

RAILROADS

GRAND PACIFIC
AND RETURN
ALCARTIER CAMP.
Sept. 4 and 5. \$4

EXHIBITIONS
TORONTO.
and 9. \$10.00
8, 9, 10, 11, 12. \$12.50

QUEBEC.
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. \$13.00

SHERBROOKE.
8, 9, 10, 11, 12. \$13.00

OTAWA.
4, 5, 6, 7, 8, 9, 10, 11, 12. \$13.00

EXCURSIONS.
Monday until October 27.
Good for Sixty Days.

TICKETS NOW ON SALE.

LABOR DAY
First Class Fare.
returning Sept. 7.

ONNETS RACE TRACK
September 5 to 12, 1914.

LAGO EXPRESS
DETROIT-CHICAGO.

Ontario Shore Line
to Toronto

TICKET OFFICES:
Viger and Windsor Street Stations

TRUNK RAILWAY SYSTEM
BACK ALL THE WAY

International Limited.
Train of Superior Service.

LABOR DAY
First Class Fare.

EXHIBITIONS
TORONTO.

SHERBROOKE.
6, 7, 8, 12. \$13.00

OTTAWA.
12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22. \$13.00

EXCURSIONS.
to Western Canada, via Chicago

CHANGE IN TIME.

BE PREPARED!

These are the days of stress and strain in financial circles, and the breaking of the war cloud has greatly added to the prevalent anxiety.

The intense surprise experienced at the declaration of war clearly shows the necessity for every financial institution being prepared for unforeseen emergencies.

The Mutual Life has sometimes been criticised even by its best friends for carrying too large a surplus, but the situation to-day justifies our conservative yet progressive policy.

THE MUTUAL LIFE ASSURANCE CO. OF CANADA

WATERLOO ONTARIO
Assets, \$22,252,724. Gross Surplus, \$3,816,612

The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men. GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

Chief Office for Canada: 164 ST. JAMES STREET, MONTREAL. ALEX. BISSETT, Manager for Canada.

British America Assurance Company
FIRE INSURANCE SINCE A.D. 1833.

R. BROCK, President. B. MEIKLE, Vice-President. PROVINCE OF QUEBEC BRANCH: Lewis Building, 17 St. John Street MONTREAL.

THOMAS F. DOBBIN, Resident Manager. Has Vacancies for a few good City Agents.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON

Assets Exceed \$47,000,000. Over \$10,000,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted.

CANADIAN HEAD OFFICE: 112 St. James St., cor. Place d'Armes, Montreal.

Agents wanted in unrepresented towns in Canada. J. E. E. DICKSON, Canadian Manager. W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED OF LONDON, ENG.

The Largest General Insurance Company in the World. AS AT 31ST DECEMBER, 1913: Capital Fully Subscribed, \$14,750,000

Life Fund and Special Trust Fund, 69,826,740. Total Annual Income Exceeds, 42,600,000. Total Funds Exceed, 124,600,000.

Head Office, Canadian Branch—Commercial Union Building, 222-226 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented districts. J. McCREGOR, Mgr. Canadian Branch. W. S. JOPLING, Asst. Manager.

UNION ASSURANCE SOCIETY LIMITED OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1741. Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager.

North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager.

AGENCIES THROUGHOUT THE DOMINION: THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers. J. T. BETHUNE, Managing Director.

605-606 TRANSPORTATION BUILDING. Cable Address: BRITISHCAN. Codes: Western Union and Premier Bentley.

North American Life Assurance Co. Solid as the Continent.

Insurance in force over: \$52,000,000.00. Net Surplus, 14,043,314.69. Assets, 1,781,117.49.

For Information as to Agency Openings Write to the Home Office - TORONTO

AN IDEAL INCOME can be secured to your Beneficiary with Absolute Security by Insuring in the

United Mutual Life Insurance Company, Portland, Maine on its MONTHLY INCOME PLAN

Backed by a deposit of \$1,689,902.65 par value with the DOMINION GOVERNMENT in cream of Canadian Securities.

For full information regarding the most liberal Monthly Income Policy on the market write, stating age at nearest birthday, to WALTER I. JOSEPH, Manager

MANY INSURANCE REFORMS OCCUR

Simple and Direct Fire Policy Supercedes One Complex and Ambiguous

AGAINST INSURANCE SHARPERS

Insurance Brokers Have Had Brought Home to Them by Vigorous and Searching Investigations Sense of Duty they Owe to Assured.

