HABITANT FARM HOUSES MAKE PRETTY COUNTRY HOMES

With a Few Alterations and Eleven Interior Decorating Hideous Farm House is Turned Into Attractive Bungalow in Laurentians.

It would seem hardly possible to the traveller in the Laurentians to learn that, many of the squalid little French-Canadian houses had been turned, with little cost, into the handsome country residences which are seen all over the lake district. Especially has this been the case at both Lake Manitou and Ste. Agathe.

The French-Canadian farm house in many cases adapts itself readily to alteration and the low ceilings, and the many nooks and corners aid the interior decorator in making a snug little bungalow out of what was originally a far from artistic structure.

The chief expenses in making these buildings habitable are incurred in installing bath rooms and also in putting in a fireplace in the living room.

The living room in most of these cottages occupies practically the entire ground floor, and serves both as dining room and sitting room, and the fireplace is an essential feature both for the comfort of those living within and for making the room more attractive. Therefore great attention is paid to this, and often a great deal of money is spent in making it the most prominent feature of the room.

Many of these houses are suitable for occupation in both winter and summer by the addition of furnaces and hot water heating.

The bedrooms upstairs are usually small and the low ceiling makes the ventilation of the room a difficult matter. Many, however, have overcome this difficulty by having placed sleeping porches built outside the original bedrooms, which they then use only for dressing rooms.

THE SECOND INTERNATIONAL EXPOSITION OF SAFETY

Big Safety Exhibition Will Take Place in December and Will Show How American Workmen Are Safeguarded.

Plans are rapidly formulating which will make the Second International Exposition of Safety and Sanitation, to be held at Grand Central Palace, December 12 to 19, under the direction of the American Museum of Safety, one of unusual scope and interest. The stimulus given to the movement for greater safety, as well as the concerted effort in the great industries by the First International Safety Exposition, held last year has been noted throughout the entire country, and it is plannd that the Second Exposition shall exceed in every way the first.

The same general principles and objects hold good for this exposition as for the initial one, namely, it will be shown how the health and safety of the worker are looked after in the various American industries, manufacturing, trade, railroading, building, business and engineering, as well as the method which has been adopted for the welfare and education of employees.

Paramount, however, in this year's exposition will be the vastly important subject of fire prevention.

PLANT STARTS AGAIN.

Philadelphia, September 14.—The Eddystone plant of the Baldwin Locomotive Works has started up again after being closed down a week. The Eddystone and Philadelphia plants are both being operated on an 8-hour day basis this week. The number of employees continues practically unchanged, being between 6,000 and 7,000.

DECREASE IN AUGUST FIRE LOSS IN U. S. AND CANADA

Figures for August Show a Big Improvement Over Corresponding Period Last Year.

The fire loss of the United States and Canada for the month of August as compiled from the carefully kept records of the New York Journal of Commerce, shows a total of $11,765,650, a very great reduction from the August, 1913, figures. The following table gives a comparison of the losses by months this year with those of the same months in 1913 and 1912, together with the monthly record for the balance of those years:

	1912.	1913.	1914.
January	$35,653,150	$20,193,250	$23,204,700
February	28,601,650	22,084,600	21,744,200
March	16,650,850	17,511,000	25,512,750
April	16,349,400	16,738,250	17,700,800
May	21,013,950	17,225,850	15,507,800
June	16,103,450	24,942,700	20,348,000
July	15,219,100	20,660,900	17,539,800
August	14,158,800	21,180,700	11,765,650
Total, 8 months	$163,750,350	$160,087,250	$162,323,700
Sept.	13,779,300	17,919,300	.....
October	13,651,650	14,932,750	.....
November	16,172,300	15,207,600	.....
December	17,967,000	16,126,450	.....
Total for year	$225,320,990	$224,723,350	.....

The more important fires during the month under review were these:

Chicago, Ill., lumber yard and other	$300,000
Chicago, Ill., coal yard and other	200,000
Maricopa, Cal., oil well property	250,000
Newton, Kan., auditorium and other	500,000
Loyalton, Cal., lumber yard	250,000
Dongola, Ill., business section	200,000
Carlton, Ore., lumber plant	500,000
Abingdon, Va., business block	250,000
Aurora, Ill., chemical plant	500,000
Tusla, Okla., oil field property	400,000

There were during August 202 fires in which the estimated property damage reached $10,000 or over in each instance. Classification, according to their destructiveness, show the following comparison:

Estimated loss.	No. of fires.
$10,000 to $20,000	82
20,000 to 30,000	33
30,000 to 50,000	24
50,000 to 75,000	21
100,000 to 200,000	20
75,000 to 100,000	12
200,000 and over	10
Total	202

HOME BANK CHANGES.

