## AILROADS

DIAN PACIFIC ER CAMP SPECIAL EXCURSION C AND

VOL. XXIX. No. 115

\$4.00 URN Going Sept. 19. iger 9.00 a.m., 1.30 p.m., 5.00 p.m.

EXHIBITION OTTAWA. \*\*\* \*\*\* \$4.50 limit, September 21, 1914. reet †7.55 a.m., \$8.30 a.m., †9.05 a.m. .m., \$7.40 p.m., \*9.00 p.m., \*9.45 p.m. 8.00 a.m., \*5.45 p.m.

y ex. Sunday. ‡ Saturday only, § Sunday only. val Race Track

p.m., 1.10 p.m., 1.25 p.m., 1.50 p.m. p.m., 1.00 p.m., 1.20 p.m., 1.40 p.m., EEKERS' EXCURSIONS. Thursday Until Oct. 27.

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Canadian No. 21 ..... 8.45 a.m. 10.00 p.m. ··· ··· 7.45 a.m. 9.05 p.m. ntario Shore Line

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OTTAWA.

19; returning Sept. 21. TABLE CHANGES will be made September 20th.

ing full particulars and all in-ad on application to agents. S TO PACIFIC COAST. t. 24 to Oct. 8.

ss via Chicago to tle, Portland .......\$52.95 Angeles, San Diego .....\$54.00 to many other points.

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ARTIER CAMP. sions to Quebec.

will be on sale by the ilway to-day, good for return tor to the camp gets a good idea troops on the field of war and, various regiments of which the rised. The headquarters of the o visit friends should enquire of the camp the location of the eir friends are attached. The cques Cartier River for almost rom the river to a distance of resque appearance, and along

east and west and north and of cavalry, artillery, engineers ch regiment in a distinctive or to form an opinion of what e encamped on the battlefield.

the pontoon bridge, which is 400 feet wide, built in sever th the cavalry and the heaviest agons crossed immediately af-Commissiariat Department worthy of a visit, while the cole camp is remarked, there regular intervals in which re t the whole camp presents as well kept street in the city.

p the accent of the Cockney,
lander, the Brogue of the Son
and the Soft Patois of the ard on every side.

to take place on Sunday next d Duchess of Connaught, and will be present, will afford ot hitherto been witnessed in e over 30.000 men- under re-

ervice of the C.P.R. will enet back to Montreal on Sun-are trains advertised to leave and 4.00 p.m., which will contrain from Quebec is \$4.00.

LEC. DIVIDEND.

19. Halfax Electric Tram-ad of 2 per cent, an capital st, to stock of record Septem-eptember 19 to October 2.

# BE PREPARED! JUHN HANGUCK MUTUAL

These are the days of stress and strain in nandal circles, and the breaking of the war-oud has greatly added to the prevalent

tion, Limited

Offers Liberal Contracts to Capable Field Men. GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION. particularly desire Representatives for City of Montreal.

Chief Office for Canada; 164 ST. JAMES STREET, MONTREAL! ALEX. BISSETT, Manager for Canada.

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W. R. BROCK ..... President.
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**— 1913 —** Insurance in force over. \$52,000,000 00
Assets 14,043,814 69
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can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine

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found has greatly added to the prevalent dould have greatly added to the prevalent dould have greatly added to the prevalent dould have greatly added to the prevalent double has greatly added to the staff of the twelve has a marked increase in cash large new York brokerage house doing business in a large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large. New York brokerage house doing business in this city that there was a marked increase in cash large with the stock was poing on in C.P.R. stock, the price which shows it a large New York brokerage h The London & Lancashire Life

The London & Lancashire Life

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The London & Lancashire Life

The London & Lancashire

The London & Lancashi year only subject to payment of premium instead of first and second years, as now; surplus may be used to shorten term of premium payments or mature the policy as an endownent; loans allowed at six per cent, and premium loan clause added; limitations in first and premium loan clause added; limitations in first wear apply to suicide, war risks and aviation only, through the clearing house in New York.

The increase in the districts, its mixed districts and its chief traine streets, which are really a district and the original or period last year, it is expected, will increase in the attreets, which are really a district and the original or period last year, it is expected, will increase in the attreets, which are really a district and the original or period last year, it is expected, will increase the material put of the company last week over the same streets, which are really a district and the original or period last year, it is expected, will increase in the attreets, which are really a district and the original or period last year. These sales are all put the properties are still found the old undifferentiations.

