

RAILROADS

DIAN PACIFIC

Change of Time

ED AFTER SEPT. 26, 1914:
Allegre, 8:10 a.m. for Ft. Fortune; 8:50
p.m. for Quebec.

EFFECT SEPT. 27, 1914:
Windsor Station 9:30 a.m. instead of
9:00 a.m.

holders on application.

IZATION EXCURSIONS
TO NEW ONTARIO,
Tuesday, September 30th.

RATES TO PACIFIC COAST,
September 24 to October 8:
1 class—
Portland, \$52.95
Los Angeles, San Diego, via
San Francisco, \$54.00
any other points.

AGO EXPRESS
O—DETROIT—CHICAGO.
The
Canadian No. 21
8:45 a.m. 10:00 p.m.
8:45 a.m. 9:05 p.m.

Ontario Shore Line
to Toronto
Toronto, Brighton, Colborne, Port Hope,
Hanville, Oshawa, Whitby. Leave
at 10 a.m.

TICKET OFFICES:
Main Street Phone Main 4111
Viger and Windsor Street Stations.

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

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

CLERS EXCURSIONS
Cochran, Halleybury and other
O. Ry. Going September 29th; re-
turning October 1st.

RES TO PACIFIC COAST.
Sept. 24 to Oct. 8.
1 class via Chicago to
Seattle, Portland \$52.95
Los Angeles, San Diego \$54.00
any other points.

St. James St. cor. St. Francis Hotel
—Phone Main 3311
—Uptown 1131
Adventure Station.

ME EFFECTIVE SEPT. 27, 1914.
Place Viger Station.
8:45 a.m. (1) 1:45 p.m. 4:00 p.m.
10:15 p.m.
8:45 a.m. (1) 1:45 p.m. 4:00 p.m. (1) 11:15
p.m.

at (1) 1:45 p.m. 4:00 p.m.
8:45 a.m. (1) 1:45 p.m. 4:00 p.m. 11:15
p.m. 8:45 a.m. 11:15 p.m. 11:50 p.m.
8:45 a.m. 11:15 p.m. 11:50 p.m.
8:45 a.m. 11:15 p.m. 11:50 p.m.

at 11:30 p.m. 11:50 p.m.
Windsor Street Station
cancelled after Sept. 26.
Days for Caladonia Springs
in Fortunate.

nt Fortune will run Saturday and
Sunday.

igand will run Saturday and Sun-
day.

mping cancelled.
on will leave 9:30 a.m. daily.
except Sunday (1) Saturday only
and Sunday (2) Tuesday and
Wednesday.

at Saturday and Sunday only 11:50
p.m.

N LINER ESCAPED
Lloyd Liner Arrived in Baltimore
after Trip Across Atlantic.

ber 22—After dodging back and
forth for seven weeks and being ser-
vice for the German port, taking a
attempting to round the northern
then within 200 miles of the Scotch
coast by an English cruiser, from

the last the steamship passed with-
out the British cruiser Lancaster
now of the liner's proximity until
a safe distance away. With her
her bunkers and her crew living
the Neckar made port not a day

ed the entire time without light-
ing shots constantly on duty. Cap-
tains out at right angles to his course
users to believe that he considered
tactics, he said, in escaping the

REAL ESTATE

Real estate registrations were apparently affected
by the civic holiday, few deals being formally re-
corded. The largest of the thirty-three was the trans-
fer to John Allan to Walter B. Ramsay of lots 374-
379 in 22 parish of Montreal, measuring 18 feet by
120 feet, with No. 82 Wood avenue, Westmount. The
purchase price was \$15,250. The remainder of the
registrations were for small amounts.

FAIL TO OVER-RIDE MAYOR'S VETO
IN ST. AUGUSTIN, FLORIDA

City Council Have Ordered That Another Fire Limit
and Building Ordinance Be Drawn Up.