New York, September 5.—The New York Insurance Department has accomplished many reforms and helped in the securing of legislation beneficial to insurance interests during the past two years.

In speaking of what has been accomplished during his administration and that of his predecessor, William T. Emmet, Judge Frank Hasbrouck, the present Superintendent of Insurance, made the following statement in the form of a brief summary.

"Reorganized the Department, introduced new methods, extended its scope, promoted greater efficiency, which resulted in the execution of a larger volume of work.

"Prepared for adoption by the next Legislature a standard fire insurance policy that is direct, simple and intelligible, to replace one that is complex and ambiguous, which has been the cause of endless litigation to the insurance companies and the insurance public.

"Strengthened and expanded through legislation the law against misleading advertising, and thus saved the public from the menace of a dangerous form of insurance sharper. Investigated the claims of three thousand persons which had been disputed by the insurance companies and brought about satisfactory settlements for 50 claimants without the delay, trouble and expense of lawsuits.

"Reorganized the method of valuing securities, bringing it more closely under Department control, and more reliable, more accessible and less costly.

"Remove Many Discriminations. Compelled various rate making associations throughout the State to revise fire insurance rates, remove many discriminations, and so equalize the rates as to effect a saving to the public of millions of dollars annually.

"Brought home to insurance brokers by vigorous and searching investigations, a sense of the duties they owe to the assured and compelled them to familiarize themselves thoroughly with a broker's duties before being licensed.

"Co-operated with the New York County Medical Society in driving from New York city numerous societies engaged in the illegal practice of insuring medical services for a given period at a given price.

"Carried through investigation and examination the activities of insurance adjusters to such an extent that there is no longer complaint concerning the operations of these men in conjunction with firebugs to commit arson for the purpose of collecting insurance.

"Established through its liquidation bureau a new record for economy by liquidating the affairs of defunct insurance companies at one-tenth of what the cost used to be under the old system of receiverships.

"Abolished the practice of employing special counsel and paying exorbitant legal fees by establishing in the Department a legal bureau to handle all legal and litigated questions.

"Succeeded by diligent care and management in saving the property of policyholders in several insolvent fire insurance companies by re-insuring them in solvent concerns without loss to the policyholders.

"Increased the revenues of the Department by extending the scope of supervision, with consequent benefit to the public and profit to the State, in the form of additional revenues.

"Discovered through an examination of fire insurance rates, in 52 counties of the State, the grossest kinds of discriminations, criticized such conditions severely, brought about more equitable system and saved to thousands of individuals substantial sums through reduction of excessive rates.

"Provided a system whereby the residents and business men of different towns and cities of the State are enabled to know the causes of high rates of insurance, and to take effective means for their reduction.

"Saved by the extension of its good offices and by co-operation with the Merchants' Association, thousands of merchants and storekeepers along the lines of subways being built by New York city from increased insurance rates proposed by the companies and affecting millions of dollars worth of property.

"Cut in half the rates on buildings in the course of construction, and thus saved hundreds of thousands of dollars in premiums to builders.

"More Frequent Examinations. Secured legislation providing for more frequent examinations of insurance companies, which has resulted in securing accurate, up-to-date and reliable information concerning the financial condition of insurance companies for the benefit of the insuring public.

"Started the codification of the insurance law, which, when completed, will serve as a model to be followed when uniform insurance laws for the different States become effective.

"Saved to the rural and suburban insurer thousands of dollars annually through a law which permits the writing in one policy insurance on residences and private apartments for general liability, burglary, theft, plate glass, steam boiler, use and occupancy, and damage by water, thus giving complete coverage to householders without the loss consequent on the writing of separate policies for each.

"Secured by legislation stricter supervision of all insurance agents through authority to refuse or revoke their licenses when circumstances warrant it, thus making them more careful of the interests of the public.

"Procured through the enactment of the 'Blue Sky Law' control over promoters who sold insurance stock on a commission to the public, which had no guarantee that those companies would ever do any insurance business.

"Established a system of co-operation with the office of the State Fire Marshal and the Bureau of Fire Prevention of New York city by which the fullest advice is brought to the attention of those Departments and whereby information within the knowledge of the Insurance Department is made available for use by other State officials.

ALFRED WALFORD, L.L.A. ACCOUNTANT AND AUDITOR. Investigations, Reports, Annual Audits. 410 LAKE OF THE WOODS BLDG. PHONE MAIN 6385

INSURANCE IS DIFFERENT.

