

NEW ISSUE
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C.A.C. BRUCE
 sep12,23

Companies' Japanese Offices Destroyed.

Life Insurance Officials Reported Safe; Canadian Fire Companies Not Affected.

No definite information as to the losses of the Japanese insurance companies in the Japanese disaster is available, but all opinions agree that it is not likely to be heavy. Most of the insurance carried there by the Manufacturers' Life and the Sun Life is on the lives of foreign residents and the more prominent natives. The heavy loss of life is expected to be among the poorer classes. The insurance on these is largely carried by local companies. Reports indicate that the offices of both the Canadian companies were destroyed. Thos. C. Maitland, manager of the Manufacturers' Life for Japan, has cabled from Kobe that he is in that city and safe, but adds that his wife and child, a boy of nine years, are missing. Mr. and Mrs. Maitland resided in Yokohama and it is feared by their friends that Mrs. Maitland and her son, Robert, have fallen victims in the collapse of that city. Thomas J. O'Brien, the company's cashier, has cabled from Nikko, a summer resort eighty miles north of Tokio, likewise announcing his safety.

The Sun Life Assurance Company has also received information that its offices are safe, but anxiously as to the fate of their families prevails.

The New York Life Insurance Co. has policies of approximately 45,000,000 yen in Japan, but, like the Canadian companies, its losses are estimated at not more than \$100,000. The Equitable Life Assurance Society, which until recently retained some

business there, has during the past year transferred its policies to the Sun Life Assurance Company of Canada.

The fire insurance losses will not be as heavy as was at first expected, since many buildings were unburnable. Only one or two companies operating in Canada will be affected. Most of this insurance was on large buildings, many built and owned by foreign corporations, and the insurance was carried by English or European companies. Although a large number of British companies operate both in Canada and Japan, and the amounts at risk in Japan are very large, it was the custom of the companies to include in all fire insurance policies an earthquake "elimination" clause which excluded loss or damage resulting directly or indirectly from earthquakes from the hazards insured against by the policies. Inasmuch as the reports of the disaster are definite in attributing the holocaust which followed to the earthquake, there seems no doubt that the companies will not be liable on the ordinary fire policies for the loss or damage experienced.

The largest losses will be in marine insurance, covering not only losses on board ships but also losses of goods in dock warehouses.

COLLECTION FOR BELVEDERE ORPHANAGE.—As the demands on those in charge of the Belvedere Orphanage are somewhat greater than usual, and the annual collection is to take place next Sunday, a special appeal on behalf of the orphans was made at the R. C. Cathedral yesterday. The Misses at Belvedere have now over 180 orphan children under their care.

Rumor of Strange Insurance Fraud by Substitution.

Allegations that Healthy Man Passed Examination for Another—Body Examined—Local Business Men Said to be Beneficiaries of \$20,000 Policy.

Suspecting that a physically perfect individual had been submitted to examination by company doctors in substitution for an elderly Montreal alcoholic and consumptive, who died here not long after becoming insured for \$20,000, a local life insurance concern, after having the body of the dead man examined and subjected to autopsy by Montreal morgue surgeons, has withheld payment of the policy. Should two local business men, named as beneficiaries, claim the \$20,000, a sensational civil court action is anticipated.

For some time rumors have been current in Montreal insurance circles of what has been branded as an audacious attempt to defraud a company of a \$20,000 policy. Here is the story as now reported on the street:

In the fall of last year, two individuals, said to be the two beneficiaries in the \$20,000 policy, approached a man of good family who was nearly down and out—artful and dispirited were supposed to have achieved their deadly work. The proposition they put to him was that they would insure him for \$5,000, and would give him \$600 cash if he would go through with the application and medical examination. To this he agreed.

A little later the man was called before a stranger represented to him as the medical examiner for the insurance company which was investigating him as a risk. To the examiner he gave full name, age, parentage, and the myriad details required customarily by an insurance house. Then he got his \$600.

Still a short while later the life insurance company now figuring in reports on the street, got an application from a man in Montreal for \$20,000 worth of life insurance. He appeared before company doctors, passed 100 per cent, gave all details regarding himself and his family, and the policy was issued.

