policyholder in such event is discriminatory, in that the long term contract holder is required to pay a greater amount of premium for the same protection than is required of the persons who take a policy for one year only.

To correct this discrimination you are advised that from and after the receipt of this letter all cancellations of long term contracts when computed at short rates must produce the same amount of earned premium as if the policy had been written for one year.

This, of course, applies only to the first year of the long term contract. For the remainder of the period the short rate percentage should be based upon an equitable sliding scale, that will produce the entire earned premium at the end of the term for which the contract has been written.

Specimen percentages applicable to certain periods within the policy term are enclosed with this circular.

Short rate cancellation table approved by New York Insurance Department:—

Table with columns: One year, Three year, Result. Includes Elapsed time, One month, Two months, etc.

Note.—Intermediate values not shown above to be computed pro-rata by interpolation.

POPULAR FIRE CHIEF.

Deputy Chief Arthur Mann, who has now completely recovered from injuries received in an accident during the middle of the summer, when his motor car collided with another car on St. Catherine street.

For some time it was feared that this popular fire chief would not recover, but two weeks ago he returned to his duties and is now a leading figure in fighting all the important fires in the business section of the city.

FIX DATE FOR QUOTATIONS.

New York, September 24.—Superintendent O. Frank Hasbrouck, of the State Insurance Department, has issued the following statement: "In view of the present unsettled condition of the financial world, due to the closing of the principal Stock Exchange and other causes which render it impossible to obtain accurate quotations for many securities, it has been decided to accept the market quotations as of October 30, 1914, for the valuation of securities carried in the quarterly statements as of Sept. 30, 1914, filed with this department."

MR. CRADDOCK SIMPSON THINKS AFTER WAR CANADA SHOULD PROSPER

Real Estate Leader Says Things are Very Quiet Now, But There Can Be Only One Result to War, Which Means Prosperity for Canada.

Mr. J. Craddock Simpson, well-known real estate broker, who has recently returned from a brief holiday in Massachusetts, said in an interview with a representative of the Journal of Commerce to-day, that the people of the United States, as far as he could see, were on the side of the Allies in this war, and felt that victory for the allies would mean prosperity for this continent, and this was his own opinion.

There is little offering, however, and seven per cent. is being paid on first mortgages.

"If the war goes on for a long time, it is of course hard to tell what will happen," said Mr. Simpson, "but at the present time, things are holding very well, and there seems to be no cause for despondency."

NORMAL INSURANCE RATES HELP SILVER OUTPUT

Boom in Silver Shipments From Cobalt Camps Follows Announcement From British Admiralty.

Cobalt, September 24.—Notice having been received from the British Admiralty to the effect that insurance rates were again normal, has caused a boom in silver shipments from camp here, but as Nipissing continues to New York only, little of the total reaches the other side of the Atlantic.

One shipment continues steady and Right of Way, Ltd. all others last week with a total of 123,130 pounds, mostly concentrates.

Ore shipments from the Cobalt camp during the past week were as follows:

Table with columns: High, Low, Pounds. Includes Right of Way, City of Cobalt, etc.

The bullion shipments for the week ending September 18, were:—

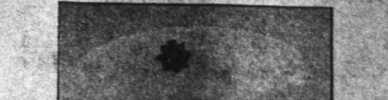
Table with columns: Bars, Fine ozs., Value. Includes Nipissing, O'Brien, etc.

ABOUT HALF OF CREWS SAVED.

London, September 24.—Nearly half the crews aboard the cruisers Aboukir, Creasy and Hogue lost their lives. The Government Press Bureau issued a summary of casualties among the naval officers showing 31 killed and 69 rescued, 21 officers of Aboukir were killed and 17 saved.

The Creasy lost 25 officers only, 14 being rescued. Of 49 officers of the Hogue 11 were killed and 23 rescued.

Reports of rescue of more members of crews of the three cruisers had reduced estimates of the dead to about 1,100 but exact number of saved and lost will not be learned until official reports have all been received at the Admiralty.



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SAFETY FIRST CAMPAIGN HAS DECREASED FATAL ACCIDENTS

Deputy Coroner Byron Says Tramway Accidents During Past Year Have Been Fewer, Owing to the Work Done.

When asked yesterday afternoon what he thought of the Safety First Movement, and whether he thought it had aided in decreasing the number of fatal accidents in the city, Deputy Coroner Byron said: "I think Safety First is a great thing, and should be taught in all the schools. A proof that the work has produced good results has been the fact that street car accidents have been much fewer this year.

Both the people and the tramway employees have been instructed in the principals of the Safety First Movement."

Mr. Byron, however, considers that there is still much need of instruction and one thing he thought was most necessary was that every woman should be taught the proper way to get on and off a street car.

Then, said he, there will be no excuse for them doing it the wrong way, although I fear many of them will not profit much by the lessons.

