

RAILROADS  
CANADIAN PACIFIC

RED RATES TO PACIFIC COAST,  
Until October 8.  
Seattle, Portland... \$62.50  
Los Angeles, San Diego, via  
Seattle... \$54.00  
to many other points.

CHICAGO EXPRESS  
MONTREAL-DETROIT-CHICAGO.

Canadian No. 21  
8.45 a.m. 10.00 p.m.  
7.45 a.m. 9.05 p.m.

Ontario Shore Line  
Toronto

London, Brighton, Coburne, Port Hope,  
Wainwright, Oshawa, Whitby. Leave  
at 4.15 a.m.

TICKET OFFICES:  
James Street Phone Main 5123  
Place Viger and Windsor Street Stations

D TRUNK RAILWAY SYSTEM  
TRACK ALL THE WAY  
real-Toronto-Chicago

Train of Superior Service.  
real 9.00 a.m., arrives Toronto 4.30 p.m.,  
Chicago 8.00 a.m., daily.

PROVED NIGHT SERVICE.  
real 11.00 p.m., arrives Toronto 1.10  
Chicago 8.40 p.m. Club-Car  
Chicago to Toronto daily.

TO PACIFIC COAST.  
leave until October 8th.  
class via Chicago to  
Seattle, Portland... \$52.50  
Los Angeles, San Diego... \$54.00  
to many other points.

RAILWAY EARNINGS.

Western—August surplus after charges  
\$179,343.

4th week September \$468,640; de-  
crease, \$14,254; de-  
crease, \$4,324,776; decrease,  
\$1,118,029; increase, \$492,901.

PERSONALS

Mr. Hugh Johnson, of Winnipeg, is spending a  
short time in town with Captain J. Thorpe, with  
whom he will sail shortly to join his regiment  
abroad.

Mr. Charles Taylor has closed his summer cottage at  
Valcartier and moved to town with his family.

Mr. Hugh Sheppard has returned from a short visit  
to Ottawa.

Mr. C. Lester has returned from Oka to the city.

Mr. Stuart Bain, of Winnipeg, is in town for a few  
days.

Mentors registered at the High Commissioner's  
Office, in London, include Mr. and Mrs. James Thom  
and Mrs. L. A. Herd, J. Burleigh Smith, and J. R.  
Thorne, Mr. and Mrs. Marshall Smith, of Vancouver,  
who have been touring the British Isles, sail by the  
Manxman, as does Mr. R. Kenneth of Edmonton.

Col. J. Cantlie, who is at present in London is sail-  
ing for home to-morrow.



MR. J. C. STANTON,  
Manager of the City Agency of the Sun Life. Busi-  
ness is said to be improving daily in this agency, and  
there are no pessimists. This spirit is due to Mr.  
Stanton, who encourages his workers.

INSURANCE COMPANIES NEED  
NOT GAMBLE IN COTTON

There are Many Ways in Which Cotton Men Can Be  
Helped at Present Time if Everyone Bought  
More Goods, It Would Help.

A number of insurance companies have announced  
that they will accept bales of cotton and cotton  
warehouse receipts in lieu of premium payments  
during the congested condition of the cotton market  
in the South, and several fidelity companies stand  
ready to help along the "buy-a-bale-of-cotton" move-  
ment by the purchase of quantities of cotton, pro-  
vided the cotton so held is allowed to be included in  
their assets.

While the Treasury Department of the United  
States will accept such assets in figuring the Federal  
bond limits of fidelity companies, the New York In-  
surance Department warns all companies under its  
supervision that cotton will not be included among  
the admitted assets in any examination or statement  
of condition.

It is good for insurance and its interests that the  
New York Insurance Department see the economic  
absurdity of an insurance company risking any part  
of its funds in a gamble on cotton. The intentions  
of the insurance companies are most commendable,  
but their discretion is not.

The way to help the South is to use more cotton,  
buy it and then work it up. For instance, there are  
forty-four million democrats, standpatters, lawyers,  
liars, legislators, patriots, insurance men and insur-  
ance editors in the United States who would find this  
a favorable opportunity to get into the habit of  
wearing nightshirts.—Insurance Register.