Life insurance is different from other things. It isn't like autos or winter violets or even silk hats.

The smartest man needs it as he needs hardly anything else. The peasant needs it just as universal as the sun. The man of the night business has been created; and the only reason why everybody is not insured to the very limit of capacity of meeting premiums is that the knowledge of the need is not as universal as the need itself.

Here then is a sharp spur for the agent; his is the task of proving the need so clearly that there is no side-stepping. And on two men are fixed exactly alike: the need in one case is a very different need from that in another. It is the agent's privilege and duty to find the individual requirements and mate his arguments to the requirements. If he can hit off the correct bait he will land his man as easily as the trout fisherman lands his trout when he selects a seductive fly. That takes investigation and brains, and that is what makes soliciting and fly-fishing so fascinating.

A giddy lure looks attractive to one bred of fish and man, while quaker-drab simplicity brings the quarry of a different sort to the dotted line or to the grass.—The Spectator.

THE WORLD'S CABLES.

The total cable mileage of the world is 322,000. The following table gives the mileage controlled by companies of the various nations:

Table with 2 columns: Nationality and Mileage. Includes British (144,000), American (63,653), French (27,000), German (27,000), Danish (10,300), Japanese (5,900).

GERMAN UNDERHAND TACTICS.

In the matter of inflaming American sentiment against particular belligerents it is pertinent to note that while the German Embassy in Washington has constituted itself a news agency, the Ambassadors of Russia, France and Great Britain have used no such methods, and continue to second President Wilson in his appeal for neutrality.—Wall Street Journal.

In October two new English battleships—Queen Elizabeth and Warspite—will be delivered. They mount a 15-inch gun, which is without equal in any of the navies of the world. It discharges a projectile weighing nearly a ton.

Secured the enactment of a law increasing the penalty for the crime of arson when committed for the purpose of collecting insurance.

"Brought to light the existence of a class of fraudulent realty companies, notably the Monaton Realty Investing Corporation, which had stolen millions from the public, and supplied evidence on which their officers were prosecuted and the operations of the companies suppressed.

"Aided in the preparation of the Workmen's Compensation Law and in the organization of the Workmen's Compensation Rating Bureau, through the operations of which premiums for compensation insurance will be reduced to a minimum and a State-wide campaign for accident prevention inaugurated.

No Unauthorized Companies. Pushed the prosecution of agents operating for unauthorized companies, and procured a decision from the Court of Appeals confirming the conviction of one of them and sustaining the contention of the Department that insurance cannot be written in this State with unauthorized companies, even though the property is located in another State.

Drove out of business four fire insurance companies with an office in Delaware and operating in New York, which had assets of \$700 to meet obligations of as many millions. Their promoters are now awaiting trial on evidence collected by the Department.

"Established through its liquidation bureau a new record for economy by liquidating the affairs of defunct insurance companies at one-tenth of what the cost used to be under the old system of receiverships.

"Abolished the practice of employing special counsel and paying exorbitant legal fees by establishing in the Department a legal bureau to handle all legal and litigated questions.

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"Provided a system whereby the residents and business men of different towns and cities of the State are enabled to know the causes of high rates of insurance, and to take effective means for their reduction.

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"Procured through the enactment of the 'Blue Sky Law' control over promoters who sold insurance stock on a commission to the public, which had no guarantee that those companies would ever do any insurance business.

"Established a system of co-operation with the office of the State Fire Marshal and the Bureau of Fire Prevention of New York city by which the fullest advice is brought to the attention of those Departments and whereby information within the knowledge of the Insurance Department is made available for use by other State officials.

REAL ESTATE

The price of \$45,000 was the highest recorded in the 48 transfers of real estate registered yesterday.

This sum was paid by L. Kent to H. Racicot for an emplacement, part of lot 38-120, with residences Nos. 506 and 501 St. Catherine road, Outremont, measuring 37 by 185 feet each.

The next highest deal was that made by L. D'Onofris to the Fashion Craft Manufacturers, Limited, of lot 522, with building on Cadieux street, 80 by 131 feet, for \$25,000.

The other sales recorded were as follows: G. E. Hutchins to J. A. Robertson of lot 1689 on Shannon street, 93 by 113 feet, for \$1 and other good and valuable considerations.

