LROADS

AN PACIFIC ge of Time AFTER SEPT. 26, 1914: : 5.10 Dm. for Pt. Fortune; 5.00 n. for Quebec. CT SEPT. 27, 1914: sor Station 9.30 a.m. instead of 9.00 a.m.

on application. TON EXXCURSIONS y, September 30th

ES TO PACIFIC COAST,

O EXPRESS

ETROIT-CHICAGO.

ario Shore Line

ET OFFICES

ortland\$5295 Angeles, San Diego, via

\$54,00

The Canadian No. 21

8.45 a.m. 10.00 p.m.

Brighton, Colborne, Port Hope,

lle, Oshawa, Whitby. Leave

Sereet Phon - Main 123

TRUNK RAILWIY

CK ALL THE WAY

n of Superior Service.
a.m., arrives Toronto 430 p.m.

.00 p.m., arrives Toronto 7.10

Chicago 8.40 p.m. Club-Com-r Monireal to Toronto daily.

rane, Haileybury and other

24 to Oot. 8.
Via Chicago to
e, Portland\$52.8
ngeles, San Diego\$54.0

a mes St. cor. St. Francols Yavin

EFFECTIVE SEPT. 27, 1914.

5 a.m. (i) 1.45 p.m. +4.00 p.m.

(1) 1.45 p.m. †4.00 p.m. (i) 11.15

nn. \$9.30 a.m. †1230 p.m. †4.10 p.m. \$11.15 p.m. §11.50 p.m.

2.15 p.m. *5.45 p.m. a 6.15 p.m.

.m. *1.30 p.m. †630 p.m. *11.30

Fortune will run Sa urday and

d will run Saturday and Sun-

" Uptown 1131

y. Going September 30th; n

TO PACIFIC COAST.

many other points.

Hotel

45 p.m.

ortune.

ture Station

ce Viger Station.

1.45 D.m. †4.00 p.m.

.00 a.m. +5.30 p.m. +9.00 a.m. +5.30 p.m

.30 p.m. *11.30 p.m.

ndsor Street Station.

celled after Sept. 26: for Caledonia Spring a

. (1) 1.4 5pm. †4.00 p.m

Toronto-Chicago

TIONAL LIMITED.

ago 8.00 a.m., daily.

S' EXCURSIONS

r 24 to October 8:

other points.

pending a few days in Calgary, en mute for the

OL XXIX. No. 118

PERSONALS

M. William Farwell, of Sherbrooke, is glaving

Mentreal visitors to the Caretine, Mr. H. J.

picious origin, but owing to the lack of the necessary evidence, the Commissioners were powerless.

Mr. J. W. Elliott, Mr. John McLean, Mr. A.

Mr. Emond was of the opinion if the enquiries were Mudde. Mr. J. W. Elliott, Mr. John Miss Von Hugel, S. Birchall. Miss M. C. Davidson, Miss Von Hugel, Conducted more along the lines of the Coroner's Court, where a jury decided the different cases, more useful work would be done. Mr. T. C. Wood.

t the Wilhelmina for a short time.

Mr. Alfred Piddington, The Grosyenor, Sherpoke street west, returned from Tadousac Yester-

Chasse yesterday at the Board of Linue; Mayor-Stevesson and A. B. Monson, of Stratford, Ont., by R. Grey; R. Thompson, of Lynden, Ont., by J. L.

At the Hotels.

At the Ritz Carlton: Mr. and Mrs. H. J. Steinhardr, St. Louis: W. G. Gordon, New York; Mr. and Mrs.
L. Stratton, New York; George Cabon, Jr., Grand re; Mrs. Joseph Pulitzer and maid, New York; Mr. and Mrs. Howard Poillon, New York; G. A. Harris, Winnipeg; F. S. Gaw, Buffalo.