In February the company was notified that the man insured for \$20,000 had died. "Inflammation of the lungs," said the medical certificate. What caused suspicion in the minds of the company officials is not known,

but they did become suspicious. Eventually they wrote to the Attorney General of the province for permission to have the body of the dead man exhumed and sent to the morgue specialists for autopsy. The request was granted, and the body was brought to Montreal. The autopsy revealed inflammation of the lungs, as the certificate said, but, in addition, tuberculosis in the third degree. Microbes of the disease, it is understood, were found in the lungs, although the autopsy was made some time after death.

Comparison of the autopsy report with the medical certificate of the insured man made by the company led officials to the conclusion that the individual could never have been perfectly healthy last fall and have died with third degree tuberculosis in February. So they reached the decision that an attempt at fraud had been made, and they are standing awaiting developments.

Just Folks.

GOOD TO BE ALIVE
 It is good to be alive
 When the green buds arrive,
 And the tulips come to bloom,
 And the birds return to sing;
 It is good to be on earth
 When the new leaves come to birth,
 And the world takes on the wonder
 And the magic of the spring.

It is good to be alive
 When the bees are in the hive,
 And the skies are blue above us
 And the breeze is clover sweet;
 It is good to be on earth
 For the laughter and the mirth
 Of the lazy, drowsy summer
 With its shining, golden wheat.

It is good to be alive
 Good to walk and good to drive,
 When that Master Painter, Autumn,
 Tints the fields and woods and hills;
 It is good to stand and see
 Colors rich on every tree,
 And to share in all the beauty
 Which so lavishly he spills.

It is good to be alive
 With the bits and pieces to strive,
 And to face the silent winter
 With the snow drifts at your door;
 It is good to be on earth
 So we live and count the seasons,
 Finding charm in all the four.

The United Business College.

DAY, AFTERNOON AND NIGHT.
 The Commercial Night School opens on Monday, in the Synod Building, Queen's Road, 7.30 to 9.30 p.m., united for all denominations.

Commercial Day Classes are held in the Victoria Hall, 9.00 a.m. to 6.00 p.m. Needlework and Sewing Classes on Saturday all day, in the Victoria Hall.

Courses:—Clerical, Secretarial, Business and Industrial.

Subjects:—Shorthand (Gregg or Sloan), Professional Touch Typewriting, Speed Dictation, Spelling, Penmanship, Letter Writing, Book-keeping, Rapid Calculation, English, Banking, Commercial Law, Accounting, Salesmanship, etc., Millinery, Hand Sewing, Dressmaking, etc.

We can train you and place you in good paying position in the business world that is calling to us for more book-keepers, stenographers and other kind helpers.

Students of intermediate standard admitted from any part of the country. Board provided in comfortable homes in the city.

You become a member of our influential ex-Students Employment Bureau that is free to all.

Students working are prepared for leading firms at any hour desired, day or night.

We have a good staff of trained teachers, up-to-date equipment, comfortable rooms, etc., and can deliver the goods for you. This is not an expense but an investment, leading to your promotion and success in life and therefore worth thousands of dollars to you.

Don't put off coming. This will be your last chance. Take my advice young men and young women, attend now or you will be too late. Yours faithfully, P. G. BUTLER, B.C.E., Principal. Phone 2025R, 1536.—sept22,23

Change of Bill at the Crescent To-Night.

PAT HARRINGTON IN NEW SONGS AND NOVELTIES.
 A particularly attractive bill has been prepared for the week-opening attraction at the Crescent. Pat Harrington will be heard in all new songs and novelties consisting of the very latest procurable. Bells and effects by Jack Cronan and piano accompaniment by the boy pianist, Al Pittman. The feature picture to-day is "The Veiled Woman" adapted from Myrtle Reed's popular novel, "A Spinner in the Sun." There is easily enough drama with its accompanying love story to keep the spectator firmly interested throughout the progress of this film. It is an excellent story of simple souls told in a manner that will appeal to all.

It has been decided by the management to have another Big Amateur Contest on Friday night and names will be received at the box-office during the week. Last week's contest was a wonderful success and it is hoped to make the next even better.

