************** AILROADS

************ DIAN PACIFIC IAL EXCURSION CAND

VOL. XXIX. No. 114

\$4.00

ger 9.00 a.m., 1.30 p.m., 5.00 p.m.,

EXHIBITION OTTAWA.

18 \$3.35 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., 1.20 p.m., 1.40 p.m., 2.00

AGO EXPRESS DETROIT-CHICAGO

Canadian No. 21 7.45 a.m. 9.05 p.m.

ntario Shore Line ton, Brighton, Colborne, Port Hope anville, Oshawa, Whitby. Leave

TICKET OFFICES nes Street Phone Main 8127 e Viger and Windsor Street Stations

TRUNK RAILWAY RACK ALL THE WAY l--Toronto--Chicago NATIONAL LIMITED.

Train of Superior Service.

9.00 a.m., arrives Toronto 4.30 p.m., hicago 8.00 a.m., daily. 'ED NIGHT SERVICE. 11:00 p.m., arrives Toronto 7.30 .m., Chicago 8.40 p.m. Club-Com-

Car Monireal to Toronto daily KHIBITION

OTTAWA.

TIER MILITARY CAMP. 18, 19; returning September 21

TABLE CHANGES. e will be made September 20th. ning full particulars and all in-

ad on application to agents. . James St. cor. St. Francols Variet -Phone Main 1933

or Hotel enture Station Mai 8237

CARTIER CAMP. raions to Quebec.

will be on sale by C. P. R. toand tickets are good for return itor to the camp gets a good idea f troops on the field of war and, various regiments of which the prised. The headquarters of th a mile of the Railway Station, to visit friends should enquire t of the camp the location of the their friends are attached. The acques Cartier River for almos from the river to a distance of uresque appearance, and along east and west and north and of cavalry, artillery. each regiment in a distinctive are encamped on the batt is the pontoon bridge, which is nd 400 feet wide, built in seven ich the cavalry and the heaviest vaggons crossed immediately afo worthy of a visit, while th whole camp is remarked, there regular intervals in which reat the whole camp presents as a well kept street in the city.

mp the accent of the Cockney,
hlander, the Brogue of the Son and the . Soft Patois of the heard on every side.

and Duchess of Connaught, a a will be present, will afford not hitherto been witnessed in be over 30,000 men under re-

service of the C.P.R. will enget back to Montreal on Sunare trains advertised to leave and 4.00 p.m., which will con-Quebec is \$4.00.

RVAL RACES sent from Windsor St. Station at 12,50, 1.10, 1.25 and 1.50 p.m. Club is donating the collections atriotic Fund it is likely there er of visitors to the races and he C. P. R. will run five trains, 1.20, 1.40 and 2.00 p.m. on that

AY EARNINGS. gross \$469,511; decrease, \$163,463; decrease \$38,984.

From July 1st, \$3,520,195; de-

REAL ESTATE

property at the corner of St. Catherine street and papineau avenue, which was sold by Charles E. Dealin to John Henry Hand, for the sum of \$189,012. The property which is officially known as lots 637-1 to 14 St. Mary ward, has a superficial area of 47,253 feet.

There was also registered an agreement of sale between Jean L. Nault and the Sterling Investment Co.

of Canada, Limited, whereby the latter agreed to purchase lots 50-346 and 347 Hochelaga with the buildings chase lots 50-346 and 347 Hochelaga with the buildings of thereon, also lots 121-24, 25, 28, 60, 61, 64 to 66, 70 to thereon, also lots 121-24, 25, 28, 60, 61, 64 to 66, 70 to the seen, also lots 121-24, 25, 28, 60, 61, 64 to 66, 70 to the policy, are engaged or likely to be engaged of first of the policy, are engaged or likely to be engaged therein. Therefore, when some years ago we were operating actively in the Continent of Europe, where the people were liable to be called out on active mitigates.

Miss Florence Auerbach purchased from Mrs. Thos.

