

RAILROADS

ADIAN PACIFIC
Western Excursions
August 14th and 21st
WINNIPEG \$12.00

STEAMSHIP SPECIAL
Windsor Station 8.30 p.m.
Wednesday, August 12th.

side Excursions
No. Sydney \$22.70
No. Toronto \$15.00

PORTLAND, KENNEBUNK,
OLD ORCHARD.
19.00 a.m., 9.05 p.m.

CHICAGO EXPRESS
ONTARIO-DETROIT-CHICAGO.
Canadian, No. 21

Lake Shore Route
TO TORONTO.
Trenton, Brighton, Colborne, Port Hope

TRUNK RAILWAY SYSTEM
TRACK ALL THE WAY
real-Toronto-Chicago

HARVEST HELP
Winnipeg, Man., \$12.00
Dates August 14 and 21.

REAL-NEW LONDON, CONN.
Watch Hill and Fisher's Island, Summer

MAINE COAST-THE ISLANDS.
Tourist Fares-Through Service.

AFFIC THROUGH SOO.
through the Soo canals for the

SCIENCE BUILDING.
August 12-Sackville architect

FULL SCHEDULE PAY.
August 12-The employees of the

CHILDREN'S FARES.
children to duck the payment of

REAL ESTATE

Of the fifty real estate transfers registered yesterday, the largest was the sale by G. Antrobus to J. B.

Arthur Broadhead sold to J. Lanctot lot 32-5-15, parish of Montreal, with six tenements Nos. 2633, 2640,

Mrs. O. Archambault sold to T. Collins two lots in Roseville, Nos. 172-1471, 172-1472, Cote Vistation,

J. Bourdeau sold to Gohier and Bigras two emplacements Nos. 7-266 and 267, St. Louis Ward, on

J. Goodman sold to A. Senzilet lots Nos. 42, 42-7, 43, 44, St. Jean Baptiste Ward, Nos. 1078, 1080, 1082,

J. Gladu sold to E. Teasdale lot 161-236 and part of lot 161-235, Cote Vistation, 41 x 81 feet, with

S. L. Weiner sold to Miss L. Weiner lot of land, R. Gabriel Ward, north half of lot 2-541, St. Luc

J. Legare sold to A. St. Germain lot 389-6-7 Cote St. Louis, on Garnier street, 26 x 91 feet, Nos. 412 and

J. J. M. Laberge sold to J. E. Larose the two parts of lots Nos. 34-1 to 34-2, to part of lot No. 36-242,

Ledger Brien sold to Mrs. J. Begin, lot No. 332-130 to the southeast part of lot No. 332-131, Cote St. Louis,

J. A. Sullivan sold to O. Dugas, emplacement on Outremont avenue, 55 x 100 feet, northwest part of

J. H. Demers sold to Mrs. L. Brien, lot No. 332-130 to the southeast part of lot 332-131, St. Louis, with build-

The highest priced sale of the thirty-six that were recorded Monday on the real estate market, was that

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NEW YORK RECEIVES BRITISH PLAN FOR GOVERNMENT INSURANCE

Full Details of Government's Insurance On Goods Carried by British Vessels Solves Problem of War Shippers.

(Exclusive Leased Wire to The Journal of Commerce) New York, August 11.—The special committee on problems of war shipments of the New York Chamber of Commerce has received a London cablegram from Percy Chubb, setting forth the British plan for government insurance on goods carried by British vessels.

"Application must be made to the War Risk Office in London, either by personal representation or through a London broker. Provisional value of the goods to be insured and payment of premium are then required; no claims will be made in excess of this value. Return premiums will be made, if necessary, when the actual value of the shipment is determined, and losses will be settled on basis of value covered by ordinary marine insurance.

"In order to comply with these conditions, the cargo must also be covered with regular marine insurance, either with Lloyds British Insurance Company, or other approved companies or underwriters, so as to prove value in case of loss. Only sailings or callings subsequent to August 4 are acceptable provided voyages are approved. There are some restricted areas only ascertainable from day to day at the London office.

"The scheme contemplates the covering of all voyages except to enemy's country. It is understood that the question of contraband is not considered as to cargo consigned to English or Allies' ports. The ownership of cargo is immaterial, barring enemies. All reputable English or American companies would be considered approved and their evidence as to insured value accepted. The rate is the same for all, any voyage now being four guineas percent."

