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BUILDING FLEAMING An increasing number of building permits are being taken out each day, and although these are for small ann-ounts, real estatemen seen to look at take a favorable sign. Although quite a number of build ing permits were taken out yesterday. Although quite a number of build ing permits were taken out yesterday. Although quite a number of build ing permits were taken out yesterday. An Fifth avenue, Rosemount, costing \$5,500. In a work of large amounts. The largest one, for slig.000, was for the reaction by J-Hi Head to too Building of two houses of three floors each the transfer of large amounts. The largest one, for slig.000, was for the section by J-Hi Head to too Building the there to the section of two houses of three floors each the transfer of the section of two houses of three floors each the transfer of the section of two houses of three floors each the transfer of the section of the section of two houses of three floors each the transfer of the section of the section of two houses of the section of two houses of three floors each the transfer of the section of the section of the section of two houses of the section of two houses of the section of two houses of the section of the s

L Draut, 97 St. James street west

ERVICE

lian No. 21 a.m. 19,00 p.m. a.m. 9.05 p.m. ore Route

JX. No. 66

Sector Barress

T. INCREASE.

IT. INCREASE. Wire to Journal nerce). .-- A western rail-t Chicago advices ure busy meparing be hald before the be hald before the be commission as put in form. On where they, are affecting field the a flat rate per-be a flat rate pe-be perserved.

be preserved. WITH SOC. Vire to Journal of res.) — Announcement ageo and North-the fall wuilding of m its main line at liso, was to kap Mellominee, In-factor and west line ust and west line mean to compete At Pearson it will Northern, an in-

ON G. T. P.

ON G. T. P. letton of the Na.-al Railway is be-under Hon. Frank sioner, Late last whole eastern di-sioner, Late last whole eastern di-en at work get-en at work get-en at work, chiefly in the expectation will be ready for the expectation will be ready for the being can has been built in y to carry trains the Guand Trunk the Guand Trunk thing to take over

the drand Trunk ling to take over a te not being s on. The line is accordance with b contract, and ille is giving no o evade carrying arrangement.

JULY 25 & 26, above, Canadian s from Montreal at rate of \$3.50 Good going by liger Station at Vuly 25th, tickets ain leaving Que-day, July 28th.

hip lines have te to New York h lines' rates is

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A. F. A. I. I

PACIFIC

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HAIL ROADS

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Brighton, Col-weastle, Bow-hitby, Leave

ect. BUNK, OLD

t.m., *9.05 p.m. leeping Cars. *Daily. RSION.

y 25th. Ig Quebec 8.30

L THE WAY D-CHICAGO L LIMITED." orior Service. rrives Toronto p.m., Chicago

SERVICE t, arrives To-45 p.m., Chi-Compartment to Toronto

RSIONS Haileybury, S.N.O.Ry. until Aug. 9.

K IGON LINE INTON LINE ITUNON AND ITUNON AND ITUNON AND ITUNON AND VIETNESS STEAM Wednesdays by Sieum-yes side at Villiam, and Ane service katoon, Ed-nts in Wes-



L Driadit, 37 St. James, street, was granted a genuit to put up a three tenement locus or Cinternutrianu street, St. Denis ward, costing \$2,000; H. Zaisky 1200 Chark street, a Madame. Turcott, \$37 St. Urbani street, was granted a parmit to seredi three-floored building on Cartier street, three-floored building on Cartier street, street, St. Dnis ward, costing \$2,000; A. B. Deiorimier avenue, a cottage street, St. Dnis ward, costing \$5,000; and J. B. Deieneer, of 244 Sherbrooke **Real Estate and Trust Companies** Quotations for to-day on the Mont- Mont. Lachine Land Syn., al Real Estate Exchange, Inc., were Ltd. .

WILL OCCUPY ENTIRE BLOCK. enve street, to use and to Allan Ar-thur Philips of St. Alban, Vermont, thur philips of St. Alban, Ve



Mrs. Narcisse Renaud sold to Regis Lefebvre and others tot 10-109 Cote St. Louis, measuring 43 feet by 81 feet, in the houses situated on the corner of Casgrain and McGuire Streets, for Credit to the City---it is Expected That Work

Report of State Insurance Departmen For Year 1913 Shows Big In-crease in Business Done.

