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ES TO PACIFIC COAST.
until October 8th.
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attle, Portland .. \$52.95
n Francisco .. \$54.00
to many other points.

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Y BEING SHOWN
W AT LIVERPOOL DOCKS

er, Are Still Grumbling At The
Insurance Being Charged by the
Government.

al Correspondence.)
ther 26.—Great activity continues
Liverpool docks owing to the large
of ships unloading at this port
at coast and southern ports. As
ade, the feeling generally is one
with the slow progress made, but
note that an improvement in the
manufacturers are showing a less
of capturing German and
broad, but so far the chief benefit
from the cessation of our ene-
my's home. This has caused a re-
lasses of manufactures, particu-
larly in steel. The position is re-
degree of confidence, and a re-
port trade on an increasing in-
autumn months.

me to grumble at the alleged
fixed by the government. A rate
w in operation would, it is sug-
large profit for the government.
now regularly paid for grain from
freight market is expecting that
secured before the close of the

chemicals, to which reference was
ago, continues on an increased

m Liverpool to Italy and other
Sea and other routes is bound
med.

perhaps, of the changed conditions
at the St. Chamond is announced
ool to Montreal next month. It
eamer to be berthed for Montreal
regular liners. However, as I
o, the concentration of steamers
suspended on the outbreak of war
in the future.

are again prohibited, it appears
is laid down on the quays here
automos officers declining to per-
to British colonies.

tendency on the part of seamen
before signing on, and this
e the disposition in many quar-
ge. However, the matter has not
age so far.

La Compagnie Industrielle et d'Immeu-
bles, Ltd., 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

PERSONALS

Col. Carson, Lt.-Col. Frank Strange and Lt. Tre-
villian-Williams-Taylor are at the Hotel Cecil, and Cap-
tain Winfield Sifton is at the Carlton.

Major-General D. A. Macdonald, C.M.G., I.S.O.,
quarter-master-general of the militia, was at the
Chateau Frontenac in Quebec on Saturday.

Sir Max Aitken is at present in New York.

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

Mr. Robert Archer has returned to town after
spending the summer in Dorval.

Mr. Alfred Baumgarten returned last evening from
St. Agathe.

Mr. Alex. R. Angus has returned from the White
Mountains, where he has been spending the past few
weeks.

Mr. and Mrs. Maurice Day and family, Durocher
street, who were at Shawbridge for the summer
months, are back in town.

Mr. H. R. Wood and Mr. H. R. Drackett, directors of
the Ice Manufacturing Company, are West on a busi-
ness trip this week.

Mr. Travers Allan spent the week-end in the Lau-
rentians.

Sir Thomas Roddick, who since his return from
England with Lady Rodden, has been confined to
the house with a serious attack of pneumonia, is
much improved in health, and is able to be out
again.

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

Mr. and Mrs. Daniel Gillmor, Dorchester street
West, have closed their summer residence at St.
George, N.B., and are back in town.

AT THE HOTELS.

At the Place Viger: Mr. and Mrs. R. M. E. An-
derson, Sydney, Australia; R. P. Brainerd, Chicago;
W. H. Powell, London; Mr. and Mrs. J. J. Shaw,
London; Mrs. E. Morgan, Quebec; William Bris-
bane, Glasgow; Mr. and Mrs. R. H. White, and
Miss White, Edinburgh; E. P. Montague, New
York; Mr. and Mrs. H. Morris, Toronto; E. E. Dun-
can, Ottawa; E. Laliberte, Quebec.

At the Windsor: J. B. S. Black, Sackville; F. A.
Purdy, New York; Mrs. W. F. Wilder, London; Mr.
and Mrs. E. F. Seymour, Morrisburg; Mrs. J. Cas-
s, London; W. E. Simpson, London; Mrs. J. Hall,
Chicago; Mrs. and Miss N. Burgess, Boston; W. P.
Anderson, New York.

At the Ritz-Carlton: Dr. and Mrs. A. E. For-
bes, Lunenburg; A. E. Grundy, Manchester; Mrs. W. A.
and Miss E. T. Reed, Cincinnati; Mr. and Mrs. J.
L. Goldman, New York; Mrs. J. D. Chamberlin,
Burlington; C. H. Taylor, New York; H. P. Peck,
London.

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**MARINE COMPANIES DEFINE
LIABILITIES IN TIME OF WAR**

Inquiries are pouring in as to What Extent Marine
and War Risk Insurance Covers the
Owners of Cargoes.

New York, October 5.—The first great world war
finds the business community in ignorance of many
conditions that are now being encountered in the
transaction of trade. The marine insurance compa-
nies are receiving hundreds of letters each day seek-
ing information as to liability on various forms of
policies under different conditions.

The following statement prepared by a leading ma-
rine insurance underwriter outlines to what extent
marine and war risk insurance covers the owner of
cargo.