From the number of real estate men who are at present out of town it would seem that things were as quiet in the real estate market as they are in the stock market. There are still, however, a fair number of transactions each day, but there is not expected to be any real activity for some time to come.

for \$32,500. The next highest was that of J. B. Dupre to L. Racicot, lot No. 18-495-1 to lots Nos. 18-495-2 to 18, 495-1 to lots Nos. 18-495-2 to 18-497-1, and lots Nos. 18-497-2 to 18-498-1, Hoche-

J. Demaris sold to Charles Marquette and J. B. Dupre lot No. 151-460 to 47, Cote St. Louis, buildings Nos. 61, 63 to 65 DesCarriers street, area 3751 feet, for \$22,000.

L. Goldberg sold to M. Levitt, the one-half undivided lot No. 76, St. J. B. Ward, with all buildings, on City Hall avenue, for \$12,500.

Mrs. W. J. Egan sold to A. S. Uley, the southeast one-half lot No. 76-7, St. Lawrence Ward, buildings Nos. 80 to 80 1/2 St. Famille street, 25 x 89 feet, for \$10,000.

A. Hirzhan sold to M. G. Blizt and others, a property with buildings, Nos. 362, 364, 366, 368 Colonial avenue, and composed a lot 1052, St. Louis Ward, for \$8,200.

E. Deniges sold to L. N. Lemieux an emplacement lot No. 396, St. James Ward, with buildings, on La-gauchetiere street east, for \$10,500.

Mont. Western Land Co. 85
Montreal South Land Co., Pfd. 40
Do., Com. 20

Montreal Welland Land Co., Ltd., Pfd. 75
Do., Com. 10
Montreal Western Land Co. 25

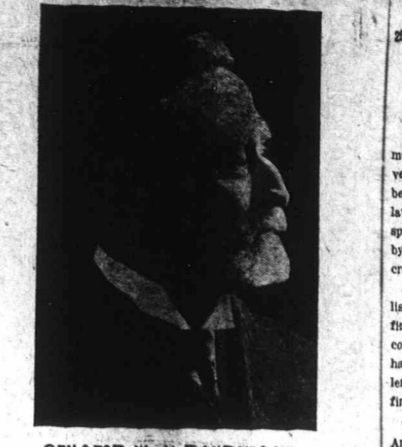
Mutual Bond & Realty Corp. of Can. 75
National Real Est. & Inv. Co., Ltd. 10
Common 10

Nesbit Heights 59
North Montreal Centre 125
North Montreal Land, Ltd. 159
Notre Dame de Grace Realty Co. 102

Ottawa South Property Co., Ltd. 170
Orchard Land Co. 100
Pointe Claire Land Co. 125
Quebec Land Co. 175

Riverview Land Co. 108
Riverview Land Co. 109
Rivera Estates Co. 115
Rockfield Park Co. 25

Real Estate Authority



SENATOR U. H. DANDURAND, Senator Dandurand, who is honorary president of the Montreal Real Estate Exchange, does not believe war will affect local real estate market.

HOLD ON TO YOUR PROPERTY, ADVICE OF SENATOR U. H. DANDURAND

No Fear for Local Real Estate if Property Owners Only Show Calm Disposition and are Willing to 'Sit Tight' and Wait.

As honorary president of the Montreal Real Estate Exchange, I advise property holders in the city of Montreal to hold on throughout the present crisis abroad," said Senator U. H. Dandurand, in an interview with a representative of the Journal of Commerce this morning.

Senator Dandurand said that so far there had been no sign of owners of property offering real estate at a sacrifice and he was sure, if they would only hold on everything would turn out all right.

"Just before war was declared there was considerable activity in the real estate market here," said the Senator, "but naturally if the present time a lull must be expected."

There is no need, however, of owners of local real estate having any fears as to the value of their property, and if the war is decided quickly there is likely to be a jump in present values.

UNMARRIED MEN ARE NOT GIVEN PRECEDENCE IN NEW YORK

Workmen's Compensation Act of New York Does Not Affect the Position of Married Employees.

New York, August 11.—It is not believed by the casualty insurance men there is any foundation in the rumors that employers are discharging employees who are married and are giving preference to employing unmarried men on account of the workmen's compensation act of New York.

"The whole agitation is a mare's nest," said a casualty underwriter yesterday, "built by sensationalists apparently for the purpose of discrediting the stock of mutual insurance companies. Charges were made that the companies were advising their insured to discharge married men so that they could secure reduction in insurance rates. Such a charge is ridiculous for the simple reason that rates are not based upon the number of bachelors or bachelors in employ in a given plant, but are computed upon the number of accidents."

"Further, the rates were made under the supervision of the New York state insurance department. The inspection department which will make inspections for all companies, including the State Insurance Fund and recommend changes in rates on account of the physical hazards in individual plants, was organized at the suggestion of the New York insurance department upon designs worked out by an examiner of that bureau, and is now run by a former state department official, under departmental supervision."