Exclusive Leased Wire to The Journal of Commerce.
St. Augustin, Fla., September 22.—Falling in an
effort to override the Mayor's veto of the 14,000 word
fire limit and building ordinance, which has been
pending for several months, the City Council patient-
ly directed the Ordinance Committee to try again. A
new ordinance will be drawn along different lines, and
it is hoped to win the approval of both the Mayor and
Council for a measure which will be fully satisfactory.
The Mayor vetoes the measure upon the grounds
that it is too lengthy, that it is intended for a city
of 75,000 or 80,000 inhabitants and would work a
hardship upon a town the size of St. Augustin, that
there is much opposition to the measure among prop-
erty owners and that he felt it would be impossible
to find a man who could fill the office of building
commissioner capably because of the manifold duties
imposed upon that office.

CLOTHING CATCHES FIRE

Carelessness About an Oil Stove Cost Little Girl Her
Life Yesterday.

Her clothing ignited by a coal from the grate of a
kitchen stove early yesterday afternoon, four-year-old
Hilda Driver, daughter of Alfred Driver, of 462 Wood-
land avenue, Verdun, sustained burns which resulted
in her death a few hours later in the hospital.
The child's mother had left the child alone for a
moment when she went to a grocery store next door.
When the mother returned to her house she was start-
led by the screams of her little girl, and she rushed
into the kitchen to find the child with her clothing al-
lame. Neighbors came to the mother's assistance
and the flames were extinguished with a rug.
The victim was removed in a semi-conscious con-
dition to the Royal Victoria Hospital. The doctors
found the little victims to be suffering from burns
which covered her from head to foot and very little
hope was entertained for her recovery. The child
died rapidly and expired at 10:15 last night. The
body will be removed to the morgue for inquest.

FIRE IN OIL TANKS.

Port Arthur, Tex., September 22.—Seven oil tanks
owned by Gulf Refining Company and Texas Com-
pany, were set afire by lightning. Loss to the Gulf
Company is estimated at \$250,000 and the Texas Com-
pany at \$125,000.

PREDICT GREAT BOOM.

Chicago, September 22.—Chas. G. Dawes, says the
return to prosperity is due and the European war
will accelerate it. American International Banking
will find its first practical foundation. Samuel Gom-
pers, predicts greatest boom we ever had.