The increase in the districts and its chief traine attreets, which are really a district and the original or period last year, it is expected, will increase the period last year, it is expected, will increase in the attreets, which are really a district by themselves; as period last year, it is expected, will increase the period last year, it is expected. The increase in the attreets, which are really a district by themselves; as period last year, it is expected. The increase in the attreets, which are really a district and the original or period last year, it is expected. The period last year is the period last year. The period last year is the period last year is the peri reducing liability to premiums paid; non-forfeiture

Insurance Companies Should Profit at Close of War When People Will Rush to Rectify Error.

ies there were many applications for insurance by men who had not sufficient cash to pay the first These men had left the matter of insurance until the last minute, and many other claims had eaten up their little funds. The aPtriotic fund. of course, must relieve every volunteer from any anxiety as to the personal comfort of the loved ones whom he is leaving behind him and who are dependon on him. Nevertheless, the fact that many have left the matter of taking out a life insurance policy until it is too late must be very annoying to them. The fact, also, that if they had taken out a policy when things were running smoothly, would also have saved them the special war risk premium of fifty dollars, which most of the companies are now asking, is another argument that in time of peace one

should prepare for war. There is no doubt that business will be quiet for are going on, and in the Old Country practically no new business is being written at all. Nevertheless, when the war is over, there is not the slightest doubt that people will take the advantage of placing the

dian companies are in a firm position and in times of stress do not fight shy of fulfilling their obliga-

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold

Benefits are payable to the beneficiary in case of death, or to the member in case his total disability, or to the member on attaining seventy years of age.

Policies Issued From \$500 to \$5,000 TOTAL BENEFITS PAID - 42 MILLION DOLLARS FRED. J. DARCH, S.S.

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# NEW YORK BROKERAGE HOUSES

The New York brokerage houses in Montreal are,

may be drifting about, as he must adhere to the cipal business streets of cities like Berlin-the Leip-Although the Exchange has been closed for some

### PRESIDENT RICHARD RESIGNS

Company announce the resignation of Hon. Fred. E. Richards as president, after a service of nearly twenty-one years as Chief Executive of this institu-

Throughout this extended period President Richards' relations with those associated with him in the management of the company were of the most cordial the different insurance companies while hostilities work, and particularly endeared himself to those who

Every officer and employee of the Home Office has unbounded respect and regard for Mr. Richards, who has, times without number, manifested his interest in first surplus money they get in some kind of a pol-and friendship for all who were faithful in the perhe has felt impelled by impaired health to withdraw from the associations and duties to which so many of

Sympathy and good wishes, in crowded measure, go forth from every member of the staff to Mr. Richards in his retirement from the activities of business, with years of comfort and content.

# SCHOOL CHILDREN OF KANSAS

Is the Chief Cause of Great Fire Waste.

In his address before the Asheville convention of the Fire Marshals' Association, State Fire Marshal Harrison Parkman of Kansas told of the kinds of publicity he has tried in fire prevention work. They nclude newspaper publicity, lectures and circular prevention work or a special day to be observed, and, lastly, the educational work in the public schools.

His efforts in fire prevention publicity have been

Waterworks elections.

The arousing of public sentiment against the passive incendiary—the constant menace of the careless property owner.

Christmas decorations of a dangerous character. Protection against lightning.

Benefits of inspecti Storage and care of gasoline. Use of safety matche

Municipal ordinances, their proper observance and nforcement. Adequate fire fighting equipment.

Legislative enactments. Relation between over-insurance and incendiarism and an aroused public sentiment against arson as against other crimes.

Fall cleaning of furnaces and chimneys. Fireworks and Sane Fourth. Continuing, Mr. Parkman said:

"The campaign of education and publicity which is being carried on by the department is intended to teach the property owners to remedy faulty construc-tion and the occupants to eliminate hazardous conditions, and also to instill into the minds of all people mental fact that the insurance companies do not pay the fire losses; the payment is made by those of us who buy fire insurance, through our agents the insur-ance companies. Along this line of fire prevention ance companies. Along this line of fire prevention work, I have prepared a bulletin for study in the public schools of the State. Its purpose is to call attention to the careless acts that cause so many fires—the sins of omissions and commission. Its purpose is to reach not only the children but their parnts, and to encourage more carefulness in the homes

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
BII Board of Trade Building
Telephones: - - Main 7682; Up. 1329
Your patromage solicited

The New York brokerage houses in Montreal are, option gives the insured choice of paid-np or extended insurance as automatic option; settlement options; settlement options; settlement options at the language simplified.

The New York brokerage houses in Montreal are, therefore, faring better at the present time than Montreal houses, the grain market also occupies their attention. The member of the Montreal Stock Exchange has nothing to do except to credit dividends to the accounts of his various cilents when they fall done by either the bond houses or other independent houses. The possession of a seat on the Exchange has not not be possession of a seat on the Exchange houses or other independent houses. The possession of a seat on the Exchange at the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time is only a burden, and one which sat the present time table the unper stories of buildings occupied on their lower floors by shops and offices occurs not only on chief trafic streets but everywhere, in cities, where shops and offices occurs not only on chief trafic streets but everywhere, in cities, where shops and offices occurs not only on chief trafic streets but eve The phenomenon of residences in the upper stories Roseerry.

"Waited until it was too late" is the reason that many of Canada's soldiers now at Valcartier will leave for the front with no life insurance protecting their families.

Although the Exchange has been closed for some time there has been considerable cash trading, and business district, is a great disadvantage. Unlike Johnson, Melbourne, Australia; Mr. and Mrs. C. F. Position of the front with no life insurance protecting their families.