Mr. R. B. Burland, formerly Manager of the Home Bank of Canada branch at Neepawa, Man., has been appointed manager of the office of the Home Bank recently opened in Calgary. Mr. V. F. Chalmers, formrely manager at Grandview, Man., takes charge of the Neepawa branch. Mr. H. C. Wilson, formerly manager at Welwyn, Sask., takes charge of the Grandview branch, and Mr. J. B. Lorimer, from the Winnipeg office, goes as manager at Welwyn, Sask.

BANK CLEARINGS.

New York, September 14.—Bank clearings:

		Decrease.
New York	$180,343,065	$33,278,212
Boston	17,010,141	597,665
Philadelphia	19,408,463	4,148,045

It is reported to be the intention of the Russian War Office to effect a junction with the Servian army and attack Vienna.

CANADIAN LIFE COMPANIES CREDIT TO COUNTRIES NATIONAL SPIRIT

Were First to Show Their Patriotism in Substantial Form—Made Good All Existing Policies to Volunteers for Active Service.

In these days, when the patriotism of the individual is being equalled by the patriotism of large business corporations, Canadian life insurance companies have indeed acted nobly and with the exception of a few American companies doing business on this side of the line, practically every company, when war was declared, decided to make all policies which were in existence before the commencement of the war, valid, to those entering on active service, although many of these policies contained clauses which the companies could have sought protection against, loss of life resulting from war.

Not content, however, with making all existing policies valid, shortly after the commencement of hostilities, and when it was decided that a large Canadian contingent would have to be sent, a meeting was held in Toronto at which were representatives from all the larger companies, and it was decided that an extra premium of $50 a thousand would be charged on all policies taken out by volunteers for foreign service.

This was the same rate as was charged in the case of volunteers taking part in the Boer war. Leading men of the various insurance companies, when interviewed at the time, admitted that the premium was not sufficient to cover the risk, which was much greater than in the case of the Boer war, they said, however, that they were heartily in accord with the action, and felt that it was essential that Canadian life insurance companies should take a foremost place in the patriotic movement which was sweeping the country.

Many of the larger companies, in addition, offered to pay full salary to members of their staff who volunteered for active service, and to retain their positions until they returned.

This open-handed policy at a time of such financial stringency, clearly shows the strong position in which the companies stood, and the optimistic spirit with wihch they looked on the future.

The action of the various stock companies was no more generous than that of the mutuals and fraternal orders, the action of the Canadian Order of Foresters being an excellent example of patriotism.

The position of this order, with reference to those of its members, who already have or hereafter may enter the active service of Great Britain or any of Britain's allies in the present war is as follows:—

1—That Insurance and Sick and Funeral Benefits of all imembers admitted to the Order prior to August 1, 1914, will be good and valid, notwithstanding that they serve in the armies or navies of Great Britain or of any of Britains' allies in the present war.

2—The Insurance and Sick and Funeral Benefit premiums or assessments of those members admitted prior to Augsut 1, 1914, serving as aforesaid, will, during the war, or for one year, should the war last longer, be paid out of the General Fund of High Court.

3—This provision for the payment of premiums or assessments is not by way of loans, and will not be a charge on the policy. It is a gift or bonus to those who take up arms in defence of the Empire in the present crisis.

4—If the war should last longer than one year, we hope to be able to renew this bonus.

COMPENSATION QUESTION

Does Company Have to Pay For Total Disability if Man Who Has Already Lost One Arm Loses the Other.

Syracuse, N.Y., September 12.—Is a man who loses one arm before the compensation law became effective and then loses another arm after the compensation law became effective entitled to receive the full compensation for total disability or is he entitled only to compensation for loss of one arm? That is the question that the compensation commission will have to settle, and the entire State will be interested in the outcome of the case. Deputy Commissioner John Fitzgibbons, of this city, is going to investigate the case, which occurred in this district.