Real Estate and Trust Companies

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

	Bid.	Asked.		Bid.	Asked.
Aberdeen Estates	120	124 1/2	Mont. Western Land	40	58 1/2
Baindon, Ltd.	70	199	Montreal South Land Co., Ltd.	10	19
Bellvue Land Co.	70	78 1/2	Do, Com.	10	19
Bleury Inv. Co.	97	104	Montreal Welland Land Co., Ltd.	10	19
Caladonia Realty, Com.	15	18	Do, Com.	10	19
Can. Cons. Lands, Ltd.	8	5	Montreal Western Land	10	20
Carter Realty	70	70	Montreal Bond & Realty Corp. of Can.	75	80
Central Park, Lehigh	100	107 1/2	National Real Est. & Inv. Co., Ltd.	10	12 1/2
Corporation Estates	55	60	Common	10	12 1/2
Charing Cross Co., 6 p.c.	10	25	Nesbit Heights	50	84 1/2
City Central Real Estate, Com.	15 1/2	16	North Montreal Land, Ltd.	150	158 1/2
City Estates	55	63	North Montreal Centre	125	133
Cote St. Luc R. & Inc. Co.	50	52 1/2	Notre Dame de Grace Realty Co.	102	102
C. C. Cottrell, Ltd., 7 p.c., pfd.	14	17 1/2	Ottawa South Property Co., Ltd.	170	170
Credit National	120	123	Orchard Land Co.	100	125
Crystal Spring Land Co.	50	60	Pointe Claire Land Co.	100	125
Dalmen Realty Co., Ltd.	45	60	Quebec Land Co.	100	175 1/2
Denis Land Co.	75	95	Riverview Land	65	70
Dorval Land, Ltd.	20 1/2	20 1/2	Riverview Land Co.	100	113 1/2
Drummond Realities, Ltd.	100	101	Rivera Estates Co.	80	80
Eastmont Land Co.	90	91	Rockfield Land Co.	25	27
Fairview Land Co.	100	125	Rosehill Park Realities, Ltd.	15	15
Fort Realty	25	31 1/2	Security Land Co., Reg.	75	80
Greater Montreal Land, Com.	174	190	St. Andrews Land Co.	50	70
Do, Pfd.	100	118	St. Catherine Rd. Co.	7 1/2	9 1/2
Highland Factory Sites, Ltd.	40	40 1/2	South Short Realty Co.	60	60
Improved Realities, Ltd., Pfd.	50	60	St. Paul Land Co.	65	65
Do, Com.	15	18	St. Denis Realty Co.	650	650
K. & R. Realty Co.	62	75	St. Lawrence Blvd. Land of Canada	100	100
La Terres Ciment, Ltee.	70	78 1/2	St. Lawrence Inv. & Trust Co.	85	90
Lachine Land Co.	100	100	St. Lawrence Heights Ltd.	65	65
Land of Montreal	40	64 1/2	St. Regis Park	95	103
Landholders Co., Ltd.	98	98	Transportation, pfd.	63	63
Laurion Dry Dock Land, Ltd.	80	95	Union Land Co.	20	87 1/2
La Societe Byrd, Pie IX.	66	66	Viewbank Realities, Ltd.	143	143
La Compagnie des Terres de Ciment	40	65	Westworth Realty	140	149
La Compagnie Nationale de Ciment	40	65	West End Land Co., Ltd.	65	83
La Compagnie Montreal Est.	90	92 1/2	Westbourne Realty Co.	75	77
La Sable Realty	97	98	Windsor Arcade, Ltd., 7 per cent. with	75	75
La Compagnie d'Immeuble Union, Ltee.	55	68	100 per cent. bonus	75	75
La Compagnie Immobiliere du Canada	40	72	Bonds:—		
La Compagnie Industrielle et d'Immeu-	22 1/2	22 1/2	Alex. Bldg. 7 p.c. rent, sec. mtg. bonds,	75	75
La Compagnie Montreal Ouest de N.	91	95 1/2	with 50 per cent. bonds co. bonds	75	75
La Societe Byrd, Pie IX.	66	66	Arena Gardens, Toronto, 6 p.c., bonds	80	80
La Societe Byrd, Pie IX.	66	66	Caladonia Realities Co., Ltd., 6 p.c.	75	83
La Societe Byrd, Pie IX.	66	66	City R. and Inv. Co. bond	80 1/2	82
La Societe Byrd, Pie IX.	66	66	City Central Real Estate	95	101
La Societe Byrd, Pie IX.	66	66	Marcell Trust Gold Bond	42	42
La Societe Byrd, Pie IX.	66	66	Montreal Deb. Corp. 5 p.c. deb.	42	42
La Societe Byrd, Pie IX.	66	66	Transportation Bldg., pfd.	70	70
La Societe Byrd, Pie IX.	66	66	Trust Companies:—		
La Societe Byrd, Pie IX.	66	66	Crown	110	112 1/2
La Societe Byrd, Pie IX.	66	66	Eastern	160	161 1/2
La Societe Byrd, Pie IX.	66	66	Financial	100	105
La Societe Byrd, Pie IX.	66	66	Marcell Trust Co.	250	259 1/2
La Societe Byrd, Pie IX.	66	66	Montreal	181	200
La Societe Byrd, Pie IX.	66	66	National	221	222 1/2
La Societe Byrd, Pie IX.	66	66	Prudential, common	490	605
La Societe Byrd, Pie IX.	66	66	Do, 7 p.c. pfd., 50 p.c. paid up	95	116
La Societe Byrd, Pie IX.	66	66	Eastern Securities Co.	80	80

GOVERNMENT CUTS WAR RISK
RATES BUT LLOYDS NOT HURT

Rate Was Reduced by the Government to 2 gs. Per
Cent. From September 1, But Lloyds Did
Same Amount of Business.