Other deals included the sale by the Rosemount testry Company to F. L. Savignac of lots 177-397, 398, 559, 560, 590, 591, 512, 513, 633, 634, 479, 480, 431, 482, 388 to 392 and 422 to 426 Cote Visitation. The 24 lots are situated on 12th, 13th, 14th and 15th avenues. The price was \$11,237.50.

Building Permits.

apartment house being erected on Van Horne avenue, at a cost of \$20,000, sub-contracts were this week awarded to J. St. Armand, for roofing, heating, and plumbing: J. E. Edmond, plastering; J. Brien, electrical and masonry. Carpentry and fitting will be done

The sub-contract for plastering a \$15,000 cottage or nt avenue has been let to Depatie and Laplerre, 2077 St. Urbain street. The painting con-tract has not yet been let. P. P. Boileu, of St. Viateur street, is the owner.

F. J. Jacklin, architect, Room 5, Jacobs' building, will call for tenders shortly for general contract in nnection with alterations and additions to Victor be 90 feet high and 40 by 45 feet.

Preliminary sketches have been drawn, and plans will be started at once by Architect F. T. Jacklin, Jacobs' building, for a \$60,000 theatre on Peel street. near St. Catherine street. The building will be 60 feet high, 55 feet frontage, and 100 feet in depth.

Among the building permits issued yesterday was one to J. Lecavalier, 1165 St. Valier street, for two buildings of two floors each on Marcil Boulevard, Notre Dame de Grace, costing together \$7,500.

Dansereau, 216 Hampton street, was granted a permit for the erection of two buildings on Hampton street, costing \$7,000; J. Deschambault, 1741 St. Laweach on Clarke street, to cost \$4,700; L. Houle, 810 son. Albert street, building of two floors of Le Caron street, to cost \$3,500.

C. & O. EARNINGS.

Aberdeen Estates 120

Bleury Inv. Co. 97

Caledonia Realty, Com... 15

Central Park, Lachine 100

Corporation Estates 55

City Estates

Cote St. Luc R. & Inc. Co... .. 50

C. C. Cottrell, Ltd., 7 p.c., Pfc. 14

Daoust Realty Co., Ltd. 45

Drummond Realties, Ltd. 100

Eastmount Land Co. 90

Fairview Land Co. 100

Greater Montreal Land, Com. . . . 174

mproved Realties, Ltd., Pfd..... 50

Kenmore Realty Co... 70

Les Teresa Ciment, Ltee.. 55

Lachine Land Co. 100

Land of Montreal 40

Lauzon Dry Dock Land, Ltd. 80
La Societe Blvd., Pie IX.
La Compagnie des Terres de Ciment. 40

La Compagnie National de L'Est .. 80

La Compagnie Immobiliere du Canada

Ltee... 40
La Compagnie Industriel et d'Immeu-

L'Union de l'Est

L'Union Sites, Ltd. 85

ont. Deb. Corp. pfd.

Mont. Deb. Corp. pfd. 25

Mont. Deb. Corp. Com. 25

Montreal-Edmonton Western Land & Investment Co. ...

Montreal Land & Investment Co. ...

Montreal Extension Land Co. ...

Montreal Factory Land 55

Mont. Lachine Land Syn. Ltd. 95

pagnie Montreal Est..

ndholders Co., Ltd.

K. & R. Realty Co...

, Com. 15

Dorval Land, Ltd.

Fort Realty

Can. Cons. Lands, Ltd. ...

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

In view of the present European war, the Sun Life Assurance Company of Canada takes the opportunity of informing its policyholders as to its position with

contracts written there. This clause forbade a Miss Florence Auerbach purchased from Mrs. Thos.

D. Hood lot 1860-g St. Lawrence ward, forming the policyholder to engage in war except with the consent of the company and upon the payment of a heavy street. Europe were discontinued, but of course there still remains on the books a certain amount of Continental business. The war clause, however, safe-guards the company and its other policyholders from any serious loss due to the possible death of any of the says business last month was good, but war mus assured as a result of the present troubles.

