

RAILROADS

DIAN PACIFIC
SPECIAL EXCURSION
\$4.00

EXHIBITION

OTTAWA
Limit, September 21, 1914.

Race Track

EXCURSIONS
Thursday Until Oct. 27.

AGO EXPRESS

DETROIT-CHICAGO
Canadian No. 21

ntario Shore Line

ton, Brighton, Colborne, Port Hope

TICKET OFFICES

TRUNK RAILWAY SYSTEM
TORONTO-CHICAGO

EXHIBITION

OTTAWA
Limit, September 21, 1914.

IER MILITARY CAMP

TABLE CHANGES
will be made September 20th.

S TO PACIFIC COAST

ARTIER CAMP
will be on sale by the

THE BRITISH CANADIAN REALTY

AND INVESTMENT CO. LIMITED
Real Estate, Timber Limits, Farm and Coal

J. T. BETHUNE

Transportation Director
605-806 TRANSPORTATION BUILDING.

North American Life

Assurance Co.
Solid as the Continent.

AN IDEAL INCOME

can be secured to your beneficiary with

MONTHLY INCOME PLAN

Backed by a deposit of \$1,888,902.65

ELEC. DIVIDEND

10-Halfpenny Electric

BE PREPARED!

These are the days of stress and strain in financial circles...

THE MUTUAL LIFE ASSURANCE CO.

WATERLOO OF CANADA
Assets, \$22,252,724. Gross Surplus, \$3,816,612

The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men. GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

British America Assurance Company

FIRE INSURANCE SINCE A.D. 1833. W. R. BROCK, President. W. B. MEIKLE, Vice-President.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

Assets Exceed \$47,000,000. Over \$11,000,000 Invested in Canada. FIRE AND ACCIDENT RISKS ACCEPTED.

Commercial Union Assurance Co LIMITED

OF LONDON, ENG. The Largest General Insurance Company in the World. AS AT 31ST DECEMBER, 1913.)

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND. FIRE INSURANCE SINCE A.D. 1741. Canada Branch, Montreal.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers.

North American Life Assurance Co.

Solid as the Continent. Insurance in force over \$52,000,000.00.

AN IDEAL INCOME

can be secured to your beneficiary with Absolute Security by insuring in the

MONTHLY INCOME PLAN

Backed by a deposit of \$1,888,902.65 par value with the DOMINION GOVERNMENT in cream of

JOHN HANCOCK MUTUAL TO ISSUE NEW POLICIES

Big Boston Mutual Will Issue Revised and Improved Forms of Policies Next Month.

The John Hancock Mutual Life of Boston announces that it will issue new and revised forms of ordinary policies early next month.

MANY REGRET DELAY IN TAKING OUT LIFE POLICIES

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

"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.

PRESIDENT RICHARD RESIGNS

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

The Independent Order of Foresters

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

SCHOOL CHILDREN OF KANSAS TAUGHT FIRE PREVENTION

State Fire Commissioner Harrison Believes Ignorance is the Chief Cause of Great Fire Wastes.

The Provident, Accident and Guarantee Company

Issues the following policies: Health, Plate Glass, Fidelity Bonds, Automobile, Judicial Bonds, Employers' and Public Liability.

LEGAL DIRECTORY

F. J. CURRAN, Barrister and Solicitor, Savings Bank Chambers, 180 St. James St., Montreal.

EDUCATIONAL

THE ART OF NOT FORGETTING. Students desiring some assistance in their studies should apply to

ACCOUNTANTS

Audits—Commercial, Municipal, Financial Investigations, Liquidations, etc.

ROBSON, HILL, RITCHIE & DAVY

ACCOUNTANTS AND AUDITORS. J. J. Robson, L.L.B.; M. S. Temple Hill, C. A.; Charles F. Ritchie, C.A. (Can.); C.A. (Scot.); John H. Davy, C.A.

ALFRED WALFORD, L.L.B.

ACCOUNTANT AND AUDITOR. Investigations, Reports, Annual Audits.

NEW YORK BROKERAGE HOUSES IN MONTREAL NOT IDLE

Business is Picking Up and Quite a Large Number of Cash Sales Were Put Through in C. P. R. Last Week.

It was stated yesterday by the head of the staff of a large New York brokerage house doing business in this city that there was a marked increase in cash business now going on in C.P.R. stock, the price which was being paid was in no case lower than that at which the stock was quoted at the closing of the New York Exchange.

He said also that considerable business was being done in Mackay in New York. Montreal orders, he stated, were all buying orders and he was surprised where all the money was coming from, but there were evidently a good many people who were determined not to let any bargains slip through their fingers.