The shipping world in its last issue says: The
opinion we expressed as to the necessity for the Gov-
ernment reducing the rate for war risks received
prompt confirmation, as the rate was reduced to 2 gs.
per cent. from September 1. The rates so far charged
by the Government have been as follows:—
August 5.....5 gs. August 18.....3 gs.
August 8.....4 gs. September 1.....2 gs.

Even this reduction has not meant any cessation
in the volume of business being effected at Lloyd's.
For North Atlantic voyages 30s. has been freely ac-
cepted, while in many cases the rate has been as low
as 20s. per cent. Cargo to and from the East was
easily covered at 40s. per cent; and as the Govern-
ment rate is equivalent to 42s. net while the Lloyd
rate allows a discount of 10 per cent, it will be seen
that the balance is in favour of Lloyd's. In addi-
tion to this the Government requires cash with the
order, while for business effected at Lloyd's a lat-
titude of a week or two is always possible. Rates
from the River Plate were, however, rather higher,
and underwriters were not particularly anxious for
business on this route. Following the reported sink-
ing of the Holmwood on August 26 off Rio Grande do
Sul, a number of vessels were put in the reinsurance
market and rates varying from 5 gs. to 20 gs. paid on
them. There was a good deal of uneasiness about
the safety of the Bowes Castle, and on Thursday the
rate on her advanced from 30 gs. to 60 gs. After
business had closed for the day she was reported to
have been sunk 186 miles east of Barbados on August
18 by the Karlsruhe. She was a new steamer of 4,650
tons register, valued at £50,000, while her cargo of
nitrate would be worth about £30,000, so that the
loss is a heavy one. We understand that the steam-
er was covered against war risks by her owners at a
nominal premium of about 7s. 6d. per cent, the insur-
ance being effected at the beginning of the year, so
that the loss is particularly unfortunate. The loss
for the cargo falls mostly in the United States, where
the marine insurance is effected. The steamer Holm-
wood, sunk by the Dresden, was insured on a value of
£42,500, and the risk will probably fall on the clubs
and the Government Department, which will be the
first loss for the latter. Losses by mines continue
with deplorable frequency. The Wilson liner Runo,
Swedish steamer St. Paul, and the Danish steamer
Kamma have been sunk, as well as the British trav-
lers Ajax and Pitonilla, and the Lowestoft drifter Lind-
sail. It is to be feared that the Boston travelers sunk
by the Germans will mean a heavy claim on the Gov-
ernment scheme for insuring trawlers. The Wash-
ington scheme for insuring steamers and cargoes from
the United States has been put into shape, and the
Department was formally opened on the 3rd inst.,
practically within a month of the British War Risks
Department.

PROMINENT INSURANCE MAN



MR. R. J. DALE.

of Dale & Co., Marine Insurance Underwriters, who is
most closely in touch with the present war situation
in insurance circles, considers that there is little like-
lihood of their being any material increase in marine
insurance rates owing to the present war.

HOW WAR AFFECTS ORDINARY
MARINE INSURANCE RATES

Most of the Rates Are Fixed By Contracts, Says Mr.
R. J. Dale, Although Danger of Naviga-
tion Are Greater.

Mr. R. J. Dale, President of the Montreal Board of
Trade, and well known in local marine insurance cir-
cles, stated in an interview with a representative of
The Journal of Commerce to-day, that although there
had been much talk of increasing the ordinary marine
insurance rates as much as 40 and 50 per cent, owing
to the present war, there was not much likelihood
of this being done as most of this business was
done under contract rates.

Mr. Dale stated that it was quite possible that con-
tracts might be cancelled owing to the war, but there
seemed little need of ever doing this.
It is true that owing to increased risks in certain
waters, rates have been increased as for instance, in
the North Sea.

