RAILROADS

ID TRUNK SYSTEM E TRACK ALL THE WAY treal-Toronto-Chicago

NTERNATIONAL LIMITED.

ada's Train of Superior Service.

ntreal 9.00 a.m., arrives Toronto 4.30 pa. n., Chicago 8.00 a.m., daily.

PROVED NIGHT SERVICE. ontreal 11.00 p.m., arrives Toronto 13 1.45 p.m., Chicago 8.40 p.m. Club-Coneping Car Montreal to Toronto daily.

FARES TO PACIFIC COAST Going until October 8th. ond class via Chicago to er, Seattle, Portland \$528 co, Los Angeles, San Diego \$540 w fares to many other points.

122 St. James St. cor. St. Francol Viving
-Phone Main 599;
Untown IIII

Charter Market -----

eased Wire to Journal of Commerce

October 2.- The tonnage market was and except for a few grain charters ctically nothing doing in the chartering er freights have become scarce in al of the trans-Atlantic trades, such a d barrel oil, and what few orders there oats in position to make fairly prompt tes are firm in all trades and in some are asking advances over the rates lat ge offers sparingly at the rates name although the supply of boats is ample necessities. The demand for sailing light and there are no quotable change oastwise or off shore trades. rain—British steamer Rusheian 28,00

New York to the West Coast of Italy

to Scandinavian ports, 4s, 6d October mer Aylas, 20,000 quarters from Mont-l ports, United Kingdom 3s. 3d. with

tio Janeiro, \$11, November. ner Courtney C. Houck, 1.357 tons from ampa, p.t.

s-British steamer Coniston Water, 2. India trade one round trip at or about netia M. Porcella, 466 tons, from Bridge-

Baltimore with pulpwood 2 percord, charged.

OF DASSENGERS' BAGGAGE AT

DOOR STREET STATION.

sor Street Station is the handling of ing to passengers leaving the city th eing so complete that no delay ingetcan arise. The new system of deck-neficial to the traveller if a check is the Transfer Agent when the baggage the hotel or residence, as on sur check at the baggage counter on the m the check covering the piece of ivered. Passengers who bring their delivery platform on Osborne Street a check that the basicise has been nother one covering the transports ange at the platform baggage counter om and waiting till the work is lone ng to the United States, in addition House Officer, and by having sam ng further is necessary at the bon-

HEMANCHESTER LINE. Corporation from Montreal arri September 30th, 1914.

Mont. Deb. Corp. pfd.

ont. Deb. Corp. Com. ..

Factory Land . Mont Iachine Land Syn Ltd.

RAILROADMEN WANTED oer 2. A call for 1,000 expert milin the operation of the French mil-

by the British War Dpartment.



EASTBOUND.

INE

905 am. 6.10 pm. ta 335 pm. 12.35 am. cf. 345 pm. 12.43 am. cf. 1120 pm. 8.30 am. cf. 1140 pm. 9.00 am. cf. 6.10 p.m. EE 8.55 a.m.

downanville, Oshawa, Whitby.

COAST

\$2.95 \$4.00 ndsor Hotel. Place Viger and

PERSONALS

VOL. XXIX. No. 126

Lieut.-Col. and Mrs. Jeffrey H. Burland sailed by Mauretania from New York for England. essel left port on Wednesday. Mr. Frank McKenna and family, Sherbrooke St.

me at Beaurepaire.

ung his studies there. Dr. McComb, formerly of the Royal Victoria Hostal left on Monday to join the overseas forces.

Mr. and Mrs. L. C. Manseau and Mde. N. F. Guerin have just returned from Europe, where, like many where they had some difficulty in getting away from the Continent.

Lieut-Col. J. W. Woods and Mr. Jack Woods, of Ottawa, have returned from a short visit to Quebec.

AT THE HOTELS.

Windsor: -Mrs. J. J. McDonald, Ottawa; At the Windson, Joseph Mr. and Mrs. H. G. Gates, Jandon: J. A. Farquiar, Halifax; Mr. and Mrs. F. Rodier, St. Hyacinthe; Mr. and Mrs. G. B. Smally. Ottawa; W. A. Muir, Hamilton; Mr. and Mrs. W. Wells, Toronto: J. A. Cutler, Ingersoll.

