************** CAILROADS

DIAN PACIFIC

Going Sept. 12.
imit September 14, 1914,
Viger 9.00 a.m., 1.30 p.m., p.m., 11.30 p.m.

EXHIBITIONS

SHERBROOKE. September 14, 1914. St. *8.25 a.m. i 1.15 p.m. †4.10 p.m. lly ex. Sunday, i Sat. only.

OTTAWA. Tr. limit, September 21, 1914.

Street 77.55 a.m., \$8.30 a.m., 19.05 am, p.m., \$7.40 p.m., *9.00 p.m., *9.45 p.m.

*8.00 a.m., *5.45 p.m. aily ex. Sunday. ‡ Saturday only.

ESEEKERS' EXCURSIONS Tuesday Until October 27. ets Good for Sixty Days. Edmonton and Int. Stations. Edmonton and a.m. 9.45 p.m.

ND TICKETS NOW ON SALE.

Bonnets Race Track ntil September 12, 1914. indsor St. 1.39 p.m., 1.50 p.m. Return after last race. E, 15c. - - - - Return, 25c

orval Race Track September 14 to 19. Street 1.00 p.m., 1.30 p.m., 2.00 p.m. Return after last race. 15c. - - Return 25c.

CAGO EXPRESS TO-DETROIT-CHICAGO.

The

Ontario Shore Line to Toronto enton, Brighton, Colborne, Port Hope manville, Oshawa, Whitby. Leave

TICKET OFFICES ames Street Phone Main 8121 lace Viger and Windsor Street Station

TRUNK RAILWA! TRACK ALL THE WAY eal--Toronto--Chicago RNATIONAL LIMITED.

s Train of Superior Service. al 9.00 a.m., arrives Toronto 4.30 p.m. Chicago 8.00 a.m., daily. eal 11.00 p.m., arrives Toronto 7.10 p.m., Chicago 8.40 p.m. Club-Comng Car Montreal to Toronto daily.

EXHIBITIONS SHERBROOKE. 12 September 14, 1914. OTTAWA. 3, 15, 17, 19 \$4.50 14, 16, 18

RTIER MILITARY CAMP. SEEKERS' EXCURSIONS ckets to Western Canada, via Chi-ery Tuesday until October 27th, at lickets are good for two months.

St. James St. cor. St. Francols Variet -Phone Main 6905 ndsor Hotel Mai 8229 naventure Station

IP PURCHASE SCHEME oping interests view with perfect tempt made by certain influences at addle a lot of tonnage upon this ave the United States perating ships commercially. back of this measure ar and a chance of making a lot ould Congress authorize the Execuonal funds in a mercantile ventur de naval officer conversant ent weeks who could be found to give the scheme of utilizing merchant cruisers. The German liners which y British co and England herself has Lusitania" and "Mauretania." which bildized for the purpose utilizing ips only for transport purp

Government had steadfastlesh it might by this time ha arine. Experienced shipping results of Government , France, Italy, Austria and Brand mayed by the prospect of po tition. The shipping business o the layman that almost an rip outside Sandy Hook has a rest n of all its problems, is neverthelet complex avocations in the p

equiring not only painstaking orld but also constant study ecopie at Washington commit this length of trading vessels or to the st on shipping box that, in a few years to come. ntry will be treated to such disof corruption and malfeasance as gone-conclusion that the political or the inception of the scandal will le to muster sufficient strength war-aroused nation at the polls.—ShipBE PREPARED!

VOL. XXIX. No. 109

These are the days of stress and strain in nancial circles, and the breaking of the war-oud has greatly added to the prevalent

anxiety.

The intense surprise experienced at the declaration of war clearly shows the necessity for every financial institution being prepared for every financial institution being prepared for unforseen emergencies.

The Mutual Life has sometimes been criticised even by its best friends for carrying too large a surplus, but the situation to-day justifies our conservative yet progressive

THE MUTUAL LIFE ASSURANCE CO.

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

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. rticularly desire Representatives for City Montreal.

Chief Office for Canada: ST. JAMES STREET, MONTREAL. ALEX. BISSETT, Manager for Canada.