BIG WEEK-OPENING SHOW AT THE CRESCENT
PAT HARRINGTON IN COMPLETE CHANGE OF NOVELTY SONGS AND DANCES.
 AL PITTMAN at the Piano—JACK CRONAN, Bells and Effects.
 "THE VEILED WOMAN" (From Myrtle Reed's famous novel) "MILE-A-MINUTE-MARY" (Two-Act Christie Comedy).

Says Prehistoric "Skull" IS NOTHING BUT SANDSTONE.

BUENOS AIRES.—(A.P.)—The opinion of Argentine scientists that the alleged tertiary human skull discovered by Dr. J. G. Wolfe in Patagonia some months ago is not a fossil, has been confirmed here by Professor Elmer S. Riggs, paleontological explorer for the Field Museum, Chicago.

"That," said Professor Riggs, turning over in his hands the oblong stone object curiously impressed with human-like features, and which for the past two months has served as a paperweight on the desk of Professor de Bonetelli, an archaeologist, "that, as a fossil, is certainly a piece of bunk. As a geological specimen it is a piece of solid sandstone, a natural concretion, queerly shaped, but not so queer at that I've seen others like it. It's only one of nature's little jokes."

Professor Riggs' examination ended two months' pursuit of the "skull" which began during his fossil hunting explorations in Patagonia when he received instructions from the Field Museum to investigate Wolfe's reported discovery, following the receipt by the museum of a letter from Wolfe asking employment in Patagonia as an anthropological researcher. For this, says Prof. Riggs, he gave the scientist credentials which first won credence for his claim, which included letters from American, Canadian and German authorities.

Bebe Daniels and Nita Naldi Royal Garbed

IN "THE GLIMPSES OF THE MOON."
 There are thrills for motion picture patrons, but perhaps the most interesting of these will be the thrills that come in rapid succession in Alan Dwan's production for Paramount, "The Glimpses of the Moon," with Bebe Daniels, Nita Naldi, Rubye de Romer, David Powell, Maurice Costello and Charles Gerrard in the principal roles.

Rich Gowns Provide Thrills.
 A list of the gowns worn by Miss Naldi, for instance, reads like the wardrobe list for an entire production. Miss Naldi wears a sable wrap and one of summer ermine, as well as several silk capes. Then there are three negligees, five evening gowns, five afternoon gowns and ten hats.

There are several other gowns of fashionable design which Miss Naldi wears.

Bebe Daniels, in the role of Susan Branch, wears a marvelous collection of gowns, wraps, negligees, suits, hats, street wraps and furs that are guaranteed to "knock the eye out" of all who see them. There is the gown of Remir, who has the role of the frivolous Ellie Vanderlyn in Mrs. Wharton's novel and her wardrobe for this picture includes some twenty changes. Among these are five evening gowns, several street dresses, a three-piece suit, about five hats and two wraps.

Besides these principals there are minor feminine parts that call for luxurious costumes, and Director Dwan has seen to it that all of the women who appear in his production are smartly and appropriately gowned. A modiste's shop, with which the story opens, is a fitting background for another display of costly gowns, furs and wraps worn alike by maids and purchasers, the total cost of which is said to equal the cost of an average feature production.

Beautiful Jewelry Worn.
 Of course, with all this gorgeous finery there is correspondingly beautiful jewelry. As an instance, Bebe Daniels' wedding gown is trimmed and edged with real pearls valued at \$10,000. A necklace worn by Rubye de Romer in this wedding scene cost \$68,000. The gems worn by Nita Naldi throughout the picture, in which she is the wife of a millionaire banker, would put to shame the collection of the average society woman of wealth.

"The Glimpses of the Moon" will be the feature at the Majestic Theatre to-day.

Baldwin Smokes Pipe at Oxford Dinner.

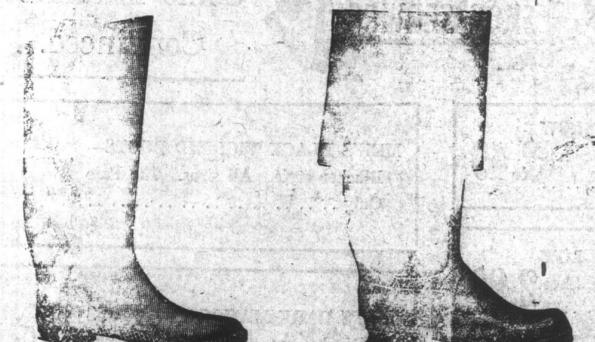
Stanley Baldwin, the British Prime Minister, has an idiosyncrasy—he smokes a big briar pipe not only in the privacy of his Downing Street home, but at public dinners as well.