The fact that lights are often extinguished and the
presence of mines increases the ever-present dangers
of navigation.

INTERNATIONAL ASSOCIATION OF
CASUALTY UNDERWRITERS MEET

Delegates Will Discuss Important Matters in Con-
vention at White Sulphur Springs.

New York, September 21.—The programme for the
annual convention of the International Association of
Casualty and Surety Underwriters which is to be
held at White Sulphur Springs this week is com-
plete. The delegates will be formally welcomed by
Stuart F. Reed, secretary of state of West Virginia
and Charles F. Holland, general manager of the
Royal Indemnity and president of the association.
will respond. The rest of the session will be devoted
to the reports of committees, the annual address of
the president, and the introduction of subjects for
discussion by the various sections.

In the evening there will be a report of the George
F. McNeill medal committee, and the presentation
of medals. John T. Stone, and C. F. Frizzell will
make the addresses. The mutual and assessment
personal accident and health section will be pre-
sided over by C. F. Vanauken. Addresses will be deliv-
ered by Henry D. Pickley, president of the Commer-
cial Travellers Mutual of Utah; W. H. Butts, sec-
retary of the Western Travellers' Accident of Omaha;
Ira F. Libby, secretary of the Commercial Travellers'
Eastern; Accident of Boston; E. W. Brown,
secretary of the Inter-State and Business Men's
Accident Association of Des Moines. One of the
features of the session will be the report on the work
of the Hooper Holmes Bureau by Bayard P. Holmes,
and another report on the International Claim As-
sociation.

The liability section will meet Wednesday morn-
ing. E. W. DeLeon will deliver an address on medi-
cal examinations. The stock personal accident and
health section will listen to an address on shorten-
ing the period of convalescence by Dr. Carl Falken,
and Mr. Holmes will deliver a report on the bureau
and F. D. Harsh will report on the claim men's as-
sociation.

The fidelity, guaranty and surety section will be
presided over by Corwin McDowell, president of the
New England Casualty. The address will be by R.
H. Tower, of the Tower Rating Bureau. The plate
glass section will be presided over by William F.
Moore. William B. Joyce will preside at the meet-
ing of the burglary insurance men, and there will be
an address on claims by J. A. Kenny. Lyman B.
Brainard will preside over the steam boiler and fly-
wheel section, and there will be an address by J.
W. Rausch, of the Maryland Casualty.
The joint meeting with the casualty agents will
take place on Thursday, when there will be ad-
dresses by C. H. Crownhart, chairman of the Wis-
consin Industrial Commission, and A. W. Whitney,
general manager of the O'Yorkers' Compensation
Bureau. On Friday the agents and underwriters
will spend the day discussing topics of mutual in-
terest and in organization work.

BOY SCOUTS TO HELP

Canada's Greatest Source of Revenue Should Be Pro-
tected Youth of Land to Help.

Canadian fire authorities are now finding that it
is cheaper to spend money as a preventative of fire
losses than maintaining a large force of fire fight-
ers, not to mention the saving in the value of the
timber. Forest Protection Propaganda of British
Columbia has distributed 1,000 whetstones with cel-
luloid backs to the Boy Scouts of that province. On
the celluloid back is the following inscription:
"Build Camp Fires in Safe Places. When You Leave
Put Them Out. Boy Scouts be Prepared; Help
Protect our Forests."

SURETY COMPANIES IN TEXAS
TO CONDUCT WAREHOUSES

Companies Want to Unite to Carry on Business, if
Not Violating States Laws.

