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venture Station — Main 8229

s to many other points.

er, Are Still Grumbling At The surance Being Charged by the

Government al Correspondence.)

Liverpol docks owing to the larger of ships unloading at this per trade, the feeling generally is one with the slow progress made, but note that an imprevement is tak nanufacturers are showing a keen estion of capturing German and broad, but so far the chief benefrom the cessation of our ene lasses of manufactures, particu-n and steel. The position is redegree of confidence, and a re

ort trade on an increasing is an-autumn months. nue to grumble at the alleged fixed by the government. A rate w in operation would, it is suglarge profit for the government.

now regularly paid for grain from

freight market is expecting that secured before the close of the

emicals, to which reference was

m Liverpool to Italy and other med. rhaps, of the changed conditions

ool to Montreal next month. It amer to be berthed for Montreal regular liners. However, as I o, the concentration of steamers spended on the in the future.

are again prohibited, it appears, is laid down on the quays here astoms officers declining to peren to British colonies

tendency on the part of seamen e the disposition in many quare. However, the matter has not age so far.



PERSONALS

VOL. XXIX. No. 128

son, Lt.-Col. Frank Strange and Lt. Tre Winfield Sifton is at the Carlton,

eral D. A. Macdonald, C.M.G., I.S.O., per-master-general of the militia, was at the eau Frontenac in Quebec on Saturday.

Sir Max Aitken is at present in New York.

Mr. Harold Cowan has returned from a visit , with his parents, Dr. and Mrs. Cowan.

ing the summer in Dorval. Mr. Alfred Baumgarten returned last evening from

Mr. and Mrs. Maurice Day and family, Duroche

street, who were at Shawbridge for the summer Mr. H. R. Wood and Mr. H. R. Drackett, directors of

the Ice Manufacturing Company, are West on a business trip this week Mr Travers Allan spent the week-end in the Lau-

England with Lady Rodden, has been confined to the house with a serious attack of pneumonia, is nuch improved in health, and is able to be out

Mr. Percy Molson and family have returned home ir holiday in the Laurentians.

Mr and Mrs Daniel Gillmor Dorchester etroci George, N.B., and are back in town.

Miss White. Edinburgh; E. P. Montague. New York: Mr. and Mrs. H. Morris, Toronto; E. E. Dun-

At the Windsor: J. B. Si Black Sackville: F A and Mrs. E. F. Seymour, Morrisburg; Mrs. J. Cassv. London; W. E. Simpson, London; Mrs. J. Hall,

At the Ritz-Carlton: Dr. and Mrs. A. E. Forbes, nenburg: A. E. Grundy, Manchester; Mrs. W. A. L. Goldman, New York; Mrs. J. D. Chamberlin,

TO PURCHASE EAST BOSTON CO.

berdeen Estates 120

Can. Cons. Lands, Ltd... 3

rporation Estates 55

C. C. Cottrell, Ltd., 7 p.c., pfd. 14

Credit National 120 Crystal Spring Land Co. 601/2

Dayost Realty Co., Ltd. 45
Denis Land Co. 75
Dorval Land, Ltd.

Eastmount Land Co... 90

Fairview Land Co. 100

Greater Montreal Land, Com... . 174

Improved Realties, Ltd., Pfd... . . . 50

Do., Com... K. & R. Realty Co.

olders Co., Ltd.

La Compaignie Montreal Est.. ... 80

achine Land Co... 100

uzon Dry Dock Land, Ltd. 80

Land of Montreal 40

La Compagnie National de L'Est .. 80

npagnie Immobiliere du Can-

Longueuil Realty Co.....

Union de l'Est

Mountain Sites, Ltd. 85

Mountain Sites, Ltd. 85

Model City Annex 40

Model City Annex 10

Mont. Deb. Corp. ptd. 35

Mont. Deb. Corp. Com. 35

Mont. Deb. Corp. Com. 35

Montreal-Edmonton Western Land & Iny. Co. of Canada

Montreal Land & Investment Co. 36

Montreal Extension Land Co. 36

Montreal Extension Land Co. 36

Montreal Factory Land 55

Mont. Lachine Land Syn. Ltd. 35

.... 91

La Compagnie Montreal Est.,.