At the Ritz-Carlton:-Mr. and Mrs. B. T. Roger At the Manager Mrs. Geo. Ralston, Port Hope; J. B. B. Blackburn, Pittsburg; A. Lavergne, M.L.A., Quebec; LA. Woods, Toronto; Col. and Mrs. MacDougall, Ot-

At Freeman's : - Alexander Stone, New York; Alert S. Owen, Toronto; J. A. Favreau, Boston; F. S. Campbell, Windsor; James Ogilvie, Ottawa; J. D. Cadesby, Toronto; E. T. Hart, New York; Jacob mith, Cleveland; James Brodie, Quebec; Thomas S. McCrae, New York.

At the Place Viger: —Sir Francois and Lady Lange lie and Miss Langelier, Quebec; Captain Victor Pel eller, Quebec; Mrs. Herbert Smith and Miss Dorothy Smith, Philadelphia; Ferdinand Roy, Quebec; Dr. and Mrs. Petus, Washington; Mr. and Mrs. Eusibe Bellevue, Levis; Mrs. Ruttan, Winnipeg; Mr. and Mrs. W.H. Lewis, Lancaster; Mr. and Mrs. Gustave Pereault Arthe bask a

Webs Direch's :- Mr. and Mrs. L. F. Kelley, Cobalt. J. E. Rutherford, Toronto; Mr. and Mrs. B. H. Crawford, Sydney; D. Reid, North Battleford; R. P. Sen-Winnipeg: Major H. G. Hughes, Kingston; J. Allen Saker, London, Eng.; A. E. Mackenzie, Oregon; W. Taylor Chamberlin, Ottawa; P. McDiarmid, Renfrew; Mr. and Mrs. E. C. Gill, Boston.

ECONOMIST'S TRADE INDEX.

London, October 2. The index number of the Lon-

ECITY HAS NEVER COMPLIED WITH UNDERWAITERS REQUEST

Sir Rodolphe and Lady Forget are occupying their
Sir Rodolphe and Lady Forget are occupying their
special form of the lady Forget are occupying their form of the lady forget are occupying the lady forget

War in Europe seems to have closed the long and wordy warfare which was waged so hercely last spring between the fire underwriters and the City Frank McKenna and family, Sherbrooke St., Council. In fact, a placed taim seems to have taken wing into town this week from their summer the place of strife, which is most deceiving to anyone who has followed the struggle from its beginning, and would incline one to the spinion that the Mr. Peter Lyall has gone down to Boston to reled the hatchet, and the former had satisfied all the demands of the latter.

In order to ascertain this fact, and to see if real during all the excitement of war that all-imrtant question of repairing the city's water conduit had been settled to the satisfaction of the fire underwriters, the insurance Editor of the Journal of commerce rang up the President of the Fire Underwriters' Association, Mr. J. Gardner Thompson, this morning, and asked if the matter had really been attended to to the satisfaction of the underwriters, Mr. Thompson said he would not like to answer question. He admitted that repairs to the conduit had been made by the city, but when asked if hese repairs in his opinion were sufficient. Mr.

wgate, secretary of the Association.

he city had not come at the position of the entire sequence of the underwriters that certain experts should make a thorough examination of the entire waterworks, had never been complied with, still he seemed inclined to let the matter drop.

The Editor then asked if there might not be some good results ensuing, if the underwriters would again express their wishes in the matter. From Mr. How gate's reply, however, it would seem us if he far preferred oblivium to expressing his opinion publicly.

Finding the fire underwriters seemingly indifferent, the Editor therefore gave up his reform work as a bad job. It will, however, be gratifying to him should anything unfortunate occur to the city's water.

With the German companies, where military sarphoids from the residents of the thins as a pariotic move, and in order to attract business from the residents of the various states represented the various states represented the various states represented the various states represented the various that the work in connection with in owing to the fact that most of the cluddring the summer months the safety of the various states represented the summer months the safety of the various states represented to the various states represented the various states represented the various states represented the various states represented to the various states represented to the various states represented to the various represented to the various states represented to th

is not only conservative, but one that is entitled to puts the age at which it is possible for him to pay commendation in these times of war and financial for insurance much above the average age of instress. The division of \$1,700,000 at this time among sumble lives in the United States.

