

RAILROADS

DIAN PACIFIC
Excursions
August 14th and 21st
WINNIPEG \$12.00

Excursions

16.75 No. Sydney
18.85 St. Andrews
14.85 St. John

Excursions

19.00 St. John
18.85 Truro
15.30 Yarmouth

Excursions

19.00 St. John
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REAL ESTATE

Despite the combined detractions of the holiday season and the war, real estate continues to attract more than its usual quota of purchasers for the time being.

St. John, N.B., August 13.—The police began today an investigation of the fire in the I. C. R. grain elevator which is believed to have been started by spies.

Victor Tardy sold to Rudolphe de Serres, advocate, lots 28-32 to 335, parish of Montreal, measuring 25 feet by 160 feet, with the buildings thereon at the corner of Sherbrooke and Stanley streets, for \$34,000 equal to \$120.20 per square foot.

Ernest A. Bernard purchased from Napoleon Marcotte lot 1016, parish of Montreal, with buildings on same in Notre Dame street west, for \$53,000.

Victor Tardy sold to Rudolphe de Serres, advocate, lots 28-32 to 335, parish of Montreal, measuring 25 feet by 160 feet, with the buildings thereon at the corner of Sherbrooke and Stanley streets, for \$34,000 equal to \$120.20 per square foot.

BIG CUT IN RATES ON WAR RISKS DURING WEEK

Rates on Shipments from Montreal to Mother Country from 3 to 4 Per Cent., and May Be Further Reduced.

The improving outlook for a resumption of commerce over the Atlantic route between here and the Mother Country is reflected in the easier tone of the war risks market at Lloyd's yesterday.

Cables to Lukis, Stewart & Co., announce that 3 per cent. was quoted on shipments from Montreal to the United Kingdom in the case of vessels equipped with wireless and 4 per cent. in the case of other vessels. On Wednesday the rate was 4 1/2 per cent., and a week ago it was as high as 10 1/2 per cent.

Business in war risks here has been restricted owing to the fact that shipping was virtually at a standstill and to the difficulty of making remittances to London while the foreign exchange market was demoralized. In both directions there has been improvement in the past few days, and there was an active market for quotations yesterday.

Under the exchange rates quoted a week ago, about 40 per cent. would have had to be added to the cost of the insurance, already high, as business of this kind is on a cash basis.

In insurance circles it is believed that if the news as to the safety of Atlantic shipping continues as favorable as it has been recently, the war risk rate will fall to 1 1/2 per cent. before long.

Mr. R. J. Dale, commenting on the decrease in the war rates to-day, said that considerable business was being done at from 3 1/2 to 4 per cent.

When asked if he thought that the rate might be lowered to 1 1/2 per cent., he seemed dubious, as he said there would always be the serious danger of mines, which could not be overlooked.

The present decrease in rates has been due to the incident feeling which is increasing that the English fleet have the German ships bottled up, and there is little danger from hostile cruisers.

New York Chamber of Commerce urges United States Government to guarantee war risks on American ships and cargoes.

Real Estate and Trust Companies

Table listing various real estate and trust companies with columns for Bid, Asked, and other details.

GRAIN ELEVATOR FIRE INVESTIGATION IS STARTED

Over a Million Dollars is the Estimate of Loss in Big St. John Conflagration.

St. John, N.B., August 13.—The police began today an investigation of the fire in the I. C. R. grain elevator which is believed to have been started by spies.

FIRE INSURANCE PREMIUMS IN NEW YORK FALLING OFF

Big Decrease For Six Months of 1914 Over Same Period Last Year. Liverpool and London and Globe Lead.

(Exclusive Leased Wire To The Journal of Commerce.) New York, August 14.—During the first six months of 1914, fire insurance premiums collected in Manhattan and the Bronx showed a very decided falling off as compared with the figures for the first half of 1913.

The Home of New York is second in the list as heretofore, with the German American third; and the Royal of Liverpool fourth, occupying the same positions as a year ago. The Commercial Union, of London, made a remarkable gain, moving up from twenty-eighth to fifth place.

INSURANCE MEN VOLUNTEER FOR ACTIVE SERVICE ABROAD

Life Companies are Encouraging their Employees to Do their Duty and are Helping Them in Every Way.

Many employees of local life insurance companies will be among those to join the colors and go to the front. One large office in the city has half a dozen vacancies on its staff owing to men volunteering for active service.

Towards the close of last week, Canadian banks were advising their customers and the commercial public generally not to neglect to put war insurance on their exports and imports.

Real Estate Authority



MR. E. CECIL SHORT, Mr. Short is of the opinion that the present war is bound to have a very serious effect on the local real estate market.