La Compagnie d'Immeuble Union, Lte.

ada Ltee..

La Compagnie Industriel et d'Immeu-

bles, Litee....
La Compagnie Montreal Ouest de N.

L'Union de l'Est ...

La Salle Realty

Fort Realty

amond Realties, Ltd... ... 100

..

..

MARINE COMPANES DEFINE LIABILITIES IN TIME OF WAR

nquiries are Pouring in as to What Extent Mar and War Risk Insurance Covers the Owners of Cargoss.

New York, October 5.—The first great world was finds the business community in ignorance of many conditions that are now being encountered in the transaction of trade. The marine insurance companles are receiving hundreds of letters each day seekolicies under different conditions

The following statement prepared by a leading ma-Mr. Robert Archer has returned to town after rine insurance underwriter outlines to what extent cargo.

"In respect to the war situation and the relative Application of marine and war insurances, it is insurances. It is insurances at the possible to give a clear-cut and satisfactory rule to be applied in a general way owing to the fact that so many different situations may arise in different ably one of the best known marine insurance authority.

> pense arising from capture, seizure, restraint deten- marks his attitude in relation to current matters. tion or destruction, and the consequences thereof, or of any attempt thereat and also from all consequence es of riots, insurrections, hostilities or warlike opera-tions, whether before or after declaration of war; and whether lawful or unlawful; and whether by act of any belligerent nations, or by governments or se-ceding or revolting States, or by unauthorized or lawless persons therein, or otherwise; and whether
>
> Massachusetts Industrial Accident Board Presents And the ordinary deviation clause, reading as fol-

in the port of detention, we are inclined to the opin-lion that the assured would be protected—subject, of reported. in the port of determined to the open tion act, sy, sys non-tagal and any later injuries were which Canada was at subject on a station with on that the assured would be protected—subject, of reported.

The average sum paid in compensation benefits per fore the courts, and asking the the suit be dismissed. premium.

At the Windsor; J. B. Si Black, Sackville; F. A.

If, however, we suppose a state of facts similar was slightly in excess of \$40 for each case.

The results accomplished by employers who have deficient safety organizations show that at least 50 for \$1,000,000 loan to finance coffee crep.

The results accomplished by employers who have deficient safety organizations show that at least 50 for \$1,000,000 loan to finance coffee crep.

The results accomplished by employers who have deficient safety organizations show that at least 50 for \$1,000,000 loan to finance coffee crep.

At the Windsor; J. B. Si Black, Sackville; F. A.

It is incorrect. Incorrect. Incorrect. Incorrect incorre der the ordinary marine policy.

And later condemned, we consider it clear that the problem.

And later condemned, we consider it clear that the problem.

By reason of the injuries above referred to, the would not be liable for anything happening after the for a total of 1,156,787 working days. moment of seizure. In such a case there is an im-Boston Consolidated Gas Company petitioned the mediate loss by capture and any later loss by marine The estimated value of the economic loss to the em-Massachusetts Gas Commission for authority to issue ed.—(Anderson vs. Martin, 1908, A.C. 334, a decision employes total about \$3,000,000. At least 50 per cent. by the House of Lords.)

1241/2 Mont. Westering Land. 75

Montreal South Land Co., pfd... .. 40

National Real Est. & Inv. Co., Ltd.,

174 Ottawa South Property Co., Ltd... ..

Mutual Bond & Realties Corp of Can. 76

Common, 10

North Montreal Centre 125

Notre Dame de Grace Realty Co....

Orchard Land Co. 100
Pointe Claire Land Co. 100

Rockfield Land Co. 27

Summit Realties Co. 50

St. Andrews Land Co. 71/2

100 per cent. bonus

Caledonia Realties Co., Ltd., 6 p.c.. 75
City R. and Inv. Co. bond 80%

.. 75

221 490 95

West End Land Co., Ltd.

Windsor Arcade, Ltd., 7 per cent, with

Alex. Bldg. 7 per cent. sec. mtg. bonds,

City Central Real Estates

Financial Marcil Trust Co.

Do., 7 p.c. pfd., 50 p.e. paid up ...

Marcil Trust Gold Bond.

