

ROADS

PACIFIC... AFTER SEPT. 26, 1914... 2.10 p.m. For Ft. Portne; 10 p.m. For Ft. Portne; 10 p.m. For Ft. Portne...

EXCURSIONS

TO PACIFIC COAST... 24 to October 8; 24 to October 8; 24 to October 8...

EXPRESS

DETROIT—CHICAGO... Canadian No. 21... 8.45 a.m. 10.00 p.m. 7.45 a.m. 9.05 p.m.

Shore Line

TO Toronto... Brighton, Colborne, Port Hope, etc., Ottawa, Whitby, Leam...

TRUNK RAILWAY SYSTEM

CK ALL THE WAY... Toronto—Chicago... Montreal—Toronto...

TO PACIFIC COAST

24 to Oct. 8... via Chicago to... 6.00 a.m. 10.00 p.m. 7.45 a.m. 9.05 p.m.

EFFECTIVE SEPT. 27, 1914

1.45 p.m. 4.00 p.m. 11.15 p.m. 1.45 p.m. 4.00 p.m. 11.15 p.m.

PERSONALS

Mr. William Farrell, of Sherbrooke, is staying at the Windsor Hotel for a few days.

Mr. R. Riddell Samuel has returned to the city after spending the summer at Val Morin.

Mr. Hugh W. Jesmer has returned from the Thousand Islands.

Metropolitan visitors to the Caledonia Springs Hotel include Mr. James A. Castle, Mr. H. J. McGill, Mr. W. J. Elliott, Mr. John McLean, Mr. A. M. Smith, Mr. S. M. C. Davidson, Miss Von Hugel, Mrs. R. W. Shepherd, Miss Shepherd, Mr. S. P. Dunlop, Mrs. H. B. de Rouville, Mr. J. R. Orton and Mr. F. C. Hurst.

Dr. Palmer, of Boston, Mass., has been registered at the Wilhelmina for a short time.

Mr. Alfred Piddington, The Governor, Sherbrooke street west, returned from Tadoussac yesterday.

The following gentlemen were introduced on 'Change yesterday at the Board of Trade: Mayor Stevenson and A. B. Monson, of Stratford, Ont., by R. Grey; R. Thompson, of Lynden, Ont., by J. L. Smith.

At the Hotel: At the Queen's Mr. and Mrs. H. J. Steinhardt, St. Louis; W. G. Gordon, New York; Mr. and Mrs. F. L. Stratton, New York; George Cabon, Jr., Grand Mere; Mrs. Joseph Pultizer and maid, New York; Mr. and Mrs. Howard Patten, New York; G. A. Harris, Winnipeg; F. S. Gaw, Buffalo.

At the Windsor: R. J. Chute, Toronto; J. T. Robertson, Toronto; Mrs. E. H. Sears, Albany; Mr. and Mrs. Davy, Halifax; Mr. and Mrs. J. D. Phillips, Chicago; George J. Bryson, Ottawa; C. A. Campbell, Richmond; Mrs. H. L. Beaman and daughter, Orlando, Fla.

At the Place Viger: D. M. Robertson, Williams-town; C. A. MacDonald, Vancouver; W. M. Robertson, Manchester, N.H.; T. E. MacCallum, Kingston; William Wood, New York; Admiral and Mrs. C. C. H. Taylor, Astoria, Ont.; Mr. and Mrs. J. F. Smith, Toronto; H. Bernas, Shawinigan Falls; George Bryson, Jr., Ottawa; Miss Pollock, London; Capt. S. Brown, Ottawa.

At the Queen's Mr. and Mrs. L. Beland, Quebec; A. T. Fitzgibbon, Boston; Arthur Poole, Toronto; Capt. W. H. Taylor, Astoria, Ont.; Mr. and Mrs. W. Herbrand, Uda; J. J. Mann, Ingersoll; R. F. Baggett, Hamilton; Mrs. H. J. King, Calgary; Mrs. H. S. Ford, Vancouver; H. Hughes, San Francisco; Mr. and Mrs. L. F. Fadden, St. Albans; Fred. E. Goldsmith, New York.

FIRE COMMISSION LACK NEEDED POWERS

Work May Have Assisted Fire Insurance Companies in Settling Claims—But Real Value Little

SECRETARY EMOND SPEAKS

Has Held Position For Last Twenty Years, Says 1-3 of Fires Are of Doubtful Origin.

Mr. Edmond Emond, Secretary of the Montreal Fire Commission, in an interview with a representative of The Journal of Commerce this morning, practically admitted the helplessness of the Commission with its present limited powers.