Although the Exchange has been closed for some time there has been considerable cash trading, and business districts as far as conditions allow, should be centralized and concentrated, to the advantage of both business and housing. It is diffi-Dominion Textile, for instance, sold as low as 55 allow, should be centralized and concentrated, to the advantage of both business and housing. It is difficult to keep from feeling an un-Christian joy in Germany, which is ahead of us in so many phases of city onto; J. G. Robson, New Westminster; Mr. and Mrs. p. R. Sweet, Chicago; Mr. and Mrs. J. Prichett, Dan-

### HE WHO HESITATES.

ME WHO HESITATES.

After Many Years of Faithful Service President of Union Mutual Life of Portland Resigns.

Portland, Me., September 19.—With exceeding regret, the officers of the Union Mutual Life Insurance Company a nanounce the calculus of the Pred to Germany is strenuously opposing peace.

ME WHO HESITATES.

At the Windsor—Mrs. W. C. M. Daniel, New York; D. A. Storey and C. A. Hayes, Moncton; A. P. Trites hesitating about accepting the United States proposal for mediation, the predominant military party in Germany is strenuously opposing peace.

### \* PERSONALS

Mr. Percival J. Woolfe, who has been the guest of

Mr. F. L. Wanklyn will remain at his summer re-

Mr. Septimus Warwick is returning to the city early next month from Dorval, where he has been residing during the summer months.

Mr. George Hart has returned from Beaurepaire.

Hon. R. H. Pope leaves for Calgary the first of the

Colonel J. W. Carson returned to the city on Thurs-

Dr. Lorne Gilday has returned from Camp Val-

Mr. Charles Macpherson, K.C., of Winnipeg, is pending a short time in the city.

Among the passengers on the Lusitania, which arived in New York on Thursday evening, were Mr. A. E. W. Mason, the English novelist, and Mr. T. L. Gilmour, barrister and former secretary to Lord

At the Queen's: - Henry M. Ward, Savannah, Ga.; may be drifting about, as he must adhere to the rules. Already one seat is said to have been sold since war commenced, and this seems to be the only thing that the Montreal broker has left to trade in.

This left of the rules of the rule left of the queen s: Henry M. Ward, Savannah, Ga.;

M. Maruyama, Japan; Mr. and Mrs. Henry Fitz-since war commenced, and this seems to be the only thing that the Montreal broker has left to trade in.

This left of the rule left of the queen s: Henry M. Ward, Savannah, Ga.;

Simons, Boston; J. McM. Reid, St. John, N.B.; C. A. Leduc, Hull; A. G. Cowan, Ottawa; Canon, and Miss This lack of that most useful differentiation, the Shreve, Sherbrooke; F. H. Stirling, Philadelphia; B. H.

ville, Va.; Mr. and Mrs. S. de Dawes, Ottawa; Dr. Henry and Mrs. Kepteck, New York.

2c Per Word for the First Insertion . .

lc Per Word for Each Subsequent Insertion

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W. Hawthorne, Mgr. Clifford'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 7279.

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FOR SALE OR EXCHANGE. KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$4.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

BUSINESS PREMISES TO LET.

matter in the interest of some one particular line of prevention work or a special day to be observed, and, astly, the educational work in the public schools.

His efforts in fre prevention publicity have been lirected toward the following:

The efforts in free prevention publicity have been lirected toward the following:

The convertible of the province of the public schools.

Literated toward the following:

The crown Trust Company, 145 St. James street, Main 1990.

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 1983. BURNSIDE PLACE, 38, COR. McGILL COLLEGE.— Store in good condition to let immediately at cheap

price, \$30.00. Apply East 1983. BUSINESS FLAT FOR LIGHT MANUFACTURING, low rental to good tenants. Apply James Baggerley, Janitor, Hecla 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.

The "City of Comfortable Homes"; low tax rate minimum death rate; pure water supply; clean, shady streets; the prettiest city in Canada. Write for Booklet. The Publicity Committee, Fredericton, N.B.

BOOKS AND MAGAZINES.

BOOK BARGAINS.-NEW AND SECOND-HAND theology; poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10c each. Chamber's Journal and Strand Maga-Country customers can have mixed lots; published at \$15, for \$1; 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 stalrs up; Montreal.

PATENT FOR SALE.

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.

WANTED. PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN IN ART business netting six thousand dollars annually.

(Business received between ten and eleven thous-le, dogs, etc. Twenty years experience in this and). Can be made to produce fifteen. New and

and office end of work. (Young or middle age). FIRE INSURANCE INSPECTOR; ENERGETIC Agreement to start any time before October first.

Enough cash required to make a fair agreement. No Controls about \$10,000 premium at tariff rates. Decontrols about \$10,000 premium at tarit rates. De-sires 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 commission. Box A. Journal of Commerce, To-

ronto, Ont. WANTED \$4,000 TO BORROW ON FIRST MORTgage. Apply 431B Sixth Avenue, Rosemount.

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.

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REST, RECREATION AND SOLID COMFORT. These are the attractions of Gray Rocks Inn. These



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, Pro-Laurentians. prietor Ste. Jovite Station, Quebec.

HOUSE TO LET.-844 BLOOMFIELD AVENUE Outremont, 7-roomed house, 3 bedrooms, hardwood floors, pantry, gas or electric fixtures; furnace.

Rent \$21. Telephone Rockland 246.