BUILDING PERMITS INCREASE.  
Figures issued by the City Building Department  
yesterday show that the present year so far has been  
in advance of 1913 in the amount of permits issued.  
For the first nine months of 1914 a total of 3,150 per-  
mits for \$16,209,691 was issued as compared to 2,868  
permits and \$15,816,146 for the same period in 1913.  
In the month of September 1914 181 permits were  
issued for a total of \$4,056,524, as against 285 permits  
totaling \$1,999,520 in September of 1913.

CLAIM CORONER SOLICITED  
INSURANCE COMPANIES CASES

Investigation in New York Goes to Show That Coroner  
Hellenstein Had Asked Several Insurance  
Companies to Send Accident Cases  
to Him.

New York, October 6.—Leonard M. Wallstein, Com-  
missioner of Accounts, who has been investigating  
the city coroners, made public yesterday testimony  
given by Coroner Herman Hellenstein, in which the  
latter admitted that he had asked several insurance  
companies to send accident cases to him so that he  
could treat them privately as a physician.

Commissioner Wallstein finds this procedure impro-  
per, as the cost of treating these injured workmen is  
paid by either the insurance companies of the em-  
ployers, and all the coroners frequently handle their  
official capacity cases in which the insurance com-  
panies are interested.

Commissioner Wallstein said that Hellenstein first  
said that the patients "happened to drop in, looking  
for a doctor." Later Hellenstein testified that he  
had solicited the Aetna and Travelers' Insurance  
companies to send his business to him.

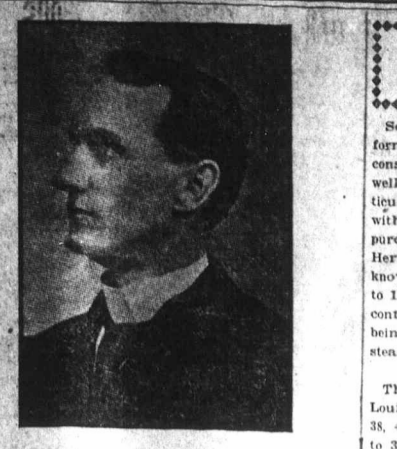
Dr. Chauncey V. Everett, medical director of the  
Fidelity & Casualty Co., said that Hellenstein came  
to his office, introduced himself, and said he would  
like to handle accident cases under the workmen's  
compensation laws, and asked Dr. Everett to send  
these cases to him.

"He said, as I recall it, that he had plenty of time  
to do this kind of work," said Dr. Everett, "and he  
would like to get some of the companies, so I gave  
him some letters to medical directors of other com-  
panies."

Coroner Hellenstein said yesterday, when informed  
of Commissioner Wallstein's attack, that it is true that  
he asked for business, but that there is nothing im-  
proper in it.

"I am a registered physician and qualified to treat  
the injured," he said. "I have never neglected my  
public duty to handle these cases, nor have I ever  
done anything improper in connection with them."  
"If the patients should die, it is true that a coroner  
would hold an inquest over them, if it was an accident  
case, but I would have to be a witness to testify to  
the injuries, and I could not act as coroner in a  
case where I had acted as physician.

"Same day employees living in my neighborhood have  
come to me for treatment under the workmen's com-  
pensation laws, and I have treated them, but all my  
fees from this class of work since July 1 have not  
amounted to more than \$40.



MR. A. J. MEIKLEJOHN,  
President of the Canadian Life Underwriters' As-  
sociation, is well known in insurance circles, and  
his progress has been most rapid. Before entering  
the insurance business, he was English master in  
the Collegiate Institute in Ottawa.

LIFE INSURANCE IN CANADA  
NEED GREATER PUBLICITY

Policyholders as a Class are Both Ignorant and In-  
different as to How They Can Help the Work  
of the Companies.

The poor reception on the part of policyholders  
of the Equitable life, which they accounted to the  
free examination of the company offered, shows that  
as a whole, the policyholder is indifferent. In this  
case the company offered, and even had their pol-  
icyholders in Canada to present themselves at differ-  
ent centres and undergo a free medical examination  
at the expense of the company. In this way it was  
hoped that many who had serious ailments, much  
learn of them in the life and be saved many trou-  
bles later on.

No one, however, seemed to want to be examined.  
If there was anything wrong with him, he did not  
want to know.

