

RAILROADS
DIAN PACIFIC
EXCURSION
\$4.00
 Return Limit, September 18 and 19. Return limit, September 18 and 19. Return limit, September 18 and 19.

REAL ESTATE
 Real estate deals formally registered numbered forty-six. The most important was a transaction at the corner of St. Catherine street and property at the corner of St. Catherine street and property at the corner of St. Catherine street.

SUN LIFE WELL PROTECTED AGAINST LOSSES DUE TO WAR
 Business Was Written on the Continent But Clause in These Policies Protects Company in Case of War.
 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 regard to policies now in force or to be issued while present conditions obtain.

PROMINENT INSURANCE MAN

 COL. E. W. WILSON,
 Manager of the Montreal Office of the Canada Life, says business last month was good, but war must have a bad effect later on.

MUTUAL LIFE OF CANADA IS NOT ACCEPTING ANY WAR RISKS
 Existing Policyholders are Exempted From Any Extra Premium for Home or Foreign Service.
 While some Canadian companies are accepting war risks at an extra premium of 5 p.c. on the sum assured, the Executive of the Mutual does not feel that it would be compatible with the interests of our country. They do not believe that many of those who assure on these conditions would continue on the books at the close of the war.

PERSONALS
 Mr. Archibald Greer returned yesterday from a summer sojourn at Little Metis.
 Mr. John Patterson returns to the city from Caoua this week.
 Mr. James Walker arrived in the city Tuesday evening, having closed their country place at Ste. Agathe.

EXHIBITION
 OTTAWA.
 10.00 a.m., 1.00 p.m., 5.00 p.m.
 11.00 a.m., 1.00 p.m., 5.00 p.m.
 12.00 p.m., 1.00 p.m., 5.00 p.m.

There was also registered an agreement of sale between Jean L. Nault and the Sterling Investment Company, Limited, whereby the latter agreed to purchase lots 50-54 and 57 Hochelaga with the buildings thereon, also lots 121-24, 25, 28, 30, 61, 64 to 68, 70 to 73, 77 to 79, 123 to 130, 133 to 140 and 35 to 38 parish of La Riviere de Prairies, situated in Inesperal Park. The price for the whole was \$40,000.

War being obviously hazardous, the company, in pursuance of its general practice, must apply special conditions to those who, at the time of issuance 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 military service, a "war clause" was inserted in all our contracts written there. This clause forbade a policyholder to engage in war except with the consent of the company and upon the payment of a heavy extra premium.

CANADA LIFE DOUBLED NEW BUSINESS LAST MONTH
 Col. Wilson, Manager of Montreal Office, Says Eff. of War on Business Will Be Felt Shortly.
 Colonel E. W. Wilson, of the Canada Life, in an interview with a representative of the Journal of Commerce this morning, stated that so far, the business 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.

RAILWAY EMPLOYES RELIEF FUND SHOWS CREDIT BALANCE
 Intercolonial and Prince Edward Island Railway Employees' Relief and Insurance Association Issue Report.
 (Special Correspondence.)
 Moncton, N.B., September 18.—The twenty-fifth annual report of the Intercolonial and Prince Edward Island Railway Employees' Relief and Insurance Association has been issued here. It shows that the total receipts for the year from all sources were \$94,772.25.

OLD COUNTRY AGENTS SUFFER
 Life insurance companies doing business in the Old Country and Japan as well as on the continent are feeling the effect of the war greatly. Not an account of the large number of death claims resulting from the war, but on account of the fact that there is no new business being written. Life insurance agents also are having a very bad time of it.

VAL RACE TRACK
 1.10 p.m., 1.25 p.m., 1.50 p.m.
 1.20 p.m., 1.40 p.m., 2.00 p.m.

CHICAGO EXPRESS
 —DETROIT—CHICAGO.
 The Canadian No. 21
 8.45 a.m., 10.00 p.m.
 7.45 a.m., 9.05 p.m.

COLONEL G. F. POTTER'S ADVICE TO AGENTS TO THE POINT
 As Business Gets Dull Agent Must Get More Brisk and Make Business.
 Quit going around with a gloomy face. Quit waiting around for something to turn up, go out and turn it up. Quit talking about hard times, it only makes them seem the harder.

INSURANCE PUBLICITY CAMPAIGN MEETS WITH FAVOR IN U.S.
 Publicity Amongst the Important Subjects Being Discussed at National Association of Life Underwriters' Meeting.
 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. Huebner, of the University of Pennsylvania, and John C. Drewry, of this city, handed down a decision as chairman of judges of the prize essay contest of the National Association of Life Underwriters, which is holding its twenty-fifth convention in this city.

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.

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 from interior \$18,612,000 and shipped to interior \$4,235,000 including \$974,000 National Bank notes sent to Washington for redemption.
 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 gain of \$2,081,000.

TRUNK RAILWAY SYSTEM
 RACK ALL THE WAY
 —Toronto—Chicago
 NATIONAL LIMITED.
 Train of Superior Service.
 9.00 a.m., arrives Toronto 4.30 p.m., Chicago 8.00 a.m., daily.
 NED NIGHT SERVICE.
 11.00 p.m., arrives Toronto 7.30 a.m., Chicago 8.40 p.m., Club-Car Montreal to Toronto daily.