Arena Gardens, Toronto, 6 p.c. bonds

St. Lawrence Heights, Ltd....

 50
 Quebec Land Co.
 175½

 84½
 Rivermere Land
 65

 20½
 Riverview Land Co.
 190

Rosehill Park Realties, Ltd... ..

Security Land Co., Reg.

241/2 Nesbit Heights

Rivera Estates Co.

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

Bid. Asked.



so many different situations may arise in different cases. The ordinary marine polley contains the following clause (known as the F. C. & S. clause): owing clause (known as the F. C. & S. clause):

the present situation on the other side. Mr. Bickerdike is a loyal subject of King George, and optimism

Valuable Plan for Organizing Safety in Places

This policy shall not be vitiated by any unintentional error in description of voyage or interest, or by deviation of the vessel from the voyage described, provided the same be communicated to assurers as the provided the same be communicated to assurers as plan for organizing safety in places of employment and the Commonwealth Hungary can see a Canadian company for damages while his country is at war with Great Britain was mum paid if required.

(Exclusive Leased Wire to The Journal of Commerce.)

Boston, October 5.—The Massachusetts Industrial Accident Board presents a plan for organizing safety in places of employment and the Commonwealth Hungary can see a Canadian company for damages while his country is at war with Great Britain was the loss occasioned through preventable occupational industrial accident Board presents a plan for organizing safety by not half, the loss occasioned through preventable occupational argued in the Superior Court on Saturday, and after the hearing of arguments from counsel on both

The average sum paid in compensation benefits per case reported was \$18.70. The actual premium cost was slightly in excess of \$40 for each case.

would appear to be a loss 'arising from capture, formation of such committees are preventable. Emseizure or detention,' and, therefore, not covered unployers may expect, therefore, to have ultimately the entire cost of insurance on those preventable Lanehourg: A. E. Grundy, Manchester; Mrs. W. A. J.

L. Goldman, New York; Mrs. J. D. Chamberlin, the dot of a port in a belligerent country is captured sidering by the employers in regard to the safety

that the under writers covering ordinary marine risks employers lost the services of experienced workmen

The actual wage loss to the employes was \$2,965,225. of this loss may be saved to employers and em-

Real Estate and Trust Companies NOTES OF INTEREST

\$ Archibald Kemp, at present general agent at the me office of the Camden, has been appointed genpany, with headquarters at New York, in full charge of the underwriting of the company outside of the metropolitan district. Mr. Kemp is of wide experience in the field, and the company has made an exercise in the field, and the company has made an exercise in the field. The main district is a specific or the field of the company has made an exercise in the field, and the company has made an exercise in the field. Asked eral agent of the city of New York Insurance Comability and reputation.

Incendiarists are still at work in the city and \$1,500

When such a conservative authority as Mr. George Williams, of the North American Life, says he

though not entirely satisfied with what the city of 78½ Montreal has done in the way of repairing the water conduit, seem to have decided to give up the strug- FACTORY CONSTRUCTION BUILDING, CON-

Little credence is given in local marine insurance circles to the rumors that Lloyds are in a bad way.

TO AID COMPENSATION BOARD.

Toronto, Ont., October 5.-The Canadian Manufac turers' Association has issued a circular to its members regarding the Workmen's Compensation Act. The circular states: "As we have already advised you, considerable portions of the act will have to be abandoned to make it workable, but we believe that we 1421/2 may confidently expect that the administering board will make every effort to work out a fair and reasonable system, and we should like to urge upon our members that, notwithstanding the unsatisfactory BUSINESS FLAT FOR LIGHT MANUFACTURING conditions attendant upon the passing of the measure, nothing in the way of co-operation and sympathy on the part of employers should be wanting to assist the board in its difficult task." The communication is signed by P. W. Ellis, chairman; F. W. Wegenast, CORNER PARK AND BERNARD-SPLENDID legal secretary, and G. M. Murray, general secre-

ROUMANIA DECIDES TO WALT

Bucharest, via Rome, October 5.—Roumanian Cabinet has decided to await outcome of the battle between Russian and Autro-Hungary armies before taking any final action on the question of altering

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE
BII Board of Trade Building
phones: - - Main 7682; Up. 1329

Your patronage solicited

enhein and Caused serious Fire, Police Are on the Case.