Hitherto reporters and cartoonists have been able to paint word pictures and make drawings of the new Prime Minister only as an honest man, who, on the day of his selection for the most important post in the government, asked the newspaper men for their congratulations and also as a politician who loves country life better than London and would rather scratch a pig's back with a stick than hang in the House of Commons.

All this is interesting and makes a trifle of Mr. Baldwin's countenance, but it cannot be used in the papers every day. Recently another touch of the Premier's humanness developed at the annual Rhodes scholars' dinner at Oxford, which was largely attended.

"After the usual toast: 'Gentlemen, the King,' there was the customary flashing of gold and silver cigarette cases and reaching for the long, dry cigars which are the abominations of Americans. The Premier, however, dived into the pocket of his evening clothes and brought out a big, well-worn briar pipe, which he kept glowing the rest of the evening.

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MEN'S LONG RUBBERS, English Only \$3.75
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 (The Rubber with the White Sole.)

MEN'S STORMKING LONG RUBBERS Only \$6.75
 (The Rubber with the White Sole.)

BOYS' LONG RUBBERS, English Only \$3.00
YOUTHS' LONG RUBBERS, English Only \$2.50
BOYS' LONG RUBBERS, Sea Price \$5.00
 (The Rubber with the White Sole.)

BOYS' STORMKING LONG RUBBERS \$5.70
 (The Rubber with the White Sole.)

We also carry **RED BALL & RED BALL VAC. LONG RUBBER BOOTS** together with Men's, Women's, Boys' and Girls' Low Rubber Footwear, Gaiters, etc.

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The New Columbia
The most perfect phonograph ever built IS HERE!

The New Columbia is equipped with the new 3 spring motor with new non-set automatic stop and the new reproducer. The new model motor is the most efficient and durable Phonograph motor ever built. It runs with the precision and accuracy of a watch; new and exclusive automatic tone arm start and new automatic non-set stop.

The new reproducer gives unusual brilliancy and detail over entire audible range of musical notes; beautifully satisfying in trueness to every musical pitch and tone.

The following models are here for your inspection:
 New Queen Anne Model, in Brown Mahogany \$250.00
 New Jacobean Model, in Brown Mahogany \$300.00

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 this beautiful instrument. We enjoy demonstrating the Grafonola just as much as you will enjoy hearing it.

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 Grafonola Department.

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The Favorite of all.

Three E-E-E's Shoes for women of distinctive dress are deservedly becoming the chief favorite. Delightfully smart in appearance, easy and comfortable in wear, (and they wear so long), Three E-E-E's give pleasure and satisfaction to their wearers all the time.

Made by Archibald Bros. Harbor Grace

the King," there was the customary flashing of gold and silver cigarette cases and reaching for the long, dry cigars which are the abominations of Americans. The Premier, however, dived into the pocket of his evening clothes and brought out a big, well-worn briar pipe, which he kept glowing the rest of the evening.

There is again the destruction of goods, as was the case in the London fire in which in many ways to adapt themselves to the conditions, cannot be said when the war has become a struggle for existence, and necessary changes must be made as we proceed.

I have in mind a chalk stream, which was not summered. The river was low and warm, when the first of a long run, that of the loose.

Almost at once some of them, weighing three pounds each, easily to the water, that killed them. A sudden change in the water, for the reason that the process of the water, will come to a boil, and remained all night and has revived a

They had some years ago been looking for trout, and had a fearful time, never imagined many fish in the poor creature, the hundred, as the water.

The most amazing record occurred in the five days of the tide, the coast of that counted on the table.

One autumn in the last year, the surface was red with millions of what had killed some suggest a lot, but it was some sort of From that time, had twenty years ago, and the water had been the beginning of the tide-shed, which had been steadily

Manoa's

The following Montreal to-day, F. Harrington, Mrs. Humph, Harri, Mrs. M. G. P. George C. P. House, Hon. C. Bell, Rev. Gen

We a stein A ex. S.S. limited our cust men w hood f

F PHONE