The Equitable life with its free medical examina-  
tion, was ahead of the times, everyone admitted it  
was a good thing, but even the policyholders did not  
seem to think enough of it to avail themselves of it.  
"The trouble was that the public in general had not  
been educated up to this point," said a well known  
insurance man in the city, referring to the matter.  
If, in the United States, insurance companies saw  
it to educate the people by means of a publicity  
campaign, regarding subjects relating to insurance.

Such a campaign is more needed in Canada, and in-  
surance companies would find that it was money well  
spent.

What is needed before policyholders will co-oper-  
ate with insurance companies in their right against  
disease and unsanitary conditions, and also against  
unjust taxation is greater publicity on the subject  
of what life insurance really means.

REAL ESTATE

Several real estate deals among the thirty-eight  
formally registered yesterday were purchases of  
considerable size by real estate companies, speaking  
well for the optimistic tone of the market, more par-  
ticularly among those who are generally credited  
with looking ahead. The largest recorded was the  
purchase by Thomas Lamb, real estate broker, from  
Herbert S. Holt, of sixty-one lots of land officially  
known as Nos. 81-84, to 45, 47 to 49, 59 to 104, 149  
to 151, 155 to 156, and 188 to 207 park of Montreal,  
containing in all about 288,002 square feet, the same  
being vacant and situated in the new town of Hamp-  
stead. The price paid was \$44,648.70.

The Victoria Land Company, Ltd., purchased from  
Louis Duteau, Degrandpierre and others lots 76-84 to  
38, 44, 46 to 61, 164 to 197, 199 to 232, 234 to 238, 267  
to 372, 374 to 408, 408 to 440, 442 to 446 535 to 537,  
575 to 609, 620 to 622, 760 to 766, 768 to 806, 807 to  
844, 846 to 851, 990 to 996, 997 to 1029, 1031 to 1063,  
and 1065 to 1069 Riviere des Prairies, the 373 lots be-  
lieved situated in Victoria Park. The purchase price  
was \$40,000.

Miss S. Somnerman sold to Osais Brander, of New  
York, lot 11-12, the south-east part of lot 11-12-23,  
the north-west part of lot 11-12-31, and the north-  
west part of lot 14-234 Cole St. Louis, with the  
buildings thereon in St. Urban street, for \$17,000.

Mrs. Z. L. Lavoie sold to G. Clermont, real estate  
broker, lot 11-234 Cole St. Louis, with buildings on  
St. Lawrence Boulevard, for \$15,000.

The other registrations were for lesser amounts.

MAY BUILD LIBRARY.  
That the Board of Control immediately take into  
question the building of the public library on Sher-  
brooke street, near Beaudry street, and that the  
foundation work be commenced by day labor was  
the subject of a report submitted to yesterday's meet-  
ing of the Board of Control by the library committee.  
A sum of \$25,000 was voted for the library some time  
ago. The Council agreed with the committee's report  
but it is not expected that the Board of Control will  
be favorable. An indication of the way in which  
the Board wishes the library funds used was given  
at the meeting, when a sum of \$100,000 was taken  
from these funds for water services.

such a campaign is more needed in Canada, and in-  
surance companies would find that it was money well  
spent.

What is needed before policyholders will co-oper-  
ate with insurance companies in their right against  
disease and unsanitary conditions, and also against  
unjust taxation is greater publicity on the subject  
of what life insurance really means.

NAME STREETS AFTER GENERALS

Names Streets After Committee on Street Names  
Decide to Name New Streets After Generals  
French, Joffre and Pau—Idea Well  
Received.

The committee on street names, which is submit-  
ting its recommendations to the Board of Control,  
is in favor of replacing certain duplicate names by  
commemorating the heroes of the present war. It is  
proposed to have a French avenue and a Joffre ave-  
nue, the names being those, of course, of the British  
and French commanders in chief. Another thorough-  
fare is to be called Namur avenue, while there will  
also be a Pau avenue, commemorative of one of the  
French generals in the field, and an Avenue des  
Belges. There will be a Liege avenue in Longue  
Point Ward and an Avenue de l'Aisne in Bordeaux  
Ward.

In addition to the above there will be a Begin  
avenue to perpetuate the elevation of Archbishop  
Begin to the Sacred College.

NOTES OF INTEREST

When Drake was brought word that the Spanish  
Armada was approaching England's shores, it is said  
he was enjoying a game of bowls, and that he went  
on till the game was finished.