That thieves deliberately started the fire which caused \$15,000 damage at the warehouse of the Factory Waste and Metal Company, corner of Wellington and Colborne streets, on Saturday night, is the ton and Colborne streets, on Saturday night, is the belief of the police. The entire city brigade was called out to fight the fire, which broke out shortly after nine o'clock and was noticed by the watchman in 496 Bloomfield Avenue, Outremont, for \$15,500. ap opposite building, who rang in an alarm. When

Chief Briere arrived on the scene, he ordered a second

Joseph Frederick Poirier sold to Joseph A. Bis-Chief Briere arrived on the scene, he ordered a second alarm rung in. The waste paper and other inflammable material in the building caused the flames to spread rapidly, and the entire neighborhood was threatened for a time, but the brigadde got control over the flames about 10.30 o'clock.

Joseph Frederick Poirier sold to Joseph A. Bissonette, lot 1225-108 St. Mary ward, measuring 24 feet by 48 feet, with Nos. 908, 911, 915 an 1917 Cartier street, for \$12,000.

Last November the building was gutted by fire, and five firemen were overcome by the dense smoke, while other were seriously injured. The same building was the scene of a fire last month, not long afing was the scene of a fire last month, not long after the owner, Sam Lichtenhein, had lost considerably of the Provincial Government to declare a moratorium

Detective Gagnon made an investigation of the premises yesterday, and found indications of incendiarism. He found that the building had been broken into, and various articles had been stolen. From signs of oil at the place where the fire broke out. he concluded that the thieves had deliberately fired the place after having robbed it.

At the Place Viger: Mr. and Mrs. R. M. E. Anderson, Sydney, Australia; R. P. Brainerd, Chicago; W. H. Powell, London; Mr. and Mrs. J. J. Shaw, London; Mr. and Mrs. R. M. E. Morgan, Quebec; William Brisbane, Glasgow; Mr. and Mrs. R. H. White, and her solution within the meaning of the cluse above quoted, and the assured under such the cluse above quoted, and the assured under such circumstances might be entitled to protection against marine perils at an additional premium to be arranged. In such a case, if the cargo were damaged by fire due to spontaneous combustion while the steamer was bane, Glasgow; Mr. and Mrs. R. H. White, and in the port of detention, we are inclined to the place of the injury reported to the industrial According to the city, were the causes of the break; on account of injuries received in an account of the cuty, were the causes of the break; on account of injuries received in an account of injuries received in an account of the cuty, were the causes of the break; on account of injuries received in an account of the suit, a counter-motion was at once made that due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion while the statistics show that during the first due to spontaneous combustion will not company.

REAL ESTATE

Adelard Leduc, advocate, to Desiri L. Desbois, advo-cate, of lots 35-574 parish of Montreal, measuring 50 feet by 105 feet, with buildings thereon in Outremont

REAL ESTATE MORATORIUM.

Of interest to all in the Province of Quebec who own real estate on which they are obliged to make

on real estate transactions. Those who are in danger of losing property because continue payments would be given at the time of the moratorium. The keep up payments. Tenants of a great degree, for evictions would naturally be less; Chicago, October 5 A Norwesian government commission negotiating a loan of from \$6,000,000 to \$10,000,000 will arrive here within a few days.

by the Lieutenant-Governor in Council.

ECHOES OF CONDUCT BREAK.

The city of Montreal has been ordered by Mr. "A neutral steamer with a neutral or non-contraband cargo may be ordered by a belligerent cruiser to put into a given port for examination, and after such examination might be allowed to proceed. A secondary detention of this character might well be considered a mere deviation within the meaning of cident Board.

The contract occupational argued in the Superior Court on Saturday, and after the hearing of arguments from counsel on both sides was taken on delibere.

The city of Montreal has been ordered by Mr. Justice Charbonneau to give the Cook Construction of efficient safety committees the employers of Massachusetts may save eventually an average of nearly \$40 on each injury reported to the Industrial According to the cause of the break; on account of injuries received in an accident which and particulars as to the part of the contract dated.