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 clients when they fall due.

HE WHO HESITATES

Rome, September 19.—From a neutral diplomatic source it is reported that although the Kaiser is hesitating about accepting the United States proposal for mediation the predominant military party in Germany is strenuously opposing peace.

BUSINESS OPPORTUNITIES

PARTNER WANTED IN WELL ESTABLISHED business netting six thousand dollars annually.

SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE

real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East. East 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 Southern Building, 123 Bloor street.

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 1932.

BURNSIDE PLACE, 38, COR MCGILL COLLEGE

Store in good condition to let immediately at cheap price, \$30.00. Apply East 1932.

BUSINESS FLAT FOR LIGHT MANUFACTURING

low rental to good tenants. Apply James Baggerly, Janitor, Hecla Building, on premises, 46 Cote street, or S. E. Lichtenheld, 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.

FREDERICTON, N. B.

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 histories; fiction; theology; poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10c each.

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 Angus Street, Montreal.

SOME GOOD AND BAD POINTS IN GERMAN CITY PLANNING

Business Sections Are Not Separated Sufficiently From Residential, But Progressive Gradation is Followed.

To the thoughtful person there is a satisfaction absolutely unique in the method and order of a formal garden from a perspective which shows its design as a whole, revealing its unity and determining purpose.

The same pervasive satisfaction comes to us at the sight of many a German city. From the vantage of a good view-point we see below us a nucleus of structures of all sorts built uniformly high and close, surrounded by belts or zones of buildings progressively decreasing in height and extent as compared with the lots they stand on, with a resulting progressive increase of green grass and trees to the city's very outskirts, almost rural in character.

No Separate Business District

The phenomenon of residences in the upper stories of buildings occupied on their lower floors by shops and offices occurs not only on chief traffic streets but everywhere, in cities where shops and offices are to be found.

This is true not only throughout Germany but everywhere in Europe, except on the continent to find the most expensive and fashionable of apartments over stores. There are in the large cities buildings occupied solely for business purposes; but they are rare.

In some of the continental cities is there an actual business district. Even on the principal business streets of cities like Berlin—the Leipziger or Friedrichstrasse, for instance—there is only here and there an isolated building in which there are no residences.

This lack of that most useful differentiation, the business district, is a great disadvantage. Unlike residences business districts as far as conditions 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 construction—Real Estate Record.

AT THE HOTELS

At the Place Viger:—Capt. and Mrs. A. F. Chapman, London, Eng.; A. C. Gordon, Hamilton; J. K. Symonds, New York; H. A. Ingraham, Sydney; C. de Martigny, St. Jerome; H. Sifton, Toronto; G. F. Davidson, Quebec; George Gordon, North Bay; Jules Warren, Quebec.

At the Queen's:—Henry M. Ward, Savannah, Ga.; M. Maruyama, Japan; Mr. and Mrs. Henry Fitz-Simons, Boston; J. McM. Reid, St. John, N.B.; C. A. Leduc, Hull; A. G. Cowan, Ottawa; Carson and Miss Shreve, Sherbrooke; F. H. Stirling, Philadelphia; B. H. Johnson, Melbourne, Australia; Mr. and Mrs. C. P. Ritchie, Toronto; H. R. Nichol, Chicago.

At the Ritz-Carlton:—J. H. Poor, New York; Sir Frederick Benson, Toronto; Mrs. S. P. Clarkson, Toronto; J. G. Robson, New Westminster; Mr. and Mrs. P. R. Sweet, Chicago; Mr. and Mrs. J. Pritchett, Danville, Va.; Mr. and Mrs. S. de Dawes, Ottawa; Dr. Henry and Mrs. Koepcke, New York.

At the Windsor:—Mrs. W. C. M. Daniel, New York; D. A. Storey and C. A. Hayes, Moncton; A. P. Trittes and D. B. Bishop, Moncton; Mr. and Mrs. G. G. Martin, Warren, N.H.; Mr. and Mrs. W. S. Taggart, Manchester; William Dempster, Glasgow.

CLASSIFIED ADVERTS.

2c Per Word for the First Insertion

1c Per Word for Each Subsequent Insertion

WANTED

POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. C. 7277, 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 \$4,000 TO BORROW ON FIRST MORTGAGE. Apply 431B Sixth Avenue, Rosemount, 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 sales 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 78 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, Auctioneer, Montreal's greatest horse auctioneer.

REST, RECREATION AND SOLID COMFORT.—These are the attractions of Gray Rocks Inn. These strenuous 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-places, 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, Proprietor 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.