With regard to men likely or liable to become engaged in the present strife, conditions have been drawn up to protect the company and its policyholders. The building situation seems, if anything, to be upon for service outside of Canada can only take booking up, quite a number of contracts having been out new assurance upon the payment of an extra placed during the past week. extra premium to be payable annually throughout the duration of the war. Members of militia, volunteer or other military corps who do not expect to called upon or to offer themselves for service outside of Canada, can obtain policies at the usual rates, bu with the "war clause" incorporated in their contracts, so that, in the event of their going to war

COLONEL G. F. POTTER'S ADVICE TO AGENTS TO THE POINT

Theatre, St. Lawrence Boulevard. The addition will As Business Gets Dull Agent Must Get More Brisk and Make Business

Quit going around with a gloomy face.

go out and turn it up. Quit talking about hard times, it only makes them seem the harder.

ies-talk about the strong points of yours. Quit envying the nerve of a competitor-cultivate

he right kind of nerve yourself.

Quit dreaming of what your might do if—jump the INSURANCE PUBLICITY CAMPAGN the right kind of nerve yourself. "if"-you can do if you will."

street, costing \$7,000; J. Deschambault, 1741 St. Law-rence Boulevard, for two buildings of three floors were the Company there would be much more rea-

that building you are looking at holds a prospect,

hunt him up.

Quit wishing you had the good luck of some other Chesapeake and Ohio—Second week September agent—there are lots of Elfs of Good Luck hiding in sponsors \$42,753. From July 1st, \$8,243,194; juncease \$616,761.

124 Mont. Westering Land

Montreal South Land Co., Pfd.

National Real Est. & Inv. Co., Ltd.,

North Montreal Land, Ltd.

Pointe Claire Land Co.....

Rockfield Land Co.

Mutual Bond & Realties Corp of Can. 76

North Montreal Centre 125

Ottawa South Property Co., Ltd.

Orchard Land Co. 100

Quebec Land Co. 1751/2

Summit Realties Co. 50 St. Andrews Land Co. 714

St. Paul Land Co. 650

Lawrence Inv. & Trust Co. .. . 85

6314

161%

St. Lawrence Heights Ltd.

 Wentworth Realty
 140

 West End Land Co., Ltd.
 65

Windsor Arcade, Ltd., 7 per cent. with

Alex. Bldg. 7 pe rcent. sec. mtg. bonds,

Caledonia Realties Co., Ltd., 6 p.c.

City Central Real Estate

Trust Companies:-

trena Gardens, Toronto, 6 p.c. bonds

City R. and Inv. Co. bond

Westbourne Realty Co. 75 . 75

100 per cent. bonus

with 50 per cent. bonds co. bonds . 75

Marcil Trust Gold Bond 95

Montreal Deb. Corp. 6 p.c. deb.....

Transportation Bldg., pfd.

. 100

Marcil Trust Co. 250

Montreal 181
National 221

St. Denis Realty Co. ... St. Lawrence Blvd. Land of Canada 100

PROMINENT INSURANCE MAN



Manager of the Montreal Office of the Canada Life

NEW BUSINESS LAST MONTH

Col. Wilson, Manager of Montreal Office, Says Ef fect of War on Business Will be Felt Shortly.

Colonel E. W. Wilson, of the Canada Life, in ar sterview with a representative of the Journal of Commerce this morning, stated that so far, the busi ness of his company had not been greatly affected by the war. Last month's new business was more than double of the business during the corresponding period last year. This Colonel Wilson said could of deal of the business was all but closed before the war broke out. The war will have an effect on the life insurance business, as well as on many other

effects will be felt almost immediately.

"People will all soon be feeling the result of the scarcity of money, and will not want to take out any more insurance."