Although the number of street car accidents have been less so far this year, Mr. Byron stated, that accidents of other kinds were about as numerous as last year.

There had been fewer railway accidents but there had been fewer trains running. There had also been fewer accidents on the wharf, possibly because things there had been quiet for some time past.

Motor accidents had been as numerous as ever, while there had been no decrease in the number of drownings and if the late hot weather continued, he feared that there would be many more.

Mr. Byron stated that in the majority of cases carelessness or ignorance was the cause of most of the accidents.

"One remarkable feature about the past summer," said Mr. Byron, "was that as far as he could recall there had not been a single death due to heat prostration, although there were one or two sudden deaths in the city during the hot weather in July, but these were due to heart failure."

PLAN TO BE MADE PUBLIC FRIDAY.

New York, September 24.—Counsel for Noteholders' Committee of H. B. Claffin Company said this morning that re-organization plan would be made public Friday morning.

PARTIAL EXTENSION OF MORATORIUM.

London, September 24.—British moratorium which ends October 4th, will not be extended so far as it applies to debts due by retail traders in respect to their business, rents or bills of exchange, other than cheques or bills on demand.

As regards all other debts to which the general moratorium applies there will be an extension for one month, from October 4th to November 4th.

CLASSIFIED ADVERTS.

2c Per Word for the First Insertion. 1c Per Word for Each Subsequent Insertion.

BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED business netting six thousand dollars annually. (Business received between ten and eleven thousand.) Can be made to produce fifteen. New and modern machinery. Fast growing city. Invoice ten thousand. Partner to take charge of business and office end of work. (Young or middle aged. Agreement to start any time before October first. Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifton's, North Bay, Ont.

SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East. East 7275.

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$2.00 per load. "Molassescut" for horses. J. C. McDiarmid, 492 William Street. Tel. Main 452.

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, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 146 St. James street. Main 7990.

BURNSIDE PLACE, 34 AND 36, CORNER MCGILL College—Two stores, in good condition, to let; immediately, at cheap prices; one at \$20, and the other at \$30. Apply East 1932.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—Store in good condition to let immediately at cheap price, \$30.00. Apply East 1932.

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

CORNER PARK AND BERNARD—SPLENDID new store, cement cellar, heated, water tax, suitable for any kind of business. Apply 2481 Park Avenue. Phone St. Louis 5788. Evening, Rockland 629.

BOOKS AND MAGAZINES.

BOOK BARGAINS—NEW AND SECOND-HAND histories; fiction; theology; poetry; travels; geography; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10c each. Chamber's Journal and Strand Magazines, published at \$15. For \$12; books exchanged but not bought for cash at present; Encyclopaedias and other sets sold on commission. (No cash; no reply.) Norman Murray, 233 St. James street; 2 stairs up; Montreal.

PATENT FOR SALE.

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

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

HOUSE TO LET—844 BLOOMFIELD AVENUE.

Outremon, 7-roomed house, 3 bedrooms, hardwood floors, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 246.

POSITION AS HANDY ALL ROUND MAN IN ART.

Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address E. C. 7277, Journal of Commerce.

FIRE INSURANCE INSPECTOR; ENERGETIC

Young Man, Canadian, several years' experience; good record; well known in Ontario and Quebec. Controls about \$10,000 premium at tariff rates. Desires position either with good Company or with firm of General Brokers, tariff or independent, where he could assist in building up business by expert, intelligent application either on salary or commission. Box A, Journal of Commerce, Toronto, Ont.

WANTED \$4,000 TO BORROW ON FIRST MORTGAGE.

Apply 4318 Sixth Avenue, Rosemount, 7 per cent.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA. LODGE ROOM AND COTTAGES—Write Aubrey Brown, for illustrated booklet.

EDUCATIONAL.

PIANO LESSONS—MRS. W. MARRIAGE, LATE of Buffalo, N.Y., will give piano lessons and theory. Those wishing such instruction, will please call at 80 Hutchison, near Milton.

MISCELLANEOUS.

THE HAY MARKET STABLES, CORNER OF OTTAWA and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into one of the finest Stables and Commission Stables in the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choicely selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proprietors, 68 to 76 Ottawa street. Telephone Main 720. Mr. Tom W. Foster, who officiated as King's auctioneer for the late Boer war horses, and also has officiated in Cincinnati, Chicago, Lexington, St. Louis and New York, Auctioneer, Montreal's greatest horse auctioneer.

REST, RECREATION AND SOLID COMFORT.

These are the attractions of Gray Rocks Inn. These strenuous times, business men and their families can live at the Inn with every home comfort at less cost than they can at home. This time of year the place is ideal; great big fire-place, running water in the house; own gas plant; best cuisine in the Laurentians. Rates \$2 a day, American plan. Phone or write for particulars, G. E. Wheeler, Proprietor Ste. Jovite Station, Quebec.

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