He stated also that he hoped when the matter came up before Parliament during the coming session the whole business would be threshed out, and not put on the shelf, or left until the last thing as it had been in the past.

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PROMINENT INSURANCE MAN



MR. H. C. COX, President of the Canada Life Insurance Company, says insurance business has been surprisingly good in view of the depression.

WAR RISK INSURANCE NOT LIKE ORDINARY INSURANCE

One Has no More to do With Other Than Fire Has to do With Tornado Insurance.

The New York Commercial says: There appears to exist in the minds of a number of people who have written about the subject a misapprehension as to the exact meaning of "war risk" insurance and its relation to shipments of goods.

There appears also to be an unreasonable apprehension on the part of consignees that the cost of insurance, either marine or war risk, will appreciably affect the prices of imported goods.

Marine underwriters have been receiving about 5 per cent. of the value of cargo and hulls consigned to the North Sea. Carries bound for European ports out of the North Sea have had to pay 1 1/2 to 2 per cent. Carries bound for the Far East by way of the Panama Canal have been paying 3 per cent. for war risk protection.

The rate to the North Sea ports has been highest because of the danger from contact mines. The Federal government has now entered the war risk field and will insure American bottoms and their cargoes against war risks at approximately the same rates the ordinary underwriters have been charging.

These rates are for war risk only and do not cover ordinary marine hazards which are written exclusively of the war risk insurance. The government is not entering this field and will not do so.

But so far as the effect of insurance charges upon the cost of goods are concerned there is little to fear. The war risk will be responsible for an added expense of 5 per cent. at the most.

Scarcity, in frequent shipments, and suspended industry of course affect prices but there is no reason to believe that insurance and its cost is going to make a material difference.

Among the building permits granted yesterday appeared that of Mr. J. A. Godin, of 269 St. Denis street, for the block which he has commenced to erect on the corner of St. Lawrence Boulevard and Sherbrooke street.

Isaac Morris, 40 Daniel street east, was granted a permit to erect two houses of three floors each on Clarke street at a cost of \$5,000.

Albert Viss, 190 Notre Dame street west, has started to make additions and alterations to 2559 Notre Dame street west, St. Henry, costing \$3,000.

E. Masson, 13 St. James street, took out a permit for work at 62 Beavey Hall Hill, where the Masson estate is converting a private house into store premises at a cost of \$2,500.

Other permits included that by A. Charrifour, 561 Chamby street, for a five-story building on Darling street, costing \$2,000; and one to J. Cavalier, 1165 St. Valer street, for two buildings on Marsel Boulevard, Notre Dame de Grace, costing \$7,500.

SINKING OF BRITISH CRUISERS MAY EFFECT MARINE RATES

Considerable Doubt Prevails as to What the Result of Yesterday's Reserve Will Be.

New York, September 23.—Marine Insurance Underwriters are greatly perturbed over the sinking of the three British cruisers by a German submarine in the North Sea. The effect of this disaster added to the recent destruction of five British merchantmen in the Bay of Bengal is expected to reflect itself in a very much altered war risk situation.

"I estimate the American marine insurance underwriters have taken about \$2,500,000 in war risk premiums, since the war began. The volume of business is not large enough to make a fair average on each ship. The risks that have been written are not protected by balance conditions. It would only take the destruction of two steamers fully insured in this country to totally offset the amount of premiums taken in by the companies and perhaps cause heavy losses."

"The companies who are writing war risk business must protect their regular marine insurance business. To do this they must set aside a certain amount of capital solely for war risk operations and to merge both the war risks and the regular marine business into one may endanger the regular business and affect the shipper."

"When England announced that the high seas were dear for British shipping, many companies reduced their war risk rates to a low level. This was entirely unwarranted. Conditions to-day do not differ from conditions a fortnight ago, and underwriters must raise rates and keep on raising them until the German commerce destroyers are either blockaded or destroyed."

"The situation on the high seas demands that marine insurance companies who desire to operate conservatively must raise their war risk rates and keep them up until British shipping is given protection that protects."

CHICAGO BANKS SUBSCRIBE \$12,000,000. Chicago, September 23.—The Clearing House banks voted unanimously to subscribe \$12,000,000 to the \$100,000,000 gold pool. Their allotments will be based partly upon percentage of cash, including gold, held by each bank of total cash held by all.

MEMBER SUSPENDED. St. Louis, September 23.—A. G. Deconny has been suspended from the St. Louis Stock Exchange for failure to meet his engagements.