"None of the plans designed to govern rate-making took into consideration the domestic economy of workers entitled to compensation in event of accidental injury and it is not considered likely that the department would sanction any such scheme. Consequently, inasmuch as insurance is mandatory under the state law, it is not at all likely that employers of plants, large or small, have considered the matrimonial subject in the light of insurance rates."

"Certainly no individual insurance company would or could advise employers in this matter, because the state is too much interested in the details of the underwriting."

APPOINTMENTS RECEIVED. Washington, August 12.—Judge Wright, of the Supreme Court of the District of Columbia, has appointed Alvin G. Bell, liquidating receiver of the Franklin Insurance Company of Washington. Mr. Bell is to furnish a bond of \$50,000, and will take charge of and liquidate the assets of the company immediately.

LIFE COMPANIES DO WELL ARE WRITING MANY WAR RISKS Mr. J. C. Stanton Says Business is Very Good and Many Volunteers are Taking Out Policies Before Going to Front.

CHIEF TREMBLAY WOULD COMPEL INSTALLATION OF SPRINKLERS

25 Per Cent. of Business Establishments Are Now Equipped and Chief Tremblay Desires that Power be Given to Department to Order the Installation.

For some time past The Journal of Commerce by means of different interviews with leading fire prevention experts in the city and fire underwriters has been waging a campaign in favor of compelling, by law, the owners of large city buildings to install sprinkler systems, and from a recent statement made by Chief Tremblay it would appear that success had crowned these and other efforts along the same line.

As but twenty-five per cent of the business establishments of Montreal are equipped with sprinklers for fire protection, Chief Tremblay will recommend to the committee on legislation that means be taken to have all business houses fitted up with these sprinklers, which are regarded as being a great aid to the firemen.

Chief Tremblay stated yesterday that in many American cities it was left to the discretion of the fire department to order the installation of sprinklers and he would suggest something of the kind for Montreal, though if the administrators of the city desired to modify that discretionary power, he would accept their decision.

There were many instances where sprinklers should be placed in basements into which a fireman could not venture if a fire were even in more need of such protection, and in fact while the number of Montreal business places having sprinklers was fairly satisfactory, there were many without them. The estimate of Chief Tremblay on those equipped was but twenty-five per cent of the total.

So eager are the manufacturers of sprinklers to have them put in position that Chief Tremblay declared some of them are willing to provide the sprinklers and take their pay out of the amount saved by the reduction of insurance rates. The result was that in five years the sprinklers were paid for at practically no cost to the manufacturer.

Chief Tremblay said he mentioned this as an indication of the confidence of the makers, which he endorsed, as he considered that fire sprinklers were a necessity in a modern building, but the up-to-date business man would see no inducement to ensure full protection to his property.

At present there is nothing to compel a manufacturer to protect himself and his neighbor in the way mentioned, and Chief Tremblay is of the opinion that the time has come to enact legislation by which the use of sprinklers will become compulsory in Montreal. To do this, an amendment to the city charter would be required and the head of the fire department will soon submit to the committee on legislation a statement giving his views on the question. Should the committee concur in what is proposed the necessary legislation would be secured next winter at Quebec.

FEAR MINES IN NORTH SEA

Boston, August 12.—London insurance companies quote a rate of 3 per cent to a Boston importer for war risk on a shipment of bunnies from Rotterdam on the New Amsterdam, which flies Dutch flag, and therefore is a neutral ship. This is taken to indicate that apprehension exists of dangers from mines in North sea and channel.

CLASSIFIED ADVERTS.

FOR SALE KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$1.25; Mill Blocks, \$1.90 per load. "Molaguit" for horses. J. C. McDermid, 402 William Street, Tel. Main 42.

FOR SALE—Nice Cruiser. A first-class cruiser, 5 h.p. 4 cylinder touring car, at a bargain, completely renovated; has a first class magneto and all in perfect order. Address O. A. Ison, 352 Craig Street, W. Tel. M. 5912.

FOR SALE, reliable gasoline launch, 8 h.p. ft. 15 h.p. Speeds 16 miles. Apply to 2nd Avenue, Maisonneuve. Reason for selling, owner leaving city; no reasonable offer will be refused. Apply 138 Dorion. Phone East 3166.

DRUGGISTS STORE on St. Catherine W. for sale. Good reason for selling. Don't miss it if you are looking for a business. Apply between 3 and 5 p.m., 287 St. Lawrence Blvd.