On July 6, a week after the compensation law became effective, Jacob Schwab lost an arm while employed by the Emporium Forestry Company at Conifer, St. Lawrence County. In 1892 Mr. Schwab lost an arm and the loss of his second arm totally disables him. The question which the commission will have to pass upon, therefore, is whether he is entitled to compensation for the loss of one arm or for total disability. It is argued on one side that he is entitled only to compensation for the injury occurring since the law became effective. On the other side it is claimed that inasmuch as he was able to work before this last accident occurred, he is now totally disabled and, therefore, entitled to compensation for total disability.

Under the law for the loss of one arm Mr. Schwab would be entitled to compensation for 312 weeks, or six years, for the loss of one arm. For total disability he would be entitled to one-third of his wages for the rest of his life. Mr. Schwab is more than seventy years old. The commission in this district has several death claims to investigate. There are five from this county, three from St. Lawrence County, four from Oneida and one each from Herkimer, Cortland, Lewis, Oswego and Broome Counties.

RECENT FIRES.

Moncton, N.B., September 14.—Fire broke out in the car barns of the Moncton Tramways Electricity and Gas Co. about seven o'clock this morning and within half an hour the entire building was reduced to ashes. Employees succeeded in running all street cars out of the barn, but a large quantity of electrical supplies were destroyed. The street car service was suspended during the forenoon but was resumed as usual at noon. The building was valued at $4,000. Supt. Coryell this morning was unable to state the value of the contents burned. The building and supplies were well covered by insurance.

NATIONAL DEFENSE BONDS.

Bordeaux, September 14.—President Poincare has signed a decree authorizing the issue of treasury bonds, redeemable in from three months to one year, bearing five per cent.

The bonds are to be called "National Defense Bonds," and the holders will be given preference in the allotment of future loans. The amount is not mentioned, but the bonds will be of 100, 500 and 1,000 francs.

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MORE LOANS BEING MADE ON POLICIES THAN BEFORE

Well-Known Life Insurance Man Says He Never Saw So Many Policyholders Seeking to Borrow—Business Good.

"More loans have been made on policies since the beginning of the war than have ever been made by policyholders during a similar period," said Mr. Henry Watson, manager of the city agency of the Sun Life Assurance Company, in an interview with a representative of The Journal of Commerce this morning. "This," said Mr. Watson, "shows the difficulty at the present time to get money, and the number of people out of employment. Business, although quiet, is well ahead of last year's figures so far to date show the agency to be $300,000 ahead of last year, and for the month of August a gain of $40,000 was made over August, 1913, and the first week of this month shows another gain so that there can be no complaint made about business. Although, of course," said Mr. Watson, "in comparing this year with last, which was a very dull year, it was not surprising to find an improvement."

Mr. Watson stated that although payments on new premiums was rather slow old premiums were coming in as well as ever.

GOLD COMING TO CANADA.

New York, September 14.—Gold being shipped by J. P. Morgan and Company to Canada will go to the Finance Minister at Ottawa, where it will be deposited to the credit of the Bank of England. Against this credit bankers will be able to obtain payment in London to meet maturing New York City obligations.

First call by syndicate managers upon local banks for their subscription to city's new issue is $8,300,000 and this is approximately amount of gold which has already been contracted for shipments across the border. Other engagements are looked for within the next few days, as about $12,000,000 of the city obligations fall due abroad this month which may not all be covered by exhcange.

BANK OF ENGLAND BUYS GOLD.

London, September 14.—The Bank of England has bought £65,000 in United States gold coin.

A NEW SPIRIT OF HOPEFULNESS.

Chicago, September 14.—T. P. O'Connor cables from London: "Military writers caution the English public against undue elation over the recent victories of the Allies, but again human nature will not be denied and to-day there is a new spirit of hopefulness everywhere and a renewed and increased enthusiasm for the war. Even the Stock Exhcange felt the reaction, and though closed, was able privately to do better business than at any time since the declaration of war."

PERSONALS

The Duke of Connaught is going from Ottawa to Valcartier to-day.

Dr. W. E. Nelson, of the Grenadier Guards, who has been at Valcartier for the past three weeks, has returned to the city.

Mr. Edwin Brice is at present in Toronto.

Mr. Stewart Ewing spent the week-end at the Manitou Club, Lake Manitou.

Mr. John Pitblado is spending a few days at his summer home at Lake Manitou.

Mr. Hugh Davidson has been taking a brief holiday at Ste. Agathe.

Mr. Alex. Delisle will spend the winter at Ste. Agathe.

Dr. Anderson McPhail and family, who spent the summer at Orwell, Prince Edward Island, have returned to town.