BUILDING PERMITS.
 The building situation seems, if anything, to be picking up, quite a number of contracts having been placed during the past week. In connection with a 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 by day labor.
 The sub-contract for plastering a \$15,000 cottage on Outremont avenue has been let to Depatie and Lapierre, 2077 St. Urbain street. The painting contract has not yet been let. P. P. Boileau, of St. Viateur street, is the owner.
 F. J. Jacklin, architect, Room 5, Jacobs' building, will call for tenders shortly for general contract in connection with alterations and additions to Victor Theatre, St. Lawrence Boulevard. The addition will be 80 feet high and 40 by 45 feet.

QUIT GOING AROUND WITH A GLOOMY FACE.
 Quit waiting around for something to turn up, go out and turn it up.
 Quit talking about hard times, it only makes them seem the harder.
 Quit talking about competition—competition helps you get business.
 Quit talking about the weak points of other policies—talk about the strong points of yours.
 Quit envying the nerve of a competitor—cultivate the right kind of nerve yourself.
 Quit dreaming of what you might do if—jump the gun—you can do it now.
 Quit finding fault with your Company—if you were the Company there would be much more reason.
 Quit wishing you knew where to go, whom to see—that business you are looking at holds a prospect, hunt him up.
 Quit wishing you had the good luck of some other agent—there are lots of Elfs of Good Luck hiding in your workmate to come out for you if you strike it hard and often.—Life Insurance Independent.

UNITED STATES SENATOR LAWRENCE V. SHERMAN, OF ILLINOIS, argued against what he called the overtaxation of life insurance companies by the State and the nation. Vice-Chairman Edward A. Woods, of Pittsburgh, followed with an address on the same lines.
 Both speakers aroused enthusiasm by their addresses. Senator Sherman had his attention attracted to the subject of life insurance taxation during the fight which was made by the life insurance companies last year against the inclusion of remissions of premiums paid by mutual companies to policyholders in 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 a 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 taxation.
 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 educational articles and news stories from the pens of prominent writers showing the benefits of insurance. The remainder is to be used for non-partisan advertising in the local newspapers, such expenditures to be controlled by the local associations. It was reported that 23 associations have already launched advertising campaigns and that the results have been good.
 The Pacific Coast delegations are prepared to make 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 members. The address of former President Taft, who was unable to be present, on health conservation was delivered by E. E. Rittenhouse, president of the Life Extension Institute, of which Mr. Taft is one of the directors.

BURNING WOOD FOR THE MILLION—KINDLING, \$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$1.00 per load. "Molascuit" for horses. 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, 146 St. James street. Main 7990.

EXHIBITION
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 10.00 a.m., 1.00 p.m., 5.00 p.m.
 11.00 a.m., 1.00 p.m., 5.00 p.m.

PERMITS FOR THE ERECTION OF TWO BUILDINGS ON HAMPTON STREET, costing \$7,000; J. Deschambault, 1741 St. Lawrence Boulevard, for two buildings of three floors each on Clarke street, to cost \$4,700; L. Houle, 810 Albert street, building of two floors of Le Caron street, to cost \$3,500.
 C. & O. EARNINGS.
 Chesapeake and Ohio—Second week September \$897,041; increase \$42,752. From July 1st, \$8,243,194; increase \$416,761.

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

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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. Chamber's Journal and Strand Magazines, etc. 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 stairs up; Montreal.

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-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, Proprietor, Ste. Justine Station, Quebec.

CARTIER CAMP.
 Excursions to Quebec.
 Tickets will be sold by C. P. R. 10- and tickets are good for return from the camp to a good idea of troops on the field of war and various regiments of which the head-quarters of a mile of the Railway Station, to visit friends should require of the camp the location of their friends are attached. The Cartier River for almost from the river to a distance of three miles. The tents give an unique appearance, and along east and west end north and of cavalry, artillery engineers each regiment in a distinctive way to form an opinion of what are encamped on the battlefield. is the pontoon bridge, which is 400 feet wide, built in seven links the cavalry and the heaviest wagons crossed immediately after the Commissariat Department of the worthy of a visit, where the regular intervals in which the whole camp is remarked, that a whole camp presents as a well kept street in the city. The accent of the Cockney, Highlander, the Brogue of the Son and the Soft Patois of the heard on every side.
 It is to take place on Sunday next and Duchesne of Connaught, and a will be present, will afford not hitherto been witnessed in over 30,000 men under the service of the C.P.R. will get back to Montreal on Sunday are trains advertised to leave at 4.00 p.m., which will come, train from Quebec.
 Quebec is \$4.00.