New York, October 5,-J. P. Morgan and Company managers of the New York Central 5 per cent, note syndicate state that the report from Boston that these notes are being offered upon a 7 per cent, basis is incorrect. They are being offered privately upon a

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.-RAILWAY PICTURES IN COLOUR All counties—all railways Prompt attention Cheap prices. R. P. Co. 625 Carleton Avenue, West

BUSINESS PREMISES TO LET.

more of damage was attributed to their work over the week, and still no arrests have been made.

WERY CHOICE SUITE of OFFICES ON TOP floor of Eastern Townsh. Bank Building, overoking St. James Street can be had three months free by assuming balance of lease with 21/2 years to run. 'Phone West, 1200 Mr. J. H. Sherrard,

Williams, of the North American Life, says he expects to see life insurance business picking up from now on. All life agents should take courage and settle down to work.

The Canadian Fire Underwriters' Association, although not entirely satisfied with what the city of the courage and settle down to work.

The Canadian Fire Underwriters' Association, although not entirely satisfied with what the city of the courage and settle down to work.

WE HAVE some very fine offices, show rooms, in the Windoor 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, 146 St. James street. Main 7990.

taining four floors and cement basement, approximately 1,500 square feet each, to rent, for light nanufacturing or storage. Windows on two sides. Modern, with Elevator. On Fortification Lane Apply P.O. Box No. 940, Montreal.

HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, RITZ-CARLTON Block. Single and Double rooms, suites. First-class board; evening dinner

BURNSIDE PLACE, 38, COR. McGILL COLLEGE.-Store in good condition to let immediately at cheap price, \$30.00. Apply East 1983.

low rental to good tenants. Apply James Baggerley, Janitor, Hecla Building, on premises, 45 Cote stree or S. E. Lichtenhein, 173 Common street.

new store, cement cellar, heated, water tax, suitable for any kind of business. Apply 2481 Park Avenue Phone St. Louis 5788. Evening, Rockland 639.

PATENT FOR SALE

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

PATENT FOR SALE-AN INDISPENSABLE DEvice for every home; converting an ordinary size into a set tub; also preventing the escape of gas from the sever. Just patented in United States and Canada. Write or call for particulars. George A. Cote. 68 Agnes Street, Montreal.

POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cat-tle, dogs, etc. Twenty years experience in this in newspaper and trade journals. Address P. C. 7277, Journal of Commerce.

FIRE INSURANCE INSPECTOR; ENERGETIO 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 need in building up hydroge by where he could assist in building up business by expert, intelligent application either on salary or commission. Box A, Journal of Commerce, Te-ronto, Ont.

WANTED BY A BRIGHT, WELL-EDUCATED oung lady of 18 years, living at home, a position s stenographer in a private office where she would learn the routine of business, and at the same time be treated generously. Has just graduated from business school and can write considerably over a hundred words a minute accurately. view would be appreciated. M H 927, Journal of Commerce Office, city.

WANTED \$4,000 TO BORROW ON FIRST MORTgage. Apply 431B Sixth Avenue, Rosemount. 7

EDUCATIONAL

PIANO LESSONS-MRS. W. MARRIAGE, LATE of Buffalo, N.Y., will give piano lessons and theory. Those wishing such instruction, will please call at 80 Hutchison, near Milton.

THE HAY MARKET STABLES, CORNER OF OTtawa and Nazareth Streets, one block south of the Hav Market, has been remodelled and rebuilt into one of the finest Sales and Commission the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the dred norses and one of the case and wait-city to show horses. Also large offices and wait-ing rooms. Will open for business Monday, August 24th, with large stock of cholcely selected horses. suitable for all purposes. We will hold regular auction sales every Monday and Thursd Monday and Inches Co., Provate sales at all tin rietors, 68 to 76 Ottawa street. Telepho 720, Mr. Tom W. Foster, who officiated as 726. Mr. John W. Foster, who chicased 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

REST, RECREATION AND SOLID COMFORT. These are the attractions of Gray Rocks Inn. These



their families car live at the Inn with every home comfort at less can at home. This

place is local; great oig 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, Pro-prietor Ste. Jovite Station, Quebec