This instance is often quoted to show the coolness  
of the hero's nature. There is another view, how-  
ever, which might be taken of his indifference to war,  
and that was his intense interest in his game. The  
lure of the game has caught the insurance men in  
Montreal as it did Drake once. If any one had in-  
terrupted the opening of the insurance league games  
at the Windsor alleys on Monday night with talk of  
war and approaching ruin, they would have been re-  
ceived in much the same way as Drake received those  
who told him of the Armada's approach.

In the spirit of Drake is not dead, and the old game  
in its more modern form is as attractive as ever.

The rumor that Loyds was in a bad way and that  
this was due to serious losses within the last few  
weeks has been denied by Mr. R. J. Dale, the well-  
known marine underwriter in this city. Rumors of  
this kind regarding a concern like Loyds are due  
entirely to ignorance.

Fire insurance agents claim that business is pretty  
quiet at the present time. This is largely due to the  
war as merchants are greatly reducing the stock of  
goods they have on hand.

Burglars seem to be adding incendiarism to their  
many sins, in a fire which recently damages a large  
warehouse in the city, it was found that the robbers  
had first stolen the good and then set fire to the  
building.

EDUCATION IN FIRE PROTECTION.  
To such an extent has the interest in fire pro-  
tection and prevention been aroused by the tremendous  
fire waste throughout the country by the publication  
of facts relating to the cause of fires, that another  
step in the direction of prevention and the attendant  
saving of property has been opened by the offer of  
the Fire Underwriters' Association of the Northwest  
to furnish free scholarship in fire protection engi-  
neering at the Armour Institute of Technology at  
Chicago. This is along the line of education that  
will result in great benefit and produce teachers who  
should, after graduation, give the results of their  
education for the enlightenment of the general pub-  
lic in all parts of the country.—Pennsylvania Bulletin.

UNITED STATES WOULD  
BUILD DIRIGIBLE AIRSHIPS.  
New York, October 6.—The United States Govern-  
ment has issued specifications for two war airships  
of the dirigible type for immediate delivery. This  
information reached aircraft builders in New York  
yesterday.

The proposed order marks the first move of the  
United States government in this direction, and  
caused a sensation in view of the conspicuous lack  
of the military authorities along this line up  
to now.

SUSPEND NEW TRAFFIC.  
Washington, October 6.—The Inter-State Com-  
merce Commission suspended from October 18th un-  
til April 18, 1915, the new tariff of the Baltimore and  
Ohio and other railroads containing increased rates  
on bituminous coal from Pennsylvania, Maryland and  
West Virginia mines to Philadelphia, Wilmington,  
Delaware and Baltimore.

CLASSIFIED  
ADVERTS.  
2c Per Word for the  
First Insertion  
1c Per Word for Each  
Subsequent Insertion

BUSINESS OPPORTUNITIES.  
SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE  
real estate valued \$25,000. Address Dr. Handfield,  
244 St. Catherine East. East 7279.

FOR SALE OR EXCHANGE.  
FOR SALE.—RAILWAY PREMISES IN COLORED  
All countries—all new. Prompt attention.  
Cheap prices. R. P. Co., 1201 Avenue, West  
mount.

KINDLING WOOD FOR THE MILLION—Kindling  
\$2.25; Cut hardwood \$3. Mill Blocks, \$1.99 per  
load. "Molascuit" for J. C. McDiarmid,  
402 William Street. Tel. 249 452.

BUSINESS PREMISES TO LET.  
VERY CHOICE SUITE OF OFFICES ON TOP  
floor of Eastern Tower Bank Building, over-  
looking St. James Street. Had three months  
free by assuming balance. Lease with 2 1/2 years  
to run. Phone West. Mrs. J. H. Sheppard.

WE HAVE some very fine offices, show rooms, in the  
Windsor Arcade Building, corner of Peel and St.  
Catherine streets, and southern Building, 123  
Elm street. For further particulars and book-  
let, apply The Crown Trust Company, 145 St.  
James street. Main 7990.

Real Estate and Trust Companies

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

Table with columns for Bid, Asked, and company names. Includes entries like Aberdeen Estates, Beaudin, Ltd., Bellevue Land Co., etc.

REMOVE RESTRICTIONS.  
6.—For this week at all events  
to confine transactions in land  
members of the Stock Exchange in  
at closing prices of July 28th