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	
Beaudin, Ltd.	200		
Bellevue Land Co.	70	79	
Hieur Inv. Co.	97	104	
Caledonia Realty, Com.	15	18	
Can. Cons. Lands, Ltd.	3	8	
Cartier Realty	79		
Central Park, Lachine	100	107	
Corporation Estates	65	69	
Charing Cross Co., 6 p.c.	10	25	
City Central Real Estates, Com.	15	16	
City Estates	63		
Cote St. Luc R. & Inc. Co.	60	53 1/2	
C. C. Cottrell, Ltd., 7 p.c. Pfd.	14	18	
Credit National	120	122	
Cystal Spring Land Co.	50	60	
Douast Realty Co., Ltd.	45	50	
Denis Land Co.	75	95	
Dorval Land, Ltd.	20 1/2		
Drummond Realities, Ltd.	100	101	
Eastmont Land Co.	90	91	
Fulvire Land Co.	100	125	
Fort Realty	25	32	
Greater Montreal Land, Com.	174	190	
Do, Pfd.	100	118	
Highland Factory Sites, Ltd.	41	60	
Improved Realities, Ltd., Pfd.	50	60	
K. & R. Realty Co.	15	18	
Kennors Realty Co.	60 1/2	75	
Las Teresa Cement, Ltee.	70	79	
Lachine Land Co.	55	68	
Land of Montreal	100		
Landholders Co., Ltd.	40	64 1/2	
Lauzon Dry Dock Land, Ltd.	98		
La Societe Blvd. P. IX.	90	98	
La Compagnie des Terres de Ciment	64	64	
La Compagnie Nationale de L'Est	80	89 1/2	
La Compagnie Montreal Est.	90	92 1/2	
La Salle Realty	97	98	
La Compagnie d'Immeuble Union, Ltee.	55	68	
La Compagnie Immobiliere du Canada	40	73	
La Compagnie Industriel et d'Immeubles, Ltee.	83	83	
La Compagnie Montreal Ouest de N.	91	96 1/2	
Longueuil Realty Co.	100	100	
L'Union de l'Est	101	101	
Mountain Sites, Ltd.	85	89	
Model City Annex	47 1/2		
Montmartre Realty Co.	10	10 1/2	
Mont. Deb. Corp. Pfd.	70	70	
Mont. Deb. Corp. Com.	35	45	
Montreal-Edmonton Western Land & Inv. Co. of Canada	90	90	
Montreal Land & Investment Co.	95	95	
Montreal Extension Land Co.	94	94	
Montreal Factory Land	67	67	
Mont Lachine Land Syn. Ltd.	109 1/2		
Mont. Western Land Co.	40	45 1/2	
Do, Com.	10	10	
Montreal Welland Land Co. Pfd.	70	79	
Do, Com.	10	20	
Montreal Western Land	75	80	
Mutual Bond & Realities Corp. of Can.	78	85	
National Real Est. & Inv. Co., Ltd.	10	12 1/2	
Nesbit Heights	50	84 1/2	
North Montreal Land, Ltd.	150	156	
North Montreal Centre	125	133	
Notre Dame de Grace Realty Co.	102	102	
Ottawa South Property Co., Ltd.	170		
Orchard Land Co.	100	125	
Pointe Claire Land Co.	100	125	
Quebec Land Co.	175 1/2	178	
Rivermere Land Co.	65	70	
Riverview Land Co.	100	113 1/2	
Rivers, Estates Co.	80	80	
Rockfield Land Co.	25	27	
Rosehill Park Realities, Ltd.	16		
Security Land Co., Reg.	76	80	
Summit Realities Co.	60	70	
St. Andrews Land Co.	7 1/2	9 1/2	
St. Catherine Rd. Co.	50		
St. Paul Land Co.	680	690	
St. Denis Realty Co.	75	80	
St. Lawrence Blvd. Land of Canada	100	113	
St. Lawrence Inv. & Trust Co.	85	90	
St. Lawrence Heights Ltd.	55	55	
St. Regis Park	95	103	
Transportation, Pfd.	63 1/2		
Union Land Co.	29	87 1/2	
Viewbank Realities, Ltd.	143		
Wentworth Realty	140	149	
West End Land Co., Ltd.	65	89	
Westbourne Realty Co.	75	77	
Windsor Arcade, Ltd., 7 per cent. with Bonds	79		
Alex. Bldg. 7 p.c. recent, sec. mtg. bonds, with 50 per cent. bonds co. bonds	75	76	
Arena Gardens, Toronto, 8 p.c. bonds	80 1/2		
Caledonia Realities Co., Ltd., 6 p.c.	75	83	
City R. and Inv. Co. bond	80 1/2		
City Central Real Estate	95	98	
Marcell Trust Gold Bond	96 1/2		
Montreal Deb. Corp. 6 p.c. deb.	45	45	
Transportation Bldg., pfd.	70		
Trust Companies:—			
Crown	110	113 1/2	
Eastern	160	161 1/2	
Financial	100	125	
Marcell Trust Co.	250	299	
Montreal	181	200	
National	221	223 1/2	
Prudential, common	490	605	
Do, 7 p.c. pfd., 50 p.c. paid up	95	116	
Eastern Securities Co.	89	90	

FOR SALE OR EXCHANGE.
 SUM OF \$5,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East. East 7273.

FOR SALE OR EXCHANGE.
 KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$1.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

WANTED.
 PARTNER WANTED IN WELL ESTABLISHED 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. Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifford's, North Bay, Ont.

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 will be made September 26th, including full particulars and all information on application to agents.

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