MR. CECIL SHORT SAYS LOCAL REAL ESTATE SITUATION IS GRAVE

Effect of War on the Local Real Estate Market is Bound to be Serious, Says Real Estate Authority.

In an interview this morning, Mr. E. Cecil Short, the well-known local real estate broker, stated that he feared that the present war would have a decidedly bad effect on the local real estate market. In fact, the effect of the war was already being felt; it was impossible to get money from the banks, and many people who had to make payments on property would be unable to meet them when they came due.

PHYSICAL EXAMINATION WILL NOT CAUSE EMPLOYEES TO STRIKE

No Strike Likely Amongst Employees of General Electric Company Because of Examination.

New York, Aug. 14.—Threats of a strike by employees of the General Electric Co. because of the company's requirement under the new workmen's compensation law of a physical examination for its employees is not regarded seriously by the management.

FEW WILL OBJECT TO THE LAW REQUIRING SPRINKLER INSTALLATION

Many Sprinkler Systems Have Already Been Installed, Chief Tremblay Should be Given Power to Enforce Law.

There is little doubt amongst fire insurance underwriters in the city that Chief Tremblay will be successful in obtaining the power to enforce, by law, the installation of sprinkler systems in certain buildings, which he may see fit.

NOTES OF INTEREST

It is stated that a big German firm have had plans prepared for the erection in Rosser of a large factory for all kinds of machinery.

COUNSEL FOR STATE WORKMEN'S COMPENSATION COMMISSION CHOSEN

Jeremiah F. Connor, of Oneida, New York, is Chosen—Was Formerly Deputy Attorney General—Choice Was Unanimous.

New York, August 14.—The State Workmen's Compensation Commission recently appointed as its counsel Jeremiah F. Connor, of Oneida, N.Y., who has been counsel of the State Conservation Commission since June of last year.

It was stated that the State Insurance Fund has now outstanding 5,300 policies, representing a premium income for the first six months of the year of approximately \$600,000.

All exempt positions on the staff of the State fund are now said to be filled. There are some positions open to experienced liability adjusters in the inspection and adjustment department, but all other positions must hereafter be filled from the civil service examination.

The agitation regarding the rejection by big firms of employees physically unfit to keep the pace, will not die down. The commission has had its attention called to the action of one great public utility corporation which has given bond and been allowed to insure itself under the law.

One of the requirements under the new dispensation is a medical examination. Disclosures of physical unfitness result in discharge. The commission decided, of course, that it had no jurisdiction.

FOREST FIRES DAMAGE MINES

Plant of Fleur-de-Lis and Oteise Mines Destroyed—Others Badly Damaged.

Elk Lake, Ont., Aug. 14.—During the past week the bush fires, which had died down after the heavy burnings in May and July, increased in volume on account of the entire absence of rain.

Part of J. R. Booth's depot camp was destroyed, and one of the buildings of the Mother-love mine. The Beaver has had men fighting the fire with hose for several days, but there was no danger to the plant of that property.

Heavy rain last night checked the fires in this neighborhood.

PERSONALS

Mr. Walter Hemming has returned home after spending a month at Lake View House, Knowlton.

Mr. Irving Lynch is the guest of his parents in Knowlton.

Mr. W. Whitehead, Westmount, are visiting friends in London, Ontario.

The Hon. Frank Oliver is at present in Calgary, but is expected east shortly.

Mr. Nevin Hewton is staying at Lake View House, Bromo Lake.

Mr. W. L. Haldimand has returned from the Cascade Springs Hotel.

Mr. John Sterling, St. Matthew street, has returned from a trip to Georgian Bay, Niagara and Hamilton.

Mr. Gerald White, M.P., passed through the city on Wednesday on the way to Kennebunk Beach.

Mr. H. Percival Ross is home after a few days' motor trip to Breton Woods, where they stayed.

Mrs. H. R. Charlton, who has been staying for several weeks on the Maine coast, is expected back about the 25th.

W. P. Hunt, manager of the Bank of Nova Scotia, Montreal, who has been spending some time in England, sailed for home on Saturday.

NOT ENOUGH PHYSICAL TRAINING IN CANADIAN PUBLIC SCHOOLS

Recruiting Officers Blame Poor Physical Development to Lack of Early Training in Schools.

The present medical examinations in recruiting offices in the city is being conducted along much the same lines as the examinations in insurance offices in the city, although the military examination is, of course, more severe.

Out of the men required there are many rejections of those who are physically unfit through bad eyesight, flat-foot, murmuring of the heart, etc. Weak eyes are the biggest disqualification, one of the greatest causes of which, it is said, is moving picture houses.