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THOMAS F. DOBBIN, Resident Manager. Have Vacancies for a few good City Agents.

Founded in 1806

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON

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seets Exceed \$47,000,000. Over \$11,000,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted CANADIAN HEAD OFFICE:

112 St. James St., cor. Place d'Brmes, Montreal Agents wanted in unrepresented towns in Canada J. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

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

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— 1913 — For Information as to Agency Openings Write to the

Home Office - - TORONTO AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine

MONTHLY INCOME PLAN MONTHLY INCOME PLAN

sked by a deposit of \$1,688,902.85 par value with the Dominition Government in cream of Canadian Securities.

Information regarding the most liberal neome Policy on the market write, stating arest birthday, to

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agents. It helps its

Write for particulars

agents to succeed.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

FORREST F. DRYDEN, President. Home Office - - Newark, N.J. Incorporated as a Stock Company by the State of New Jersey

An Anchor To Windward

In times like these, when securities ordinarily as good as gold can find no market, a policy in a good Life Company has a value nothing else can approach. Either at its maturity or as a temporary pledge it is always worth 100 cents on the dolar. If in the Canada Life it will probably be worth a good deal

Will it not be worth while when you next have money to invest to remember present conditions, and place it where it will be not only absolutely safe, but perfectly under con-

Canada Life Assurance Company

THE IMPROVIDENT LIFE AGENT.

Commercial Union Assurance Co
LIMITED :: :: :: OF LONDON, ENG.
The Largest General Insurance Company in the
World.

AS AT 31st DECEMBER, 1913.)

Probably there is no business in the world in which a reasonably intellligent person can earn so large an income without the investment of capital as in soiliting for life insurance, provided he faithfully devotes his time and talents to its prosecution. It is The Largest General Insurance Company in the World.

AS AT 31st DECEMBER, 1913.)

Capital Fully Subscribed.

\$14,750,000 |

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\$1,475,000 |

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providence, pure and simple. Some life agents, those who possess peculiar brilliancy and adaptability, earn from \$10,000 to per-haps \$20,000 per annum. Such men, however, are as rare in life insurance as are those "at the top" in other vocations. But the man with average capacity and opportunity easily earns from \$2,500 to \$3,000 per year over and above all expenses that are properly charge able to his business.-Insurance Press.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE B11 Board of Trade Building tones: -- - Main 7682; Up. 1329 Your patronage solicited

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ident, Health, Employer's and Public Liability Burglary, Plate-Glass, Fidelity, Bonds, Contract Bonds, Automobile. HEAD OFFICE - - MONTREAL

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ACCOUNTANTS and AUDITORS J. J. Robson, L.I.A.; M. S. Temple Hill, C. A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Soot.):John H. Davy, C.A. McGILL BUILDING, MONTREAL

DR. HARRY BELL

Friends in Montreal of Dr. Harry Bell, the late surgeon on the White Star steamship Adriatic, received a decided shock yesterday when the news of his death at Liverpool was received through the city branch of the company. Acquaintances, who as you have him just before the salling of the Adriatic from New York, reported that he seemed to be in the best of health, and his death must therefore have been sudden although the cable announcement does not give details. He had a serious illness four years ago as a result of which he spent six weeks in the Royal Victoria Hospital here, and friends think that this may have affected his heart in some way.

Dr. Harry Bell was a younger brother of the late Dr. James Bell, who until his death three years ago was the chief surgeon of the Royal Victoria Hospital, and one of the best known physicians during his practice in Montreal. Dr. Henry Bell, or Dr. Harry Bell, as he was always known, was born in Ontatic, the control of the Eugene Guay Succession lots 207-833 to 845. 849

Empeture Guay Succession lots 207-833 to 845. 849

Empeture Guay Succession lots 207-833 to 845. 849

INSURANCE REMIUMS.