Col. Wilson expressed surprise at the way in which Quit waiting around for something to turn up, premiums were being paid, and money was coming in just as as fast as ever. He stated, however, that more loans were being

made on policies than ever before. "A great many Quit talking about competition—competition helps of these loans," said he, "are being made by the wealthlest men in the community, which shows the general state of other big businesses."

Quit wishing you knew where to go, whom to see Publicity Amongst the Important Subjects Being Discussed at National Association of Life

Cincinnati, September 18.-Taxation, Woman, Education, and place of next meeting were discussed by life men on Wednesday. Mrs. Mary Roberts Rinehart, the novelist, assisted by Prof. S. S. Hue of the University of Pennsylvania, and John C. Drewry, of this city, handed down a decision a Real Estate and Trust Companies the National Association of Life Underwriters, which is holding its twenty-fifth convention in this city The topic was "Woman's Interest and Influence in Life Insurance," and the first prize, accompanied by Mrs. Rinehart's comment on the award was signifi-Asked. cant.

"The recent change in woman's status and attitude 58½ is not only political but economic," said Mrs. Rine-hart. "She is earning money. For the first time, perhaps she is learning just how much blood brain and sweat goes into the making of a dollar. Sh works and earns and she is tragically aware on how precarious a thread industrial permanence hangs The battle is to the strong."

United States Senator Lawrence V. Sherman, of Illinois, argued against what he called the overtaxation of life insurance companies by the States and

dresses. Senator Sherman had his attention attracting last year against th premiums paid by mutual companies to policyholders n the list of items taxable under the federal income tax law. His study of the question has convinced him that mutual life insurance should be absolutely free from taxation on the ground that such taxes are penalty on thrift and against public policy.

Mr. Woods has led a campaign against taxation which during the past few months has carried him to a number of large cities of the country talking to business men regarding the inequity of insurance

The plan of the education and conservation committee appears to be meeting with favor. The fund is to be raised by the 90 local associations which are members of the national body. Twenty per cent. of this amount according to the present plan is to be expended in the procurement of educatioanl articles and news stories from the pens of prominent writ-ers showing the benefits of insurance. The remainder is to be used for non-partisan advertising in ed by the local associations. It was reported that 23 associations have already launchee advertising cam paigns and that the results have been good.

The Pacific Coast delegations are prepared to mak a hot fight to secure the convention of next year for the World's Insurance Congress at San Francisco during the exposition. Recently opposition has developed to the scheme on the ground that the place of meeting is too far for a majority of the mon able to be present, on health conservation was de-livered by E. E. Rittenhouse, president of the Life Extension Institute, of which Mr. Taft is one of the directors.

CONGRATULATES THE PRESIDENT.

Washington, September 18.—General Villa congratulated President Wilson on the withdrawal of American troops from Vera Cruz.

MUTUAL LIFE OF GANADA IS NOT ACCEPTING ANY WAR RISKS

While some Canadain companies are accepting wa risks at an extra premium of 5 p.c. on the sum as-sured, the Executive of the Mutual does not feel that it would be compatible with the interests of our company. They do not believe that many of those on these conditions would continue or the books at the close of the war. To exempt exist ing policyholders from any extra for domestic or for-eign service is as far as the company will go. In doing this the officials of the company do a patriotic thing and at the same time reward the wisdom of those who have not put off the vital matter of in surance until the exigencies of war thrust it upon

RAILWAY EMPLOYES RELIEF FUND SHOWS CREDIT BALANCE

ntercolonial and Prince Edward Island Railway Em ployees' Relief and Insurance Association Issue Report.

(Special Correspondence.)

oncton, N.B., September 18 .- The twenty-fifth anis no new business being written. Life insurance as-agents also are having a very bad time of it. Island Railways' Employees' Relief and Insurance As sociation has been issued here. It shows that th It shows that the total receipts for the year from all sources were \$94 779.23. There was a credit balance of \$39.714.58 on June 30th, 1913, making a total of \$134.493.81. The total expenditures for the year were \$87,025.46, leaving a credit balance of \$47,468.35. The estimated outstanding liabilities are \$6,500, leaving a net surplus of \$40,968.35 on June 30th, 1914.