125 156

120 70

(Exclusive Leased Wire to Journal of

(Exclusive Leased Wire to Journal of Commerce.) Albany, July 23.—The State Insur-nec Department to-day issues its re-port on life insurance companies doing business in New York during the year 1913. It shows that admitted assets

e ousness in New York during the year s 1913. It shows that admitted assets of \$4,417,298.221 were reported by the compaines, an increase of \$243,344,632 over the previous year. Liabilities s cluding gross surplus and special in increase of \$218,183,806. Total in-come was \$\$40,277,443, an increase of \$45,015,382. Premiums received total-led \$628,650,211, or \$31,448,001 more than in 1912. The companies dis-bursed in 1913, \$55,998,241, being \$28, 180,537 more than in 1912; of that umount \$439,958,335 was gaid to policy-holders, while the cost of management (including shareholders' dividends) was \$156,039,066.

 (including shareholders' dividends) was \$156,033,906.
 There were 1,015,067 ordinary poli-viet insurance of \$1,856,464,981 com-pared with 1912, there was an increase of 117,049 in the number of policies written, and the amount of insurance increase was \$140,193,871. There were side in force on December 31, 1913, was 7,452,154, insuring \$14,304,638,791; a net increase of 450,241 policies, and of \$77-917,569 in insurance. The amount of \$3,308 in surance. The amount of \$77-917,569 in insurance. The amount of \$3,308 in surance. The amount of \$77-917,569 in insurance. The amount of \$77-917,569 in insurance. The amount of \$3,336,6403,109, being an increase for both classes of business of \$1,001.-361
 The business in force in the Statio for both classes of business of \$1,001.-361
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 The business in force in the Statio the business in force in the Statio 20 85 95

25 80 99 121/2 85 135 156 153,209.

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has been pretty definitely settled, how-ever, pending a decision of the courts that employes of retail stores are not Learn to

This situation does not affect the stock and mutual insurance companies because, by order of the insurance de-partment their policies must protect the insured against loss either through suits for niggligence or through the ap-plication of the workmen's compensa-tion act.

tion act, The State Insurance Fund, however

The State Insurance Fund, however, is distinctly restricted to the insur-ance of the employer against the haz-ards of workmen's compensation and cannot cover him for employers liabil-ity. Consequently the commission and the management of the State fund are awaiting with anxiety for the assemb-ling of the next legislature to join with the underwriters and others who want the law trued up by radical amend-ment.



Mr. Sam Lichtenhein Says Loss Wil Amount up to Néarly \$20,000— Fear Incendiarism.

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 mass of flames.
 to Post On

 The business in force in the State
 Mr. Lichtenhein told the representa to Post On

 of New York at the end of 1913 and
 tive of the Journal of Commerce that
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 utransacted therein during that year by
 the damage done was far greater than
 Mrs. M.M.

 all life insurance companies of this and
 was first stated at \$5,000, and reached
 mare the \$20,000 mark. He could
 Mrs. M.M.

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 Policies in force 6,78,25, in.
 not say yet what insurance was as follows
 mare the \$20,000 mark. He could
 mare greater than

 suring \$3,066,665,393; policies issued 1, suring \$43,0666,5393; policies issued 1, 068,722, insuring \$44,2516,747, an in Mr. Lichtephein said he considered the sfalls, 0
 the possessed all the facts.

 800, and insurance written and paid for
 Atwater Park so soon after the fire of cullis. Low which destroyed the stands on the Trince All
 Trince All

 mass of flames. Mr. Lichtenhein told the representa

(Deggestions for four for a to Audip) SALESMEN WANTED — Competent retail clothing salesmen. We want experienced men of good appearances who knows talking guints of men's clothing and who can present our merchandise attractively and con-vincingly to customers. Will pay good sulary to capable men. Write siving full details of experience, etc., or call. Address:

to us promptly. You will be pleased with the results.



"The Want Ad Way"

Rate 2c A Word

1 Cent Each Succeeding Insertion LOTS FOR SALE.

FOR SALE.

FOR SALE. BOOT AND SHOE MANUFACTURE, situated at No. 636 Craig street east, completely equipped and in good running order. For conditions and permit to visit, apply to Alexander Desmartcau, 60 Norte Dame street east, Bell Tel. Main 8770.

KINDLING WOOD FOR THE MIL-lion. Kindling, \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. Mc-Diarmid, 4022 William Street. Tel. Main 452.