At the Windsor: R. J. Chute, Toronto; J. T. Robrtson, Toronto; Mrs. E. H. Sears, Albany; Mr. and Mrs. Davy, Halifax; Mr. and Mrs. J. D. Phillips, Chimrs. Davy, Hallid, Bryson, Ottawa; C. A. Campbell, cago; George J. Bryson, Ottawa; C. A. Campbell, Richmond; Mrs. H. L. Beaman and daughter, Orlan-

At the Place Viger: D. M. Robertson, Williamstown; C. A. MacDonald, Vancouver; W. M. Robert-son, Manchester, N.H.: T. E. McCallum, Kingston; William Wood, New York; Admiral and Mrs. Cochrance London, Eng.; Mr. and Mrs. J. F. Smith, Toance London, EDE.; ALT. and an Falls; George Bry-FIRE. and MARINE Incorporated 1851 Ottawa; Miss Pollock, London; Capt. S. Brown, Ottawa.

At the Queen's: Mr. and Mrs. L. Beland, Quebec ; At the queens: Mr. and Arts. L. Beland, Quebec; organisation over X. T.Thomb. Easton: Arthur Poole, Toronto; Capt. HEAD OFFICE, W. H. Taylor, Aurora, Ont.; Mr. and Mrs. W. Her-brand, Utka; J. J. Mann, Ingersoll; R. F. Baghott, 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. Gold-

berden Estates 120

gr Alfred Fripp, who is in charge of hospital ser. Work May Have Assisted Fire Insurance gr Alfred Fripp, who is in charge of hospital service with the British fleet in the North Sea is a could of Mr. B. Mackay Fripp, of Vancouver, B.C. Sir Alfred, who is a distinguished surgeon, was formely household surgeon to King Edward, and is now surgeon to the household of Prince Arthur of Con-Companies in Settling Claims---But Real Value Little

SECRETARY EMOND SPEAKS

Sir John Harmsworth, of London, England, is Has Held Position For Last Twenty Years, Says 1-3 of Fires Are of Doubtfut Origin.

Mr. Edmond Emond, Secretary of the Montreal Mr. R. Riddell Samuel has returned to the city

for Commission, in an interview with a representative spending the summer at Val Monta.

The Rev. Canon Shreve and Miss Florence Shreve, with its present limited powers. He said that durative of the summer at Val Montreal. Rev. Canon spent the week-end in Montreal, ing the twenty years he had been there as secretary, Mr. Hugh W. Jesmer has returned from the Thous-the number of those sent by the Commission before the Criminal Court for intendarism had not numbered as many as one a year, on an average, third of the fires, he said, investigated were of sus-Montreal visitors to the Caledonia Springs Hotel pictous origin, but owing to the lack of the necessary

He stated also that he hoped when the matter on Palmer, of Boston, Mass. has been registered the whole business would be threshed out, and not put on the shelf, or feft until the last thing as it had sen in the past. He hoped, also, that the Commission would be given the power to impose fines for carelessness. On the continent of Europe, he stated, that this was done and a man had to give a careful explanation as to how a fire occurred in his premises, if he could get a careful is to continue the continue of the if he could not do this he was fined or imprisoned.

Insurance companies in examining witnesses and were in most cases able to get more truthful answers than representatives of the companies could be latter. The difference is just as distinct and that protects."

fires are decreasing; the number of fires of doubtful origin are increasing, as shown by the increase in the number of investigations

Although for the last two years Mr. Emond states that the Commission has been asking for increased by affect the prices of imported goods. powers they have never yet received them and matters now demand something should be done.

WESTERN ASSURANCE COMPANY

Assets Over - - \$3,500,000.00 Losses paid since \$57,000,000.00 TORONTO, ONT.

D OFFICE, TORONTO,
W. R. BROCK, President
W. B. MEIKLE, Vice-President and
General Manager MONTREAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE, Manager

PROMINENT INSURANCE MAN



Mr. Cox, President of the Canada Life Insurance Company, says Insurance Business has been surpris ingly good in view of the war 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:

The following sentlemen were introduced on Carelessness should be severely punished, he said, as misapprehensian as to the exact meaning of "war destroyed." The site The following sentlemen were introduced. Carelessness should be severely pumsned, he said, as misapprencially insurance and its relation to shipments of the lives of people were often imperilled. risk" insurance and its relation to shipments of the lives of people were often imperilled. The Fire Commission, of course, assisted the fire goods. There is a distinct and decided difference because of the lives of people were often imperilled. get, but with their present powers the Commission even found it difficult to punish people gullty of perjury, as the court was merely one of enquiry, and someone else would have to make the complaint.