Austin, Texas, September 22.—Surety companies
operating in Texas propose to go into the cotton
warehouse business in competition with the State if
their plan is not in violation of the anti-trust laws
of the State. They desire to proceed jointly, in-
stead of separately, in conducting bonded ware-
houses for the storage of cotton. The proposition
was put up to Commissioner of Insurance and Bank-
ing Collier recently by Charles H. Verschoyle of the
Aetna, speaking for the surety companies. Mr.
Collier will refer it to the Attorney General for an
opinion. "If it is held that the joint plan is not in
violation of the anti-trust laws, the companies will
carry out their scheme and establish joint bureaux
at Dallas and Houston for the handling of the busi-
ness. Mr. Verschoyle's letter follows:

"A plan is being considered for issuing bonded
warehouse receipts by surety companies jointly in-
stead of separately. Through their agents, the com-
panies propose to have the warehouse managers,
clerkships and weighers bonded, guaranteeing the
faithful performance of their duty. The warehouse
will then become a bonded warehouse operated and
controlled by private interests and not by State
superiority of State management. However, the
warehouse receipts issued by these warehouses will
be in the same form as those operating under the
Emergency Warehouse Act; that is, the receipts
will show the marks on the bale or bales, weights
and grades. Attached to the receipt and forming a
part thereof will be a bond signed by several surety
companies jointly, guaranteeing the delivery of the
cotton specified in receipt upon surrender of receipt.
This bond will further guarantee the weight and
grade named in receipt, providing the holder thereof
has accepted same as collateral or has bought same
outright. However, if for any reason the specific bale
can not be returned, the company reserves the right
to deliver in lieu thereof a bale of the same weight
and grade, and if this is impossible, to pay in cash
to the holder of the receipt the market price for said
cotton, not to exceed 12c per pound. As stated, the
companies desire to execute the bonds jointly, but
before doing so would like to have an opinion from
your department as to whether or not such action
would be in violation of the anti-trust laws of this
State."

CAPE BRETON ELECTRIC.

The earnings of the Cape Breton Electric Com-
pany for the seven days ended September 12th, 1914,
were \$4,621.70 compared with \$4,236.89 in the corre-
sponding week a year ago, an increase of \$384.81, or 8
per cent.

CLASSIFIED
ADVTs.

BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED
business netting six thousand dollars annually.
(Business received between ten and eleven thou-
sand). 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 a fair agreement. No
agents need answer. Address for particulars, Geo.
W. Hawthorne, Mgr. Clifton's, North Bay, Ont.

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION—Kindling,
\$25; Oak Hardwood, \$25; Mill Blocks, \$5.00 per
load. "Molascul" for houses, J. C. McDiarmid,
402 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 book-
let, apply The Crown Trust Company, 145 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 1982.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—
Store in good condition to let immediately at cheap
price, \$30.00. Apply East 1983.

BUSINESS PLANT FOR LIGHT MANUFACTURING.
low rental to good tenants. Apply James Baggerley,
Janitor, Hecla Building, on premises, 46 Cote street,
or S. E. Lichtenfeld, 171 Common street.

CORNER PARK AND BERNARD—SPLENDID
new store, cement cellar, heated, water tax, suitable
for any kind of business. Apply 3481 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. Chambers' Journal and Strand Maga-
zines, 5c. Country customers can have mixed lots;
published at 45c for \$1; books exchanged but not
bought for cash at present. Encyclopaedias and
other sets sold on commission. (No cash; no re-
ply). Norman Murray, 231 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. P. A.
Cote, 68 Angus Street, Montreal.

PATENT FOR SALE—AN INDISPENSIBLE DE-
vice 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 Angus Street, Montreal.

PERSONALS

Mr. C. J. McCaig is spending a few days at Quebec
and Valcartier.

Mr. George G. Foster has returned to town, after
closing his summer residence at Beau Lake.

Mr. Carl Riorden is spending a few days in Ottawa
this week.

Mr. Hugh Sheppard has returned from a brief visit
to Ottawa, where he attended the Sheppard-Mac-
farlane wedding.

Mr. F. A. Monk has returned to town from Brome
Lake.

Mr. John Bigelow Dodge has lately become a natu-
ralized Englishman and has joined Winston Church-
ill's Royal Naval Brigade, now in training at Wal-
mer, Kent, as a sub-lieutenant.

Captain