TUCKWELL BROS., 720 DORCHESter West, Open evenings (Sundays excepted). Have special inducements to oer in a limited number of Lee Puncture-proof, also tires for Ford

EW BRUNSWICK-WELL LOCAT

FOREIGN. FRUIT, TRUCK AND POULTRY Farms in famous Houston district of Texas Coast Country, only 5 monthi ly: no interest, no taxes and share in extensive oil development; crops pay \$50 to \$350 an acre; fine climate; good water, ample rainfall; splendid cash markets and best of railroad facilities. Write for free maps and literature. South Texas Farm Land Company, 529 First National Bank Bilg., Houston, Texas.

SUMMER RESORTS.

DIGBY-NOVA SCOTIA. LOUR LODGE AND COTTAGES. -Write Aubrey Brown, for illustrated booklet. SUMMER BOARD-Fairmount House

bas a few vacancies, good rooms and board, plenty of shade, convenient to Post Office and Lake; young ba-dies and gentlemen preferred. Apply Mrs. M. McClay, Bondville, P. Que.

 RECENT FIRES.

 Quebec, July 21.—Fire breaking out in a pile of pulp culls belonging to the Union Drive and Paper Co., of Gres Falls, Que., destroyed shortly af-ter six last night close to 20,00 tons of culls. Loss estimated at \$600,000.
 MANY DEATHS IN N.Y.
 AMBULANCE CHASERS.

 Mumber of Deaths Amongst of culls. Loss estimated at \$600,000.
 Increased Humidity Causes Larger Number of Deaths Amongst Adults Than Infants.
 Resolution Adopted by Workmen's Compensation Commission Puts An End to Abusive Practice.

BUSINESS PREMISES TO LET.

POSITION WANTED-By experienced

retail shoe salesman. Thoroughly understands selling points of shoes; knows leathers; competent to fit shoes correctly. Will handle your customers with tact and produce sales. Will learn your stock very quickly. Salary reasonable. Address:

LOTS FOR SALE. DOTS FOR SALE AT POINT CLAIRE Frontage 120 feet by 115 feet deep. The chance of a lifetime, going at 7½ cents per foot. Cash required \$335.00; balance easy instainents spread over four years. High location, near both stations and Lake St. Louis. Apply P. O. Box 2914, City. SITUATIONS WANTED. BUSINESS PREMISES TO LET. TWO MANUPACTURING FLATS, 2000 feet each, Two manufacturing inst. 1,100 feet each. Best lighted flats in city. Corner of Little Craig and St. James St. Apply Mitchell Realty, Limited, \$2 Bank of Ottawa Building, Phone Main 6689. 222 St. James St. City. NEW MAPPIN BUILDING—Offices to tet in this well lighted fireproof

let in this well lighted fireproof building; low rentals. Apply on pre-mises, corner Victoria and St. Cath-erine street west.

SITUATIONS WANTED. WANTED.—Any honest person with a little cash can learn of a simple in-vestment near Montreal that will mean wealth in a very short time. Only people in carnest need write. C. D. C. Journal of Commerce, Real Building, Montreal. QUALIFIED ACCOUNTANT (C. A.), offers his services as secretary-trea-surer or comptroller to soundly es-tablished concern. Highest referen-ces. Box 2111 Journal of Commerce. TWO MANUFACTURING FLATS, 2,000 feet each. Two Manufacturing Flats, 1,100 feet each. Best lighted flats in cHV, Corner of Little Creat and St. James St. Apply Mitchell Realty, Limited, S2 Bank of Ottaws Building, Phone Main 6689, 222 St. James St., CHV. WAREHOUSE TO RENT- TWO flats, 1,000 feet each. Excellent light, best wholesale business district on St. Faul Street. Wil rent very rea-sonably, separately or together, to

HI METCALFE SL. W., large house, suits/le for any business; size of bas ment, and i-st iloor 28 x 105, with light on 2 stars. Will alter to suit tenant; good lease; reasonable rent. Aply Tannebuum, Limited, 392 Ft. Catherine W. Up 7620 and 2036.

AUTOMOBILE OWNERS EX-chafage, 231 Berri St. -Autos to rent by day or hour, for all occasions, drives, weddings, etc. Seven passen-gers. Careful chauffeurs. East 4196. WE HAVE some the Windsor Arcade Duna-rooms in the Windsor Arcade Duna-ing, comes of Peel and St. Catherine streets, and Southam building, 128 Bleury street. For further particu-ing and booklet, apply The Crown Trust Company, 145 St. James street, 2000

AUTOMOBILES FOR SALE. AUTOMOBILE FOR SALE A BAR-gain E. M. F. 30 h.p. runabout, new tires, cost \$1.250, for \$550, Money accepted only, Apply L. P. Frairie, 340 Christophe Columbus, or St.