The total amount of premiums received in Canada for all forms of insurance was \$16,04.483, of which \$25,522,19 was received by Canadian companies, and \$25,242,49 was received by Canadian companies, and \$25,242,19 was received by Canadian companies and \$25,242 to all forms of insurance was \$16,04.483, of which \$25,242 to was received by Canadian companies and the city bearing the for all forms of insurance was \$16,04.483, of which \$25,242 to all forms of insurance was \$16,04.483, of which \$25,242 to was received by Canadian companies, and the for all forms of insurance was \$16,04.483, of which \$25,242 to which \$25,242 to which \$25,242 to was received by Canadian companies, and the for all forms of insurance was \$16,04.483, of which \$25,242 to was received by Canadian companies, and the first with the formal registration of thirty-three transfer floors for the present and the present and

practice in Montreal. Dr. Henry Bell, or Dr. Harry Bell, as he was always known, was born in Ontaric, where his father also lived until he died four years ago at the age of 91. He was a graduate of McGill University Medical Faculty, gaining so many friends during his years there as a student that he stayed in Montreal for a while with his brother before graduating. Then he practised for a few years in Mont. uating. Then he practised for a few years in Mont-real on his own account before obeying the promptas surgeon in a White Star steamship plying between England and Australian, New Zealand and African terranean as most Montrealers are with the St. Lawrence river. Then when the Adriatic, which was \$17,400. built in 1906, was launched, he joined her as surgeon, remaining with her until the time of his death.

OPENS BRANCH IN SHAUGHNESSY

real, in charge of Mr. G. Sheffield. ASTROLOGY AND THE WAR.

May This Prophecy be Interpreted as the Ultimate Success of the Kaiser In the Present War. A prominent German of New York showed to an officer of one of that city's important banks in interest-ing horoscope that was made in 1829 by an astrologer

for the Emperor William, grandfather of the present Kaser of Germany, and said that the predictions con tained in it were more or less known throughout Ger-The earlier William asked if he would be king of Square. The estimated cost is \$30,000. Prussia. For an answer the astrologer took the fig-ures of 1829 (the year of the consultation) and are

ranged them in the following manner:

1849

Adding them up, he said: "You will be King or Prussia in 1849," which came true.

They were already talking of larger Germany (the idation of the German states) and William I. wanted to know if he would ever be Emperor of the

The astrologer set down the figures of 1849 in the following arrangement:

be because the life agent fails to make proper use of his time and opportunities, but more often it is im-

This was the year in which the Emperor died. The Emperor put one more queston: "What will happen after I am gone?" Again the astrologer took the figures of 1888, arranging them as follows:

"After 1913," he said, "a great change will come to he German Empire."

As Tolstoy is said to have prophesied that a man from the north, a second Napoleon, would rule Europe from 1915 to 1925, it would seem as though these ids may in this case have told the final success of the Kaiser. Who knows?

ANACONDA POSITION.

Boston, September 12.—Anaconda directors are due meet very shortly for dividend consideration. It is useless to dodge the fact that the divisible profits have disappeared almost to the vanishing point. If Anaconda is earning 50 cents a share, such a calculation can be reached only by over-estimating the probable output and under-estimating the prob-

A 50 per cent, curtailment of output, together me restriction incident to the labor troubles in Butte can only mean that Anaconda is to-day producing not over 10,000,000 pounds of copper -less rather than more.

For the year 1913, the operating cost per pound SHERBROOKE STREET WEST, 5123-BUTCHER'S

Working on half time, with fixed overhead charges the same as under normal conditions, Anacondas cost must surely be at least 11 cents on present metal market. This would provide a profit of 1% cents per pound, or \$1,800,000 per annum on an output at the yearly rate of 120,000,00 pounds. This is equal to something less than forty cents per share on 4,-662,500 shares outstanding, of which the Amalgamated Copper Company owns something over 3,000,000

The value of last sesson's cotton crop in the United States officially reported aggregated \$1,043,760,000, made up as follows: Sea Island, \$5,810,000; upland, \$881,350,000; seed, \$156,600,000.