Another cause for disqualification is the oft-explained one, poor physical development. When asked the cause of this the replies from several officers is that there is not enough physical training among Canadians. This should be done at school, said one recruiter, if the children were exercised more they would not only be better off bodily, but also brighter in mind.

Boys who have been sent to work early in life are found lacking intelligence as well as physical power. Another factor in the disqualification of a number of those who apply is the surprising fact that they cannot read or write.

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

FOR SALE. KINDLING WOOD FOR THE MILLION—Kindling. \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load.

FOR SALE—Nice Cruiser. A first-class cruiser, 25 h.p. Ferro engine, at a bargain. Completely renovated; has a first class magneto and all in perfect order.

FOR SALE, reliable gasoline launch, 26 by 5 ft. 25 h.p. Speeds 16 miles. Apply to 57 2nd Avenue, Montreal.

FOR SALE OR EXCHANGE—One 5-seater 35 h.p. 4 cylinder touring car; easy friction driving; one Oldsmobile, 5 seats, 49 h.p. strong touring car; also one light delivery car, 4 cylinder 22 h.p., a snap to person requiring a speedy light delivery; all cars in first class order; Montreal Auto Livery, 184 Berri.

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.

DRYGOODS STORE on St. Catherine W. for sale. Good reason for selling. Don't miss it if you are looking for a business. Apply between 3 and 5 p.m., 337 St. Lawrence Blvd.

OUTRENT—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 of flats in part payment. Room 26, 167 St. James Street, Main 1854.

BETWEEN SHERBROOKE STREET and Cote Road —Newly constructed solid brick house, nine large rooms, hardwood throughout, drawing room, with fireplace; reception hall, with fireplace and built-in bookshelves; parlor; dining; butler's pantry; kitchen; cold pantry and maid's room; living room with fireplace and book shelves; four large bedrooms, linen cupboard, tiled bath, separate toilet, large sleeping porch in rear, finished in selected oak and with quartered oak flooring; \$10,500; the best value in Westmount; reasonable terms. Apply Westmount Realities Co., Westmount 4874-4975. Open evenings.

BUNGALOWS AND ATTRACTIVE SUMMER HOMES. Write for plans and estimates. (No catalogues). Houses erected quickly and with best workmanship and materials. Thomas & Ritson, Contractors, P.O. Box 2972, Montreal.

LOTS FOR SALE. LOTS FOR SALE AT POINTE CLAIRE—Frontage 120 feet by 115 feet deep. The chance of a lifetime, going at 7 1/2 cents per foot. Cash required \$335.00; balance easy instalments spread over four years. High location, near bus stations and Lake St. Louis. Apply P. S. Box 294, City.

WANTED TO BORROW. \$3,000 TO INVEST in some legitimate business where investment would be secured and offering salaries in position of managerial capacity to an experienced and thoroughly qualified middle aged man. Apply to "Investment," P.O. Box 282, Montreal.

MONEY TO LOAN—First mortgages. Central city property. Edin Harris, 778 St. Urbain street, Telephone East 6225.

SMALL AND LARGE AMOUNTS at 6 1/2 and 7 per cent on revenue bearing properties. Apply S. Max Rubel, Room 309 McGill Building, corner Notre Dame and McGill Street.

SUBSTANTIAL CORPORATION wants reliable party to establish office and manage salesmen. Should pay \$3,000 to \$15,000 annually. \$300 to \$1,500 will finance business; you handle own money. References exchanged. Sales Manager, 406 Fisher Building, Chicago, Ill.

AUTOMOBILE WANTED—Will give four lots, situated at Montreal Bay View Heights will add money if necessary. Apply 443 St. Hubert, between 5 and 7 p.m.

AUTOMOBILE OWNERS' EXCHANGE, 221 Berri St.—Autos to rent by day or hour, for all occasions, drives, weddings, etc. Seven passengers. Careful chauffeurs. E. 4196.

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. McCloy, Bondville, P. Que.

LAURENTIAN MOUNTAINS.—Torquay House.—Good board, bathing, driving, fishing; convenient to and from station; long distance telephone. Terms, \$7 and \$9 per week. S. H. Sobey, Arandel, Que.

LAKE MEMPHREMAGO. GOOD ACCOMMODATION FOR GUESTS FOR SUMMER—Good fishing, bathing and boating; terms moderate; meals delivered twice daily. For terms apply to Miss Shepherd, Glendale, Georgaville.

MISCELLANEOUS. DE LA ROCHE STREET.—Excellent constructed and located 2-flat property, brick enclosed, containing 6 rooms each flat, bath, etc. Price \$4,500. MacGillip, 4294 St. Catherine Street, West.

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, 125 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 141 St. James street, Main 7990.