 340 Christophe Columbus, or St.
 st. Carberine and Bleury.

 Louis 2797.
 St. Carberine and Bleury.

 NITO BARGAIN - 5 FASSENGER, 4
 WANTED TO BORROW.

 cylinder, 25 h.p., touring car: first class running order. Owner anxious to realize. L. Delean, 492 Logauchetiere West, Main 735.
 on good, well built and occupied property. Address:

 P. O. Box 2204, Montreal.
 P. O. Box 2204, Montreal.

FOREIGN.

NEW ERUNSWICK — WELL LOCAT-ed In prosperons (district, '200 after dairy farm, 100 acres cultivated, cuts 70 tons hay, large 2-storey house, 5 rooms; barns, 30x46 and 42x60; wat-er land off cement floor: 3-4 miles from town and railway station; pos-session at once; price \$4,000 in cash and \$3,800 mortgage at 6 per cent. Write S T. T. Harrison, Moncton, N.B., Canada.

cars.

MIRROR FRAMING.

MIRRORS AND FRAMES, OLD MIR-Tors and picture frames repaired like new, a specialty. Picture framing to ordgr., Manufacture of mirrors and mouldings, wholesate and retail. The Wiseptainer Co., 58 St. Lawrence Bivd. MISCELLANEOUS. EXCAVATIONS OF DIRAINS, CEL-Lars and concrete work. All work summitted to be satisfactory, home-nik Vecisano, 359 Centre St. V.

nik Vecisano, 359 Centre St., Vic-toria 334. AUTOMOBILES TO RENT.



AUTOMOBILES FOR SALE.

Friend	109	110	Rivera Estates Co	8.)	- 10
Fairview Land Co	120	125	Rockfield Land Co	291/2	5
Fort Realty	25	38	Rosehill Park Realties.	10.17	
meater Montreal Land	1.1.1	13	Ltd	15	2
com	225	300	Security Land Co., reg	75	5
44 CL	100	118	Summit Realties Co	60	6
unproved Realities Ltd	1758 S. L		St. Andrews Land Co	71/2	
fild	60 -	64 3%	St. Catherine Rd. Co		
	15	18	South Shore Realty Co.	401/	1
the R. Realty Co	53 %	75		491/4	-
ALCHUNOTE Reality Co.	70	521/2	St. Paul Land Co	600	70
			St. Denis Realty Co	75	:
Lachine Land Co	40	65	The St. Lawrence Blvd.	10231	÷
Land of Montreal	121%	149	Land of Canada	100	12
Landboldom G	40	65	St. Lawrence Inv. &		
Landholders Co., Ltd	45	58	Trust Co	85	9
Lauzon Dry Dock Land,		말 가 있었다.	St. Regis Park	95	10
	100 .	104	Transportation, Pfd	65	7
		64	Union Land Co		. 9
Sa Compagnia dag Than	1 march		Viewbank Realties	145	11
	40	65	Wentworth Realty Co	140	10
	a the	. de de	Westborne Realty Co	75	7
	80	110	West End Land Co	65	1
	U.S.B.S.B.		Windsor Arcade Ltd., 7	00	33
	90	95	Windsor Arcade Lita., 7	in a fai	
	07		p.c. Pfd. with 100 p.c.	-	120
La Compagnie d'Immeuble	91	105	bonus	80	8
		6. C	Trust Companies:-	1200	1.1
La Compagnie Immobil	-65	70	Crown	110	11
iere du Cassi immobil			Eastern	160	-16
iere du Canada, Ltee.	40	75	Financial	136	13
La Companie Industriel		and the second	Marcil Trust Co	250	29
et d'Immeubles, Litee.		100 -	Inntreal	181	. 20
	CONTRACTOR OF	Name is	National	221	22
	91	100	Prudential, com	490	50
	95	100	Prudential, 7 p.c. pfd	90	11
	C. C. Martin	102	Eastern Securities	80	
Mountain Sights, Ltd	85	90	Bonds:-		20
	61	75	Arena Gardens, Toronto,	235.22	
Montmartre Realty Co.	10	10%		85	
	70	80	6 p.c	80	
	40		Alexander Bldg. 7 p.c. sec.	Same and P	
	20	50	Mort. bonds with 50 p.c.	1 D.B. And	6.);
	22 101 1 4		bonus, com. stocks	75	8
	1.1.1.2.2	19.000	Caledonian Realties Ltd.	J. Pelling	Ser.
Montreal Extension Land	90	95	6 p.c. debs	75	18
		Carles Color	City R. & Inv. Co. Bonds	80 %	. 8
	95	105	City Central Real Estate	70	7
Montreal Land and Im-	anya read	per 62 5	Marcil Trust Gold Bond	95	. 10
	.95.000	125	Montreal Deb. Corp 6 p.c.	647%	6
Montreal Factory Land,	55	70	R. Transportation Bldg.	69 14	31.
and the second second	127 m		an addition and an addition.	107.11	