Although during the month of August these presents of the man whose house catches fire from a defective fluw will have a sweet time collecting on a tornado policy, and if a cyclone rases his home he will be Although during the month of August there were wasting his time to endeavor to collect on a fire polonly 183 fires, compared with 257 during the same loy: To be protected against both eventualities he partially upon percentage of cash, including month last year, there were more investigations held. must have both kinds of policies. So with war risk held by each bank of total cash held by all. This goes to prove that although the number of and ordinary marine insurances. They merely sup-

hension on the part of consignees that the cost of insurance, either marine or war risk, will appreciab-

Marine underwriters have been receiving about per cent, of the value of cargo and hulls consigned to the North Sea. Cargoes bound for European ports not on the North Sea have had to pay 1½ to 2 per cent. Cargoes 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 cause 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. the North Sea and Adriatic and Bosphorus special rates are made only on application. It may be a surned these rates will approximate the 5 per cent, which has ruled for North Sea risks. To all non-belligerent ports of Europe not north of Havre nor east Sicily the government is charging 1 per cent. on cargo freights and % to 1 per cent, on hulls. To all other ports except western hemisphere non-belligerent ports, the government rate is 11/2 per cent. on cargoes and 1 per cent. on bottoms.

These rates are for war risk only and do not cover ordinary marine hazards which are written exclusive of the war risk insurance. The government is not entering this field and will not do so. The war has not increased the danger of storms at sea, spontanus combustion in cargoes, icebergs, collisions or hidden reefs. So the rates on ordinary marine in-surance on vessels of neutral nations or on British vessels are rated much as they would be in normal times. Underwriters in London are said to be striving to secure an advance of about 25 per cent. over their old rates wherever possible but the advance has not been general nor is it considered excessive either by shippers or by the insurance men in view of the large amount of liability which the underwriters an carrying. Rates in vessels from Calcutta with jute bound for this country, or instance, are probably insured for about % of 1 per cent. with 3 per cent. added for war risk.

It is stated in marine circles that business is dull now. This is because when the war broke out there was a rush to cover with the result that everything 70 insurable was insured, and, as one underwriter put 113% it, "nearly everything insured is now either on the

high seas, has arrived or has been lost."

But so far as the effect of insurance charges upon the cost of goods are concerned there is list to fear. The war risk will be responsible for an added BURNSIDE PLACE, 38, COR. McGILL COLLEGE. expense of 5 per cent. at the most.

Scardty, in frequent shipments, and suspended industries of course affect prices but there is no reason to believe that insurance and its cost is going business FLAT FOR LIGHT MA to make a material difference.

BUILDING PERMITS

Among the building permits granted yesterday appeared that to 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. The building, which is of reinforced concrete and four storeys, will be utilized for offices, stores and apartments, and will cost approximately \$19,500.

L. A. Purcotte, 3456 Henry Julien street, was grantd a permit to erect on De Gaspe street, two house of three tenements each, at a total cost of \$7,000.

saac Morris, 240 paniel street east, was granted permit to erect two houses of the Clarke street, at a cost of \$5,000. of three floors each on

Albert Viau, 1980 Notre Dame street west, has started to make additions and alterations to 2550 Notre Dame street west, St. Henry, costing \$3,000.

work at 68 Beaver Hall Hill, where the Masson es-tate is converting a private house into store premises at a cost of \$2.500.

Other permits included that by A. Chaulifour, 561

SINKING OF BRITISH CRUISERS MAY EFFECT MARINE RATES

le 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. A warning is sounded to marine insurance companies by a prominent authority on shipping and insurance in the following statement: "It will be recalled that about two weeks after the war began, English Government officials announced that the ocean lanes had been gleared of hostile craft." he said.

"I estimate the American marine insurance under-

"I estimate the American marine insurance underrestinate the American marine insurance underwriters have taken about 12,500,000 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 balancian conditions. It would only take
the destruction of two steamers fully insured in this
cast side of St. Catherine street, Westmount. The country to totally offset the amount of premiums taken in by the companies and perhaps cause heavy

The companies who are writing war risk business 214-20a, 214-21a, 214-20b, and 214-21b, parish of Mont-must protect their regular marine insurance business, real, containing 14,075 square feet, situated on Prince Albert avenue, Westmount, for 128,923.