Last year the expenditures in the Sick and Acciden Fund were \$35,314.13, and this year they are shown to be \$36,754,69, an increase of \$1,440.51. A credit balance of \$12,426.30 is shown in this found. The things, said Colonel Wilson, and I think that its ef- Temporary Employees' Accident Fund shows a surplus of \$20.672

During the year eighty-three death and total dis ability claims were assessed and paid. Of these claims seventy-six were due to natural causes, ag gregating \$28,250. Seven death claims were due to accidental mjuries, totalling \$2,500. Six total dis ability claims were paid, amounting to \$3,000. In the preceding year the amount paid from the

Death and Total Disability Fund was \$40 000.

********** PERSONALS

Mr. Archibald Greer returned vesterday from a number sojourn at Little Metis.

Mr. John Patterson returns to the city from Ca-

Mr. James Walker arrived in the city Tuesday eveing, having closed their country place at Ste

Doctor D. Sclater Lewis left for Baltimore, Md. o enter upon his duties in the John Hopkins Hos-

Mr. J. H. Sherrard and family has arrived home

Mr. W. B. Sifton is in Quebec for a few days, registered at the Chateau.

Mr. R. J. Dale, who has been out at Dorval since nis return from Europe, returns to town to-morrow.

Mr. Thomas Harling arrived home last week after two months' trip abroad.

OLD COUNTRY AGENTS SUFFER

Life insurance companies doing business in the Old ountry and Japan as well as on the continent are feeling the effect of the war greatly. Not on account of the large number of death claims resulting from the war, but on account of the fact that there

7.200,000 GOLD TO CANADA THIS WEEK

New York, September 18.-Reported movements of currency this week indicate a gain in cash by banks of about \$2,000,000. They received \$15,612,000 and shipped to interior \$4,225,000 including \$974,000 National Bank notes sent to Washingto

Gain from interior was \$11,387,000. Gold exports amounted to \$7,200,000 to Canada.

Ordinary disbursements by Sub-Treasury were \$13,972,000.

Payments by banks to Sub-Treasury for customs, etc., were \$16,075,000, a loss of \$2,103,000. This made net gian of \$2.081.000

SCATTERED LOANS AT 8 P.C.

New York, September 18.—Scattered loans in no case exceeding \$50,000 have been made at 8 per cent. All maturing loans are being continued on call at generally 8 per cent. Commercial paper at 7 per cent, for the best names.

CLASSIFIED

2c Per Word for the First Insertion .

1c Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES.

business netting six thousand dollars annually.
(Business received between ten and eleven thousand). 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.

Young Man, Canadian, several years experience; Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifford's, North Bay, Ont.

SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address 244 St. Catherine East. East 7279.

FOR SALE OR EXCHANGE.

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

BUSINESS PREMISES TO LET.

the nation. Vice-Chairman Edward A. Woods, of Pittsburgh, followed with an address on the same Windsor Arcade Building corner of Peel and St. Catherine streets, and Southam Building, 128 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 146 St. James street. Main 7890.

ed to the subject of life insurance taxation during the fight which was made by the life insurance companion of the life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance companion in life insurance taxation during the life insurance taxation during taxation College-Two stores, in good condition, liately, at cheap pr one at \$20, and th 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

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, Frederic ton, N.B.

BOOKS AND MAGAZINES.

BOOK BARGAINS .- NEW AND SECOND-HAND histories; fiction; for 10c each. Chamber's Journal and Strand Magazines, 5c. 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 re-ply). Norman Murray, 233 St. James street; 2

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 Dept. in Newspaper Office. Expert in norses, cat-tle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. C. 7277, Journal of Commerce.

> 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, To-

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

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

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 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 suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proictors, 68 to 76 Ottawa street. Telephone Main 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 auction

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



their families can with every home comfort at less 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 \$2 a day, American plan 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

trains others will run as re-