WILL PROBABLY POSTPONE SALE.

payment on death claims under certain conditions

Real Estate and Trust Companies

Quotations for to-day on the M	Iontreal Real	Estate Exchange, Inc., were as follow	NS:-
В.	id. Asked.	1	Bid.
Aberdeen Estates	124 1/2	Mont. Westering Land	75
	199	Montreal South Land Co., Pfd	
	78 1/2	Do., Com	
	7 104	Montreal Welland Land Co. Pfd	
	15 18	Do., Corn	10
Can Cons Lands, Ltd	3 5	Montreal Western Land	75
Constler Tarte	79	Mutual Bond & Realties Corp of Can.	
Central Park, Lachine 10	0 107 1/2	National Real Est. & Inv. Co., Ltd.,	
	55 69	Common	10
Charing Cross Co., 6 p.c	4 24 1/2	Neshit Heights	50
City Control Time To The Control of	15	North Montreal Land, Ltd	150
City Estates 55	63	North Montreal Centre	125
	50 52	Notre Dame de Grace Realty Co	***
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 17 3/4	Ottawa South Property Co., Ltd	
	122	Orchard Land Co	100
	0 1/2 75	Pointe Claire Land Co	100
	5 50	Quebec Land Co	175 34
No. 1. Y	5 84 1/2	Rivermere Land	65
Dorval I and T.td		Riverview Land Co	100
	20 34	Rivera Estates Co	65
For-tonor- 4 Y		Rockfield Land Co	27
	0 100	Rosehill Parl Realties, Ltd	
Fort Reaty	125	Security Land Co., Reg	75
Granter Montanel Town	5 30 1/2	Summit Realties Co	50
Do Ped		St. Andrews Land Co	734
Do, Pfd	210	St. Catherine Rd. Co	•••
		South Shore Realty Co	***
Dio Com	0 60	St. Paul Land Co	650
	THE SHOP IN A PROPERTY.	St. Denis Realty Co	75
		St. Lawrence Blvd. Land of Canada	
Les Tereses Carrette Ya		St. Lawrence Inv. & Trust Co	85
	CONTRACTOR OF THE PARTY OF THE	St. Lawrence Heights Ltd	
land of Montened	ENDING THE STATE	St. Regis Park	95
Co. T.+A		Transportation, pfd	
	E SERVICE SORTENED	Union Land Co	63
	1000	Viewbank Realties, Ltd	
Compagnie des Terros de Cimant		Wentworth Realty	140
Compagnie National de Tres		West End Land Co., Ltd	€5
Compagnie Montreal For	Certification of the second	Westbourne Realty Co	75
- Saile Realty	2	Windsor Arcade, Ltd., 7 per cent. with	
The same dimension of the same	**	100 per cent. bonus	***
Compagnie Immobiliere du Consde	68	Bornds:—	
		Alex. Bldg. 7 pe rcent. sec. mtg. bends,	146
Compagne Industrial of divine		with 50 per cent. bonds co. bonds .	75
wies, Liee.		Arena Gardens, Toronto, 6 p.c., bonds	
Compagne Montreal Ougan de M		Caledonia Realties Co., Ltd., 6 p.c.	75
ac Cr.		City R. and Inv. Co. bond	80%
		City Central Real Estates	•••
Control Co Cort		Marell Trust Gold Bong	95
		Montreal Deb. Corp. 6 p.c. deb	
	0,	Transportation Bldg., prd	
	10/2	Trust Companies:	
Mont, Deb Corn - 44	1014	Crow D	110

 104
 Crow n.
 110

 59
 Eastern.
 160

 36
 Financial.
 100

| Marcil Trust Co. 250 | Montreal 181 | National 221 | Prudential common 499 | Do. 7 pc. pid. 50 pc. paid up. 95

EUROPEAN WAR AND

Companies Doing Business Abroad Expect to Meet Many Claims, but Situation is not Serious

large because of the war, some interesting questions sent time was one of financial stringency, the payhave arisen regarding fiability under policies. Only
two American companies were actively selecting new
two American companies were actively selecting risks with
business and they were carefully selecting risks with
the war hazard in mind. The other two companies

a great many people desirous of making foars on their

What is another very encouraging sign is the fact
that, although after the declaration of war, there were
the war hazard in mind. The other two companies

Whether the declaration of war, there were
the war hazard in mind. The other two companies

What is another very encouraging sign is the fact
that, although after the declaration of war, there were
the war hazard in mind. The other two companies were merely keeping their offices open and Daying policies, this number is decreasing all the time claims as they matured.

Thompson stated that he had no collision to express in the matter, but referred the editor to Mr. Leonard lowgate, secretary of the Association.

All the policies written by American life insurance companies in Germany assume the war risk, so there is no doubt that the companies will have to pay for Mr. Howgate, secretary of the association.

Mr. Howgate, when questioned, was equally retired companies will the descript and though from his answers it appeared that the companies have the city had not done all they might, and that the request of the underwriters that companies, which offer full protection. The companies, which offer full protection. The companies will the association.