Mr. Philip Turner has returned from Prouts Neck, Me.

Mr. Huntley Waycot left yesterday for New York.

BARCELONA DAM REQUIRES SIX MONTHS MORE TO COMPLETE.

That the outlook for the Barcelona Traction, Light and Power Company is most encouraging is the view expressed by Dr. F. S. Pearson, the president. The injury to Spanish trade as a result of the war will not, in his opinion, prove particularly severe, and he feels fairly certain that so soon as business is resumed the company will have little difficulty in renewing its banking connections or in making new ones. The present turn in the company's affairs meant only delay, and ultimate success of the enterprise was in no way imperilled.

Dr. Pearson pointed out that at Seros a plant producing 56,000 horsepower was in operation and the substations and distributing systems were all completed. The company had contracts for 110,000 horsepower and was using a steam plant in Barcelona to make up the difference. The dam at Talarm was not ready and the flow of water was not yet regulated. It would require six months to finish this dam, although it had been expected that it would have been completed by Christmas.

Real Estate and Trust Companies

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

	Bid.	Asked.
Aberdeen Estates	120	124½
Beaudin, Ltd.	...	200
Bellevue Land Co.	...	79½
Bleury Inv. Co.	97	104½
Caledonia Realty, Com.	15	19
Can. Cons. Lands, Ltd.	3	5
Cartier Realty	...	80
Central Park, Lachine	100	107½
Corporation Estates	55	69½
Charing Cross Co., 6 p.c.	10	25
City Central Real Estates, com.	15¾	16½
City Estates	...	63
Cote St. Luc R. & Inc. Co.	50	54
C. C. Cottrell, Ltd., 7 p.c., Pfd.	14	18
Credit National	120	123
Crystal Spring Land Co.	55	60
Daoust Realty Co., Ltd.	...	50
Denis Land Co.	75	95
Dorval Land, Ltd.	...	20¼
Drummond Realties, Ltd.	100	101
Eastmount Land Co.	105	109
Fairview Land Co.	100	125
Fort Realty	25	32½
Greater Montreal Land, com.	175	199
Do., Pfd.	100	118
Highland Factory Sites, Ltd.	...	43
Improved Realties, Ltd., Pfd.	...	60
Do., Com.	15	18
K. & R. Realty Co.	59½	75
Kenmore Realty Co.	70	79
Les Teresa Ciment, Ltee.	55	68
Lachine Land Co.	121¾	138
Land of Montreal	40	65
Landholders Co., Ltd.	..	98
Lauzon Dry Dock Land, Ltd.	80	98½
La Societe Blvd., Pie IX.	...	64
La Compagnie des Terres de Ciment.	40	65
La Compagnie National de L'Est	80	99½
La Compagnie Montreal Est	90	92½
La Salle Realty	97	98½
La Compagnie d'Immeuble Union, Lte.	55	68
La Compagnie Immobiliere du Canada Ltee.	40	73
La Compagnie Industriel et d'Immeubles, Ltee.	...	93½
La Compagnie Montreal Ouest de N. D. de G.	91	96½
Longueuil Realty Co.	95	100
L'Union de l'Est	...	101
Mountain Sites, Ltd.	85	89
Model City Annex	...	48
Montmartre Realty Co.	10	10¼
Mont. Deb. Corp. pfd.	...	70
Mont. Deb. Corp. Com.	35	45
Montreal-Edmonton Western Land & Inv. Co. of Canada	...	90
Montreal Land & Improvement Co.	95	98¾
Montreal Extension Land Co.	...	94
Montreal Factory Land	55	67
Mont. Lachine Land Syn., Ltd.	95	109½