Starting 1, 1 parish of 228,923. capital solely for war risk operations for to merge both the war risks and the regular marine business take loss 12-43 and 76 parish of Montreal, Outrement, into one may endanger the regular business and affect the shipper.

When England announced that the high seas were "When England announced that the high seas were clear for British shipping, many companies reduced their war risk rates to a low level. This was entrely unwarranted. Conditions to-day do not differ from conditions a fortnight ago, and underwriters need of Ontario street cast and Chambly street for \$22. There appears to exist in the minds of a number must raise rates and keep on raising them until the of people who have written about the subject a must raise rates and keep on raising them until the 460.

servatively must raise their war risk rates and keep them up until British shipping is given protection

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

MEMBER SUSPENDED.

St. Louis, September 23 .- A. G. Decourey has been failure to meet his engagements.

CLASSIFIED

2c Per Word for the First Insertion . . .

• ‡ Subsequent Insertion

PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN'IN ART ARTNER WANTED IN WELL ESTABLISHED business neiting six thousand dollars annually. (Dusiness received between ten and eleven thousand). Can be made to produce fifteen. New and modern machinery. Fast growing city. Invoice F.C. 7277, Journal of Commerce. ten thousand. Partner to take charge of business and office end of work. (Young or middle age). FIRE INSURANCE INSPECTOR: ENERGETIC

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.

RINDLING WOOD FOR THE MILLION—Kindling, \$225; Cut Hardwood, \$31a. Mill Blocks. \$4.00 per load. "Molascult" for horses. J. C. McDiarmid, 402 William Street. Te. 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 Southam Building, 128 Bleury street. For further particulars and booklet, apply. The Crown Trust Company, 145 St. James street. Main 799 of Buffalo, N.Y., will give plane for Buffalo, N.Y., will give plane for Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of Buffalo, N.Y., will give plane for the property of the pr

URNSIDE PHACE 24 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 1983.

Store in good condition to let immediately at cheap

BUSINESS FLAT FOR LIGHT MANUFACTURING low rental to good tenants. Apply James Baggerley, Janitor, Heela Building, on premises, 45 Cote street

or S. E. Lichtenhein, 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 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 10c each. Chamber's Journal and Strand Magagines, 5c. Country customers can have mixed lots; published at \$15, for \$1; books exchanged but no bought for cash at present; Encyclopaedias and other sets sold on commission. (No cash: no re-Norman Murray, 233 St. James street; 2 stairs up; Montreal.

PATENT FOR SALE.

on 18 St. James street, took out a permit for AN INDESPENSIBLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Angus Street, Montreal.

PATENT FOR SALE AN INDISPENSABLE DEevery 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.

REAL ESTATE

Yesterday witnessed an exceptionally heavy regis-tration of real estate deals, both in point of number

Sanguinet street, for \$74,000.

purchase price was \$47 000.

Jacob Roston sold to Jean Baptiste A. Wilson lots

for \$24,500.

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

BRITISH AVIATORS ACTIVE.

London, September 23 .- A Reuter dispatch from partially upon percentage of each, including gold. British aviators bombarded the Bickenborf Arro-Antwerp quotes the Handelsblad as stating that five drome at Cologne, Germany, dropping several bombs from height of 1.500 feet. "The Zepplin shed was set n fire," the dispatch continues, "and the aviators then ascended. Four returned safely, but the fifth met suspended from the St. Louis Stock Exchange for with an accident in Belgium. He was saved by

Ic Per Word for Each

WANTED.

Agreement to start any time before October first.

Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo.

Ulawthorne, Mgr. Clifferes North Bay, Ont. 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 MORTper cent. Apply 431B Sixth Avenue, Rosemount. 7

SUMMER RESORTS.

DIGBY-NOVA SCOTIA.

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

of Buffalo, N.Y., will give plano lessons and theory. Those wishing such instruction, please call at 80 Hutchison, near Milton.