Is no doubt that the companies will have to pay it with the companies that the most important of wishes which has engaged the times important of wishes which has engaged the to make in order to companies have the underwriters for some time page to the underwriters for some time page to the attention of the entire should make a thorough examination of the entire should be should make a thorough examination of the entire should make a thorough examination of the entire should be should make a thorough examination of the entire should be should make a thorough examination of the entire should be should

system this winter, as did occur last winter, that the underwriters, previous to the trouble, seem to have like or risk. For that reason the American accidents in the city, credited this to the Sacty First could and concerns ingle the war risk. For that reason the American accidents in the city, credited this to the Safety First life companies will not have to pay any claims from policies on the lives of Russians who are killed in battle. One thing which is expected to help the American companies is the fact that the insurable car, as few women excreted any cattless and the unit was necessary acressing upon the action of the United States Rubber most policies are issued on men of thirty years and the unit of the war is accidents in the city, credited this to the Safety First arms are insurable at the insurable car, as few women excreted any cattless and the unit was necessary acressing upon the action of the United States Rubber.

The schools should be up the work and the insurable car, as few women excreted any cattless and the united states are constant. Company directors in declaring regular quarterly up. The reason for this is that it takes several dividends on preferred and common stocks, said: — years for the average man in Germany to reach the Dividends having been amply earned and finances age where he can afford to take insurance. This is

15,000 stockholders, will, I am utisfied, do much good, and be most thankfully received."

In Germany, however, some American companies have large outstanding policies on the lives of prom-President Colt also condemned unnecessary heard, inent men. Most of these policyholders are believed ing of money by either banks or other conporations, to have peased the age where they will be pressed into military service. They are well-known professional men, who are wealthe or well to do, but who will not it is believed, be liable for military service

Imade, October 2.—The index number of the London Decompist for the month of September is 2788, as compared with 2088 for the previous month. The largest advance is shown by heavy goods, which more up57 points to 645. Cereals and meet rose 5 points to 465. Other food products 36 points to 405. Testilles, on the other hand, receded 14½ points to 645. Cereals and meet rose 5 to the other hand, receded 14½ points to 645. Cereals and meet rose 5 to the other hand, receded 14½ points to 645. Cereals and meet rose 5 to the other hand, receded 14½ points to 645. Cereals and meet rose 5 to the other hand, receded 14½ points to 645. Cereals and it is likely postponement of sale will be decided upon.

New York, October 2.—Bids were opened this morning at United States Mortgage and Trust Combinate the companies here are counting upon meeting large claims when the war is over, but the indications are that many of the losses will not be settled for much before that time, since the moratorium in Europe covers all insurance claims. That means that, although the companies are not able to collect premium while the moratorium lasts they are also exempt. from paying death losses. In France the situation is somewhat different, since the law compels a small

The war has effectively stopped all writing of new insurance by our companies in Europe on old terms. The chances are that the field forces of many of the companies will be thoroughly disorganzed by the war, so that when the struggle ends if will be necessary for the companies to put a large number of new men in the field. The average policy in some parts of Europe calls for a much smaller payment in case of death than in the United States.

Although the foreign agencies of American life Comreal state valued \$25,000. Address Dr. Handfield. panies have built up a very profitable business abroad 244 st. Catherine East. East 7279. a good deal of the business is in policies of not more

BOSTON FIRE INSURANCE COMPANIES' HEAVY LOSSES

With Hard Times Comes Large Number of Suspicious Fires Especially Where Motor Cars are Destroyed.

125

161%

Boston, October 2. - An insurance man say: 'As is usual in hard times the fire losses of the insurance companies at the present time are very hea 1812 significantly so. Of course we have all joked about FACTORY CONSTRUCTION BUILDING, CONthe large number of hotels which somehow meet destruction by fire at the tag end of a poor sea never at the beginning. But there's more truth than nonsense in it.

"Just now the loss of automobiles by fire beats all records, and just why so many cars should burn 3416 up along deserted roads, in the woods, etc. is ver strange—to all except the insurance adjuster.

"It is very difficult to project yourself against the

moral hazard. But so vitally has the problem been day adopting radical measures and are in many cases refusing to issue policies unless something akin to certificate of good character accompanies the applica-

"The fact that so many fire companies are English corporations, has tended to contract our business, as the absurd impression exists that the financial condition of the foreign underwriters must of necessity suffer seriously from the war. All risks held by those companies in this country are of course protected by adequate surplus reserves held on deposit here.