C. Brandels to Ovila Stanislas Perrault of lots Nos. 219-104 and 219-103 on Grosvenor avenue, Westmount, with residence No. 530, 50 by 111 feet, for \$23,000.

Miss Sarah Ann King to Miss A. Nadeau of lot 782 with buildings at the corner of Demontigny and Amherst streets, 4,200 feet, for \$21,000.

Lazarus P. Silver to J. O. Quenneville and others of lot 34 with buildings Nos. 58 to 64 Cadieux street, 2,003 feet for \$15,000.

O. Dansegreau to Sergius Sarazin of lots 11-853-1 and 2, with buildings Nos. 2541, 2544, 2541b, 2543, 2543a and 2543b Esplanade avenue, for \$17,000.

H. Gaffney to H. Gougeon lots 156-92 and 156-96 on West Hill avenue, with buildings, 25 by 96 feet, and 6 by 60 feet, respectively, for \$14,000.

L. Dupuis to L. Charbonneau of two lots, 329-266 and 267, with buildings on Eadie street, St. Paul ward, 24 by 80 feet, for \$10,000.

Mrs. D. B. de Penier to C. Morgan Thacker lots Nos. 214-17-3, 214-16-3, 208-25-3 and 208-25a-4, with buildings Nos. 42 Chesterfield street, Westmount, for \$9,200.

A. Belanger to J. Bastien of lot 331-231, with buildings Nos. 543, 543a, 545, 545a on De Launaudiere street, 25 by 93 feet, for \$8,000.

H. Pare to J. W. Lavigne of lot 1226-107, with buildings on Bordeaux street, 25 by 74 feet, for \$8,000.

J. L. Mitchell to Arthur Sauvageau of part of lot No. 14 St. Antoine ward, with buildings No. 134 Delisle street and 42 Fulford street, 34 by 80 feet, for \$6,500.

ONE OF THE BEST COMMERCIAL CORNERS ON Notre Dame street west, near Bonaventure station, 10,300 feet, with buildings, good revenue, attractive price, very desirable for moving picture theatre, store, or factory. Would take \$10,000 to \$15,000 in well-located lots as part payment. P. E. Brown, 97 St. James street.

COTTAGE IN OUTREMONT—WELL LOCATED solid brick house; nine large bright rooms in splendid condition; side entrance, \$3,900 cash; balance in ten yearly payments. Severs & Co., Main 399.

KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, \$3.25. Mill Blocks, \$5.00 per load. "Moisacutti" for horses. J. C. McElmird, 402 William Street. Tel. Main 452.

OUTREMONT—Comfortable semi-detached cottage on Bellingham avenue, close to St. Catherine road, containing 11 rooms, modern, in first class order; price \$10,000; small cash deposit required, with easy terms; would accept good lots or flats in part payment. Room 26, 157 St. James Street, Main 1354.

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.

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 Southern Building, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7920.

BURNSIDE PLACE, 34 AND 36, CORNER MCGILL Colleece—Two stores, in good condition, to let; immediately, at cheap prices; one at \$20, and the other at \$30. Apply East 1933.

DORCHESTER WEST—TO LET, STORE AND OFFICES on second and third stories, of new building; near completion; No. 360 Dorchester street, opposite Fraser Library. Apply A. Bovin, 245 Mackay Street.

MANUFACTORY TO LET, WITH OR WITHOUT power, 50 by 60 feet, in brick, central place, with large yard; cheap private. Address 318A Delaroché.

MANUFACTURING FLATS, WAREHOUSES AND garages, all heated, to let; in several localities. Will divide to suit tenant. Very advantageous. Apply 269 St. Denis. East 891.

SHERBROOKE STREET WEST, 5123—BUTCHER'S store to let; first class opening for butcher. Phone Westmount 3924.

A NEW STONE AND BRICK COTTAGE, NO. 373 Marlowe avenue, above Cote Road, one of the best spots in the city; close to churches and cars; price \$8,500; very little cash and interest 6; this is certainly the cheapest home in that locality; can be seen at any time. For conditions. Apply to S. D. Vallereé. Tel. St. Louis 939.

PATENT FOR SALE. AN INDISPENSIBLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 88 Adams Street, Montreal.

PERSONALS

At the Place Viger: Mr. and Mrs. David Ramsey, New York; R. C. Wright, C. J. Harris and D. R. Harris, Columbia, S.C.; Mr. and Mrs. B. D. Tisdale, Nanjing, China; H. J. Parent, Winnipeg; Mrs. Silas Alward, St. John, N.B.; H. Mayhew, Victoria; Mr. and Mrs. A. Wallenstein, New York; Mr. and Mrs. L. Hopper, Philadelphia.