	Bid.	Asked.
Mont. Westering Land	...	85
Montreal South Land Co., Pfd.	40	59½
Do., Com.	10	19
Montreal Welland Land Co. Pfd.	..	79
Do., Com	10	20
Montreal Western Land	75	80
Mutual Bond & Realties Corp of Can.	76	95
National Real Est. & Inv. Co., Ltd., Common	10	12½
Nesbit Heights	50	84¾
North Montreal Land, Ltd.	150	156
North Montreal Centre	120	123
Notre Dame de Grace Realty Co.	102	108½
Ottawa South Property Co., Ltd.	170	180
Orchard Land Co.	..	125
Pointe Claire Land Co.	125	144½
Quebec Land Co.	175½	179
Rivermere Land	65	70
Riverview Land Co.	100	113½
Rivera Estates Co.	...	80
Rockfield Land Co.	25	27
Rosehill Park Realties, Ltd.	...	16
Security Land Co., Reg.	75	80
Summit Realties Co.	45	48½
St. Andrews Land Co.	7½	9½
St. Catherine Rd. Co.	...	50
South Shore Realty Co.	35	41¾
St. Paul Land Co.	650	690
St. Denis Realty Co.	75	98
St. Lawrence Blvd. Land of Canada	100	135
St. Lawrence Inv. & Trust Co.	...	85
St. Lawrence Heights Ltd.	...	55
St. Regis Park	95	103
Transportation Pfd.	...	65
Union Land Co.	80	88
Viewbank Realties, Ltd.	...	143
Wentworth Realty	140	148
West End Land Co., Ltd.	65	89
Westbourne Realty Co.	75	77
Windsor Arcade, Ltd., 7 per cent. with 100 per cent. bonus	...	79
Bonds:—		
Alex. Bldg. 7 pe rcent. sec. mtg. bonds, with 50 per cent. bonds co. bonds	75	76
Arena Gardens, Toronto, 6 p.c. bonds	...	80½
Caledonia Realties Co., Ltd., 6 p.c.	75	83½
City R. and Inv. Co. bond	80¾	82
City Central Real Estate	..	67½
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp. 6 p.c. deb.	...	42½
Transportation Bldg., pfd.	...	70
Trust Companies:—		
Crown	110	112¼
Eastern	160	161¾
Financial	100	125
Marcil Trust Co.	250	299½
Montreal	181	200
National	221	222½
Prudential, common	490	505
Do., 7 p.c. pfd., 50 p.c. paid up	95	116½
Eastern Securities Co.	80	90

CLASSIFIED ADVTS.

2c Per Word for the First Insertion . . .

1c Per Word for Each Subsequent Insertion

BUSINESS OPPORTUNITIES.

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.

FOR SALE OR EXCHANGE.

COTTAGE IN OUTREMONT — WELL LOCATED solid brick house; nine large bright rooms in splendid condition; side entrance, $3,000 cash; balance in ten yearly payments. Severs & Co., Main 399.

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.

OUTREMONT—Comfortable semi-detached cottage, on Bellingham avenue, close to St. Catherine Road, containing 11 rooms, modern, in first class order; price $15,000; small cash deposit required, with easy terms; would accept good lots or flats in part payment. Room 26, 157 St. James Street. Main 1354.

WOOD, COAL, WHEAT AND GRAIN business for sale; established 19 years; good business place in centre of city. Lease to run three years yet. Bargain. Reason for selling, owner leaving city; no reasonable offer will be refused. Apply 136 Dorion. Phone East 3106.

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 Southam Building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

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.

DORCHESTER WEST—TO LET, STORE AND OFfices on second and third stories, of new building; near completion; No. 360 Dorchester street, opposite Fraser Library. Apply A. Bovin, 245 Mackay Street.

MANUFACTURING FLATS, WAREHOUSES AND garage, all heated, to let; in several localities. Will divide to suit tenant. Very advantageous. Apply 269 St. Denis. East 891.

SHERBROOKE STREET WEST, 5123—BUTCHER'S store to let; first class opening for butcher. Phone Westmount 3924.

A NEW STONE AND BRICK COTTAGE, NO. 373 Marlowe avenue, above Cote Road, one of finest spots in the city; close to churches and cars; price $8,500; very little cash and interest 6; this is certainly the cheapest house in that locality; can be seen at any time. For conditions. Apply to S. D. Vallieres. Tel St. Louis 337.

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, 63 Angus Street, Montreal.

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—ACCOUNTANT TO TAKE CHARGE OF office, experienced. Apply by letter The Brodeur Co., Limited, 86 St. ePter St.

SUMMER RESORTS.

DIGBY—NOVA SCOTIA.

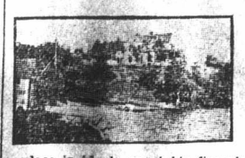
LODGE ROOM AND COTTAGES.—Write Aubrey Brown, for illustrated booklet.

SUMMER BOARD—Fairmount House has a few vacancies; good rooms and board, plenty of shade, convenient to Post Office and Lake; young ladies and gentlemen preferred. Apply Mrs. M. McClay, Bondville, P. Que.

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 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 76 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-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. 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.