"In respect to the war situation and the relative
application of marine and war insurances, it is im-
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
cases. The ordinary marine policy contains the fol-
lowing clause (known as the F. C. & S. clause):

Warranted by the assured free from loss or ex-
pense arising from capture, seizure, restraint, deten-
tion or destruction, and the consequences thereof, or
of any attempt thereat and also from all consequen-
ces of riots, insurrections, hostilities or warlike op-
erations, 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
occurring in a port of distress or otherwise.

And the ordinary deviation clause, reading as fol-
lows:
This policy shall not be vitiated by any uninten-
tional error in description of voyage or interest, or by
deviation of the vessel from the voyage described,
provided the same be communicated to insurers as
soon as known to the assured, and an additional pre-
mium paid if required.

"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
temporary detention of this character might well be
considered a mere deviation within the meaning of
the clause 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
in the port of detention, we are inclined to the opinion
that the assured would be protected—subject, of
course, to the payment of an equitable additional
premium.

"If, however, we suppose a state of facts similar
to that last mentioned, with the exception that the
steamer is stranded while going into the port of de-
tention in charge of an officer from the cruiser, this
would appear to be a loss arising from capture,
seizure or detention, and, therefore, not covered un-
der the ordinary marine policy.

"On the other hand, if a cargo of contraband de-
stined to a port in a belligerent country is captured
and later condemned, we consider it clear that the
condemnation relates back to the date of seizure and
that the underwriters covering ordinary marine risks
would not be liable for anything happening after the
moment of seizure. In such a case there is an im-
mediate loss by capture and any later loss by marine
perils is the loss of the captors and not of the assured.
—(Anderson vs. Martin, 1908, A.C. 334, a decision
by the House of Lords.)



MR. ROBERT BICKERDIKE.

Director of the Western Assurance Company, is prob-
ably one of the best known marine insurance authori-
ties in the city and is keeping closely in touch with
the present situation on the other side. Mr. Bick-
erdike is a loyal subject of King George, and optimism
marks his attitude in relation to current matters.

**SAFETY FIRST MEANS MONEY
TO EMPLOYER AND EMPLOYEE**

Massachusetts Industrial Accident Board Presents
Valuable Plan for Organizing Safety in Places
of Employment.

(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. In the Commonwealth
which it believes will reduce eventually, by one half,
the loss occasioned through preventable occupational
injuries.

The commission says: "Through the organization
of efficient safety committees the employers of Mas-
sachusetts may save eventually an average of nearly
\$40 on each injury reported to the Industrial Ac-
cident Board.

The employees of the State may save, through such
organization at least 50 per cent. of the loss in wages
sustained by them on account of these injuries.

The board's statistics show that during the first
year's administration of the Workmen's Compensation
Act, \$9,694 non-fatal and 474 fatal injuries were
reported.

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.

The results accomplished by employers who have
efficient safety organizations show that at least 50
per cent. of the injuries which occurred prior to the
formation of such committees are preventable. Em-
ployers may expect, therefore, to have ultimately
the entire cost of insurance on those preventable
cases. There are other possibilities worth while con-
sidering by the employers in regard to the safety
problem.

By reason of the injuries above referred to, the
employers lost the services of experienced workmen
for a total of 1,156,787 working days.
The actual wage loss to the employees was \$2,965,225.
The estimated value of the economic loss to the em-
ployer by reason of this substitution of less efficient
employees total about \$3,000,000. At least 50 per cent.
of this loss may be saved to employers and em-
ployees.

Incidendiaries are still at work in the city and \$1500
more of damage was attributed to their work over the
week, and still no arrests have been made.

When such a conservative authority as Mr. George
Williams, of the North American Life, says he ex-
pects 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, al-
though not entirely satisfied with what the city of
Montreal has done in the way of repairing the water-
conduct, seem to have decided to give up the strug-
gle.

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 Manu-
facturers' Association has issued a circular to its mem-
bers regarding the Workmen's Compensation Act. The
circular states: "As we have already advised you,
considerable portions of the act will have to be aban-
doned to make it workable, but we believe that we
may confidently expect that the administering board
will make every effort to work out a fair and rea-
sonable system, and we should like to urge upon our
members that, notwithstanding the unsatisfactory
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,
legal secretary, and G. M. Murray, general secre-
tary.

ROUMANIA DECIDES TO WAIT.
Bucharest, via Rome, October 5.—Roumanian Cab-
inet has decided to wait outcome of the battle be-
tween Russian and Austro-Hungarian armies before
taking any final action on the question of altering
its position of neutrality.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
311 Board of Trade Building
Telephone: — Main 7682; Up 1329
Your patronage solicited

**WAREHOUSE FIRE IS
CAUSED BY INCENDIARISTS**

Evidence That Thieves Broke Into Premises of Mr.
Lichtenhein and Caused Serious Fire,
Police Are on the Case.