MISCELLAN EOUS.

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 hun-dred 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 Kings auctioneer for the late Boer war horses, and also has officiated in Cincinnati, Chicago, Lexibaton, St. Louis and New York Austignment. 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, time their familles can live at the Inn 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, G. E. Wheeler, Proprietor Ste. Jovite Station, Quebec.

HOUSE TO LET.-844 BLOOMFIELD AVENUE Outremont, 7-roomed house, 3 hedrooms, hardwood floors, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 246.

g cancelled. ept Sunday (i) Saturday only. and Sunday (k) Tuesday an

OCKED THIS A.M. or 23.—The White Starsteam locked with 2,055 passengers sengers were Daniel 6. Reid

urday and Sunday only Sun-

Brady, Senator Henry Cabol ps, the retired steel man, were man of the Board of First Na have nothing to say except as solely for pleasure and re-

e H. MacKay, Cornelius Van-

"I want to commend especial-Kemp, vice-president of the ny, who did such remarkable cans in England and in help neial situation. Ambassador d indefatigably in aiding Am.

alkon the financial conditions ng Rock Island and American he was entirely out of touch said: "It is now up to Amer-

iends has come to this coun us heavy cable business de

on of trade and commerce will would not talk on financial

pportunity to grab new busi-I am not informed as to it I am not informed as to its

the recent interview credited

Cote St. Luc R. & Inc. Co. . . . 50 C.C. Cottrell, Ltd., 7 p.c., pfd. . . . 14 171/2 1 Daoust Realty Co., Ltd. Eastmount Land Co. 90 Mirview Land Co. ... 100 125 31% Do. Pfd 100 Highland Factory Sites, tLd. 40% Improved Realties, Ltd., Pfd... 50 N. & R. Realty Co. Kenmore Realty Co. Les Teresa Ciment, Lice..... Land of Montreal 40 Lauzon Dry Dock Land, Ltd. 80 La Societe Bivd., Pie IX La Compagnie des Terres de Ciment. La Compagnie National de L'Est . La Salle Realty ...
La Compagnie d'Immeuble Union, Lte.
La Compagnie Immobiliere du Canada 92% Le Compagnie Industriel et d'Immeu-73 bles, Lice. ... La Compagnie Montreal Quest de N. 921/2

Beaudin, Ltd. ... Bellevue Land Co. 199 Bleury Inv. Co. 97 104 Can. Cons. Lands, Ltd. ... 5 Central Park, Lachine - - 100 1 071/2

Rid. Asked.

1 241/2

National Real Est. & Inv. co., Ltd. North Montreal Land. Ltd. 150
 Orchard Land Co.
 100

 Pointe Claire Land Co.
 100

 Quebec Land Co.
 175½

 Rivermere Land
 65

 Riverview Land Co.
 100
 Rosehill Park Realties, Ltd. Security Land Co., Reg. - 75 Surnmit Realties Co. 50 St. Paul Land Co. 650 St. Lawrence Inv. & Trust Co. 85 St. Lawrence Heights Ltd. St. Regis Park 95 Transportation, pfd. West End Land Co., Ltd. 65
Westbourne Realty Co. ... Windsor Arcade, Ltd., 7 per cent with 100 per cent. bonus Alex. Bldg. 7 pe reent. sec. mtg. bends, with 50 per cent, bonds co. bonds . Arena Gardens, Toronto, 6 p.c., bonds ... Caledonia Realites Co., Ltd., 6 p.c. 75 City R. and Inv. Co. bond 80% City Central Real Estate Marcil Trust Gold Bond 95
Montreal Deb. Corp. 6 p.c. deb. Transportation Bldg., pid.

************************************** Real Estate and Trust Companies ************************* Quotations for to-day on the Montreal Real. Estate Exchange, Inc., were as follows:-133 77

299 1/4 200

22236

82 Trust Companies: 1121

109% Eastern Securities Co.

Chambly street, for a five tenement building on parting street, costing \$3,000; and one to J. Cavaller, 1165 St. Valler street, for two buildings on Marcil Boulevard. Notre Dame de Grace, costing \$7,500.