1/4	in 1913 of \$19,151,343.	which destroyed the stands on the Shamrock grounds.	Prince Albert, July morning gutted the M
	POPULAR PRESIDENT	The loss of the stands, however, will not prevent the ball team playing out the remainder of their home games this	block, destroying the l are Co.'s stock, the Mc
34 34 34 34 34 34 34 34 34 34 34 34 34 3	 Mr. H. C. Cox, New President of the Canada Life, is leader in Busi- ness and Social Circles. Toronto, July 23.—Mr. H. C. Cox, who was yesterday elected President of the Canada Life Assurance Company, was at one time manager of the East- ern Untarlo Branch, of the Canada Life and resigned two yéars ago to become president of the Imperial Life. Insurance Company. This position he has resigned on his acceptance of the presidency of the Canada Life. He will also direct the following firms, with which his brother had been con- nected: The Toronto Savings and Loan Company: The Imperial Guaratuse and Accident Company and the Provident Investment Company. Perhaps che'of the mest generous things which Mr. Cox does at the pre- sent time is the great assistance which he is giving to the Toronto Symphony Orchestra, an institution in which his father took a great deal of interest. TO REDUCE KANSAS RATES. Topeka, Kansas, July 23.—Kansas is planning a fight to prevent fire insur- ance companies from making higher rates on mercantile and dwelling house risks than prevailed before Charles Earnes made his reduction or- ders in 1909 and 1910. 	season, and either the grounds of the National or M. A. A. grounds will be used for these games, or temporary stands will be built. Both Deputy Chief St. Pierre, of the Fire Brigade, and District Chief's Lus- ier and Favrean believe that the fire which destroyed the grand stand at tawater Park early this morning, was an incendiary one, as the fire started in two parts of the stand. A laborer who was passing the stands before the fire started said he saw two men loaf- ng near the fence on Afwater Ave. INDUSTRIAL ACCIDENTS June List Largely Swelled by Hillcrest Colliery Disaster, Where 189 Men Were Killed. Ottawa, July 23.—The number of in- dustrial accidents during June was 39. of which 269 were fatal. The latter included the 189 men killed at the Hillcrest classter. Eleven other miners also lost their lives. In the steam railway service 17 were killed and 63 injured. Eleven were were killed and 42 sinjured in the building trades and there were 15 fatalities and 59 men in- jured in the metal trades.	Christie, surveyors, the West Lumber and Su part of the furniture Club. Beaverton, Ont., July 3 and all the outbuildings of F. S. King of this pla ly destroyed by lightnin storm this forenoon. loss is \$7,000, partly c surance. Chatham, Ont., July 2 this afternoon destroye barns on Joseph streed damage, threatened to w ber of residences in U the city. Brockville, July 21.—I stroyed the beautiful s of W. H. Nichol of New Including contents, is p 000. North Bay, Ont., July garage and automobile destroyed by fire at S in a spectacular blaze barrels of gasoline, wh hol a fire that it was approach the burning bu automobiles were comp ed. The loss is about \$1 Brandon, Man., July 2:
	and a manufactured and incurrence	in miles that Barnes's orders are Volu.	Distituon, Man., July

State superintendent of insurance by fulles that Barnes's orders are void. has asked mayors of first, second and third class cities in Kansas to give in-formation as to fire and tornado losses duction ordersat outc. The companies duction ordersat outc. The companies and caused a total loss of between \$50,-ubreasonable.

21.—Pire which ed a couple of ed a couple of

and. The loss, laced at \$100,-

22.-Proctors e livery was judbury to-day fed by twenty nich made so s impossible to filding. Eight letely destroy-0.000.

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SUN LIFE OF CANADA LEADS THE EMPIRE!

Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life assurance business in the British Empire. The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus and in all other respects in which companies are usually compared. SUN LIFE ASSURANCE COMPANY ROBERTSON MACAULAY, President Head Office - OF CANADA T. B. MACAULAY, Man, Director MONTREAL