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 age). Agreement to start any time before October first. Enough cash required to make fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifton, North Bay, Ont.

FOR SALE OR EXCHANGE. REAL ESTATE WORTH \$25,000 ON FIRST MORTGAGE. Real estate valued \$25,000. Address Dr. Handfield, 241 St. Catherine East. Box 7279.

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, 123 Bloor street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7399.

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 1933.

BUSINESS PLANT FOR LIGHT MANUFACTURING. Low rental to good tenants. Apply James Baggerly, Janitor, Heals Building, premises, 455 Cote street, or S. E. Lichtenhein, 123 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 3788. Evening, Rockland 639.

BOOKS AND MAGAZINES. BOOK BARGAINS—NEW AND SECOND-HAND histories; fiction; theology; poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for the each. Chambers Journal and Strand Magazines, etc. Country customers can have mixed lots; published at \$15, for \$1; books exchanged but not bought for cash at present; Encyclopedias and other sets sold on commission. (No cash; no reply). Norman Murray, 213 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 Anzac 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 Anzac Street, Montreal.

REAL ESTATE

Yesterday witnessed an exceptionally heavy registration of real estate deals, both in point of number and value. Leading in the fifty-three sales recorded were five by Flahaut Brothers and Company, amounting in the aggregate to \$63,000.

The largest of these, one for \$30,000, was the sale of the Laclede Apartments block now being erected on St. Julie street, near St. Denis street, containing 75 apartments and 30 odd rooms. The property, which stands on lot 408 St. Louis ward, containing 1,035 square feet, was purchased by Marquette and Dupre, 120 St. Catherine street east.

Marquette and Dupre also purchased of Flahaut Brothers the other four properties comprising: No. 27 Emery street, for \$32,000; No. 250 Sanguinet street, for \$32,000; No. 59 Labelle street, for \$7,000; and 226 Sanguinet street, for \$7,000.

Jean Baptiste A. Wilson purchased from Jacob Roston one-tenth of lots 378-26 to 29 parish of Montreal, measuring superficially 3,000 feet, the same being vacant and having frontage to the south-east side of St. Catherine street, Westmount. The purchase price was \$47,000.

Jacob Roston sold to Jean Baptiste A. Wilson lots 214-20a, 214-21a, 214-20b, and 214-21b, parish of Montreal, containing 110,755 square feet, situated on Prince Albert avenue, Westmount, for \$28,323.

Stanislas L. Dussablon purchased from Isaac Prefontaine lots 12-31 and 76 parish of Montreal, Outremont, for \$20,111.20, and to sell the same to Richer Brothers for \$24,500.

Jacob Roston sold to Jean Baptiste A. Wilson lots 23-446 and 561 Hochelaga, measuring together 49 feet by 110 feet, vacant, and forming the north-east corner of Ontario street east and Charnley street, for \$22,460.

Cyrille Gagnon and others sold to Onesime Latendresse lots 104-173 and 179 Cote St. Louis, with Nos. 2132 to 2146 Henry Julien street, for \$22,000.

The remaining sales were for sums of under \$20,000.

BRITISH AVIATORS ACTIVE

London, September 23.—A Reuter dispatch from Antwerp quotes the Handelsblad as stating that five British aviators bombarded the Biekerhof Arrondissement at Cologne, Germany, dropping several bombs from a height of 1,500 feet. "The Zeppelin shed was set on fire," the dispatch continues, "and the aviators then ascended. Four returned safely, but the fifth met with an accident in Belgium. He was saved by an automobile."

POSITION AS HANDY ALL ROUND MAN IN ART

Dept. in Newspaper Office. Expert in horses, cat, dog, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. C. 3277, 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 \$4,900 TO BORROW ON FIRST MORTGAGE

Apply 4113 Sixth Avenue, Rosemont, 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 Sales 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 choice 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 Auctioneers, Montreal's greatest horse auctioneer.

REST, RECREATION AND SOLID COMFORT—These are the attractions of Gray Rocks Inn. These attractive 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 12 a day, American plan. Phone or write for particulars, O. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.

HOUSE TO LET—844 BLOOMFIELD AVENUE, Outremont, 7-roomed house, 3 bedrooms, hardwood floor, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 244.

Real Estate and Trust Companies

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

Table with columns: Bid, Asked, Bid, Asked. Lists various real estate properties and their prices, including Aberdeen Estates, Beauville Ltd., Bellevue Land Co., etc.