At the Queens: Dr. Victor A. Bless, Elgin, Ill.; Mr. and Mrs. J. M. Farrell, San Francisco; E. A. Whitehouse, Prince Albert, Sask.; Mr. and Mrs. Martin McNulty, Chicago; Capt. and Mrs. Charles H. Porter, Toronto; J. E. Livett, Kamloops; G. S. Walker, Ottawa; E. B. Crawford, New York.

At the Windsor: Mr. and Mrs. W. Miller Collier, Amherst; J. M. Kerren, New York; J. M. Gill, Dallas, Texas; the Misses Howett, Guelph; P. A. Price, Kilderminter; John McNeill, Calgary; Mrs. D. L. McCarthy and daughter, Toronto; P. Murray, Ottawa; E. Brown, Quebec; John Lazarus, Chicago; Mrs. and Miss Houey, Philadelphia.

At the Fitz-Carion: Mr. and Mrs. Katz, Tampico, Florida; Rev. and Mrs. Arch. Campbell, Philadelphia; E. C. Staden, Victoria; Thomas H. Dougherty, Philadelphia; Mrs. Fred. Betta, New York; Mr. and Mrs. C. Fellows, New York; Mr. and Mrs. J. H. Patterson, Toronto.

The marriage was quietly celebrated in Quebec on Thursday afternoon of Captain Hutton Crowley, of Westmount, to Miss Lorraine Welsh, a well known heiress of Philadelphia. Captain Crowley, who is training at Valcartier with the first Canadian Expeditionary Force, has been granted a week's leave of absence, and he and his bride were given a hearty send-off from Quebec by his brother officers. They arrived in Montreal yesterday morning and left again for Philadelphia, via Lake George.

Mr. and Mrs. L. Lorne Edgar and Miss Dorothy Edgar arrived by the Royal Edward yesterday from a trip abroad.

The United States has already begun to feed the allied armies. More than \$1,000,000 worth of foodstuffs, in lard, bacon, beans, flour, meat, corn syrup and corn meal, have been shipped to British and Continental ports from New York in the last two weeks. Purchasing agents of England, France and Russia have taken options on immense quantities of foodstuffs.

The Canadian government is considering the advisability of cancelling German patents and copyrights held in Canada.

CLASSIFIED ADVERTS.

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

WANTED—BUSINESS MAN WHO WOULD LIKE nice furnished room with home comforts, use of living room, telephone, electric light, etc.; good location; rates reasonable; private family. Phone U 6560, or write Box L. 63, Journal of Commerce, city.

WANTED—AN EXPERIENCED MAN FOR GENERAL bindery work. Apply Industrial and Educational Press, Room 600, Reid Building.

WANTED—Position by young man about forty in a Newspaper office in the art department. Can draw well especially animals, expert on horse pictures; could do advertising drawing also. Handy all around man for a trade paper or sporting weekly. Address P. C.—277 Journal of Commerce, City.

FIRE INSURANCE INSPECTOR; ENERGETIC 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 assist in building up business by expert, intelligent application either on salary or commission. Box A, Journal of Commerce, Toronto, Ont.

WANTED—ACCOUNTANT TO TAKE CHARGE OF office, experienced. Apply by letter The Brodeur Co., Limited, 86 St. ePter St.

SUMMER RESORTS. 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. McClay, Bondville, P. Que.

MISCELLANEOUS. THE HAY MARKET STABLES, CORNER OF OTTAWA and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into one of the finest Sales and Commission Stables in the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choice selected horses, suitable for all purposes. We will hold regular auction sales every Monday and Thursday. Private sales at all times. T. W. Foster & Co., Proprietors, 68 to 76 Ottawa street. Telephone Main 720. Mr. Tom W. Foster, who officiated 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 greatest horse auctioneer.

WANTED—Business Men who would like a real rest in the heart of the Laurentians to come to the Gray Rocks Inn at Ste. Jovite. Fine hotel overlooking LacOutmet; running water in the houses; own gas plant, free boats, excellent bathing, cuisine unequalled in the Laurentians. Write or phone for rates. Good accommodation at \$2. American plan. Hunting and fishing guides supplied. G. E. Wheeler, proprietor, Ste. Jovite Station, Que.