OUTREMONT—Comfortable semi-detached cottage on Bellinham avenue, close to St. Catherine Road, containing 11 rooms, modern in first class order; price \$10,000; small cash deposit required, with easy terms; would accept good lots or flats in part payment. Room 26, 177 St. James Street, Main 1844.

BETWEEN SHERBROOKE STREET and Cote Road—Newly constructed solid brick house, nine large rooms, hardwood throughout, dining room, with fireplace; reception hall, with fireplace and built-in bookshelves, paneled dining, butler's pantry, kitchen, cold pantry and maid's room; living room with fireplace and book shelves; four large bedrooms, linen cupboard, tiled bath, separate toilet, large sleeping porch is var. finished in selected oak and with quartered oak flooring; \$10,000; the best value in Westmount; reasonable terms. Apply Westmount Realty Co., Westmount 4874-4875. Open evenings.

BUNGALOWS AND ATTRACTIVE SUMMER HOMES. Write for plans and estimates. (No catalogues). Houses erected quickly and with best workmanship and materials. Thomas & Heston, Contractors, P.O. Box 2911, Montreal.

LOTS FOR SALE. LOTS FOR SALE AT POINT CLAIRE—Frontage 120 feet by 115 feet deep. The chance of a lifetime, going at 2 1/2 cents per foot. Cash required \$20,000; balance may be paid in installments spread over four years. High location, near both stations and Lake St. Louis. Apply P. O. Box 2914, City.

PERSONALS

Geoffrey Langlois is believed to be in Paris. At the Plaza Viger Hotel.—P. Tilden, New York; J. Hamilton, Quebec; J. B. Ross, Quebec; W. T. Wilson, Quebec; A. E. Middleton, London, Eng.; Geo. Bryson, Jr., Ottawa; Dr. J. Jacques, Boston; S. M. Johnston, Knoxville, Tenn.; E. R. Keller, Knoxville, Tenn.; F. P. Appleton, Brooklyn; F. M. Deafile, Three Rivers.

At the Queens.—J. B. McMullen, Toronto; Mr. and Mrs. Chisholm, Ottawa; J. D. McPhail, Russell; M. J. Moore, Ottawa; Mr. and Mrs. Ed. J. McFyke, New York; Jas. Cole, Philadelphia; G. F. Hodgkins, Ottawa; W. Reins, Victoria, B.C.; Miss Osborne, Hamilton, Ont.; T. L. Green, Newark; the Misses Stevenson, Toronto.

At the Windsor Hotel.—Captain Hewitt, Camden, N.J.; Mrs. and Miss Branson, Camden, N.J.; Mr. and Mrs. J. T. Ector, Camden, N.J.; the Misses Light, New York; C. McNair, Toronto; J. P. Keaton, San Francisco; H. Wilson Jones, Calgary; Mr. and Mrs. A. C. Dwyer, Lockport, N.Y.; O. R. Brewer, London, Eng.; C. W. Kate, K.C., Sherbrooke.

At the Ritz Carlton.—Mr. and Mrs. J. S. Irwin, Ottawa; W. H. Lane, New York; A. R. Colville, New York; John Reid, New York; E. M. Rogers, Toronto; A. B. Gould, Prestville, Maine; J. Murphy, Pittsburgh, Pa.; Mr. and Mrs. R. Ross, Chicago; Mr. and Mrs. E. M. Stearns, Philadelphia.

COMPENSATION INSPECTION BOARD ISSUE SCHEDULE RATE BULLETIN

Bulletin Gives the Names and Locations of About 250 Risks which have been Inspected by the Board. New York, August 12.—The Compensation Inspection Board yesterday issued its first "schedule rate bulletin" giving the names and locations of about 250 risks which have been inspected and rated by the board. The bulletin does not give the revised rates, but these are sent to the insurance carrier and will be furnished to the assured or any other insurance company on application. It has not yet been decided whether the rate information and the schedule from which it is based will be furnished to the broker of record, but naturally he can secure the data by having the assured make application.

WESTERN ASSURANCE COMPANY

FIRE and MARINE Incorporated 1851 Assets over \$3,500,000.00 Losses paid since organization over \$57,000,000.00 HEAD OFFICE - TORONTO, ONT. W. R. BROCK, President W. B. MEIKLE, Vice-President and General Manager MONTRÉAL BRANCH 61 ST. PETER STREET ROBERT BICKERDIKE, MANAGER

Real Estate and Trust Companies

Table with columns for company names, bid prices, and asked prices. Includes entries like 'Mont. Western Land Co.', 'Montreal South Land Co.', 'Montreal Welland Land Co.', etc.