Arthur Gendron purchased from Armand Houle and real on his own account before obeying the prompt-ings of an adventurous disposition, and taking a beth Henry ward, with Nos. 510 to 532 Richelleu street. for

The city of Monteal purchased from Thomas ports. For fourteen or fifteen years he served as ridgway, lot 217-60 and lot 218-211, parish of Montreal, containing and back again. He was as familiar with the Mediand back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. He was as familiar with the Mediana back again. toria avenue, Westmount. The purchase price was

Hochelaga, with frontage to Pius IX avenue, Malson. BUILDING.
A branch of the Bank of Montreal has been opened lots 384-39 and 30 parish of Montreal containing 6. A branch of the Bank of Montrea has been the square feet, with certain buildings on Stayner mittee of Fig. paresenting large bond houses, will

It is expected that tenders will be called about the end of October for the construction of the \$250,000.

Among the Dennits taken out Yesterday was one station for the Canadian Northern Railway, on La. by the estate of M. Laurier, 385 Ontario street east. gauchetiere and St. Monique streets, Warren and for a residence and garage on that theroughfare, Whetmore, New York, are the architects.

tect, 26 St. James street, will call for sub-tenders in connection with the carrying out of alterations to the store of Alexander Desmarteau, Jacques Cartier Square. The estimated cost is 22000.

W. E. Doran, architect, 189 Bleury street, received quette street, cost \$5,000; G. F. Preston, 214 Esplanw. E. Doran, archiver, is Dearty states, received questions, a two-floored building on Madison aven-dition of one storey to the store of P. Winght at the

42,386

LIFE INSURANCE.

C. B. Q. DIVIDEND.

Chicago. Burlington and Quincy declared its regular quanterly division of 2 per cent, payable September 19.

COMMITTEE TO MEET DAILY.

Philadelphia. September 12.—Philadelphia Commeet daily to pass on transactions in unlisted bonds with sanction of the Stock Exchange and Philadelphia Clearing House

measuring 45 by 95 feet, and costing together \$18,000

Armand Dancer 36 Fairmount avenue, was granted

Other permits were issued to G. Laplante. 419

Chambly street, for a five-tenement house on Marcorner of Notre Dame and Bisson streets. The cost will be about \$3,0000.

3658 Alice street, for a building of four tenements on Lajeumesse street, cost \$4,500.

Subsequent Insertion

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION-Kindling, 12.25; Cut Hardwood, \$25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. VcDiarmid, 402 William Street. Tel Main 452. OUTREMONT—Comfortable semi-detached coltage, 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

WOOD, COAL WHEAT AND GRAIN business for sale; established 19 years; good business place in centre of city. Least to run three years yet Bargain. Reason selling, owner leaving city; no reasonable offer will be refused. Apply 131 Dorion. Phone East 3105.

BUSINESS PREMISES TO LET.

WEHAVE some very fine offices show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 123 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street. Main 7396.

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 OF. fices on second and third stories, of new building; near completion; No. 360 Dorchester street, opposite Fraser Library. Apply A. Bovin. 245 Mackay

MANUFACTORY TO LET, WITH OR WITHOUT power, 50 by 60 feet, in brick, central place, with large yard; cheap private. Address 318 A Delarocha

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.

store to let; first class opening for butcher. Phone Westmount 324. 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.

PATENT FOR SALE.

D. Vallieres. Tel St. Louis 939.

AN INDESPENSIBLE KITCHEN SINK STOPPEN converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 68 Angus Street, Montreal.

2c Per Word for the First Insertion . . 1c Per Word for Each

WANTED. POSITION AS HANDY ALL ROUND MAN IN ART Dept, in Newspaper Office. Expert in horacs, cat-tle, doks, 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, tarin 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-

SUMMER RESORTS.

SUM MER BOARD—Fairmount flouse has a few va-cancies; good rooms and board, plenty of shade convenient to Post Office and Lake; young ladies and gentlemen preferred. Apply Mrs. M. McClay, Bondvilla P. Oue.

MISCELLANEOUS

Bondville, P. Que

THE HAY MARKET STABLES, CORNER OF OT. tawa and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into 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 wait-ing 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, Pri vate sales at all times. T. W. Foster & Co., Pro-prietors. 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. Thes



with every home comfort at less can at home. This time of Year the place is ideal; great big fire-place, running water

business men and

their families can

live at the Inn

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, paniry, gas or electric fixt Rent \$11. Telephone Rockland 246.