"Another restricting influence in business is the natural disfincination of money lenders to finance new construction while with receding stocks of merchandise and general curtailment of manufacturing there is of course in demand a lessened amount of

"I had occasion to place for one of my clients recently \$100,000 of insurance on a stock of retail goods in the so-called congested district of Boston. I was obliged to divide up the risk among over 25 companies. so reluctant were they to increase their liabilities for this class of risk."

New York. October 2.-The American Linseed Oil Company has reduced the price of oils in single har-rels 3 cents a gallon, the western brand is now being quoted 53c to 54c, city brand 54c to 55c. In five barrel lots decrease is 1 cent less.

INSURANCE BUSINESS IN

Although Business in the East Has Not Been Very Active, Everything Points to a Rapid

Quebec of the North American Life Assurance Company, in an interview with a representative of The All Policies Written by American Life Companies in Germany Include War Risks but not Policies in Russia.

In Russia.

In Russia in Russia in Russia.

In Russia in Russia.

In Russia in R

Policies in Russia.

Already, said Mr. Williams, business is picking an again; in the city, and the prospects are, that if the month of October 2. — While it has been pretty definately settled that the payments of the few American life insurance companies naving risks outstanding in Germany and Russia will not be abnormally coming in in a surprising ways and even though the present time was one of financial stringency, the pay.

Already, said Mr. Williams, business is picking others, lot 3ta-365 parish of Montreal, with Bloomfield agenue, Outremont, for \$21,500.

Mr. W. H. Hears, Minister of Lands, Foresteand Sc., John

REAL ESTATE

Real estate deals formerly registered yesterday numbered 3t, the largest being the transfer by Mak Rostrospetz and others to Abraham Nadler and others of lot 903-174 St. Louis warm, measuring 35 feet by 72 feet, with the buildings thereon known as Nos. 248, 268, 263, 263 and 371 Roy street, and 106 Drolet street. The grice paid was \$22,246,87.

Dieudenne Raymond sold to J. Fabien Senecal lots

Will be Discussed

New York, October 2 .- The action of the National Heard of First inderwriters to hold a special meeting this month for the purpose of acting upon the plan to funiform classification is considered most important of wishes which has engaged

Each had its own classification and listory at any time of its experimethod will be unform and at the disposal of the public it is there is that there will be a change attimide of the juddle toward the whole subject of

R. B. BENNETT'S MOTHER DEAD.

of the company being in an easy condition with \$8, because he has to serve in the army as a youth, and after that he must begin his business career, and that George, is with the Canadian contingent,

2c Per Word for the First Insertion . .

Subsequent Insertion 1c Per Word for Each

BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN IN ART bosiness netting six thousand dollars annually. (Business received between ten and eleven thousand). Can be made to produce fifteen. New and modern machinery. Fast growing city, Invoice ousand. Partner to take charge of business and office end of work (Young or middle age.
Agreement to start any time before October fire Enough cash required to make a fair agreement agents need answer. Address for particulars w. Hawthorne, Mgr. Cliffords, North Bay, Ont

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION—KINDLING \$2.55; Cut Hardwood, \$3.56. Mill Blocks, \$6.00 per load. Molasguit for horses. J. C. Mediarmid. \$2.25; Cut Hardwood, \$3.25, Alli Blocks, \$4.00 per load. Molasguit for horses. J. C. McDiarmid. 402 William Street. Tel. Main 452.

HISTNESS PREMISES TO LET.

WE HAVE some very fine offices, show norms. In the Windsor Areade Building, corner of Feel and St. Catherine agrees, and Suthan Building, 123 Eleury street. For further particulars and booklet, apply The Grown Trust Company, 146 St. Jamen street. Main 7890.

taining four floors and cornect basement, approxi mattely 1,500 square feel each, to rent, for light anufacturing or storage. Windows on two On Fortification Lane Apply P.O. Box No. 940, Montreal.

HIGH CLASS APART MENTS.

essed home that some insurance companies are to 590 SHERBROOKE WEST, RITZ-CARLTON Block Single and Double rooms, suites First-class board; evening dinner.

> BURNSIDE PLACE, 18. COR. NEGILL COLLEGE-Store in good condition to let im price, \$30.00. Apply East 1983.

> BUSINESS FLAT FOR LIGHT MANUFACTURING. low rental to good tenants. Apply James Baggerley, Janitor, Hecla Building, on Dremises, 45 Cote street, or S. E. Lichtenhein, 173 Common street,

> CORNER PARK AND BERNARD-SPLENDID

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

preventing the escape of gas. Just patented. F. A. Cote. 68 Angus Street. Montres!

PATENT FOR SALE AN INDISPENSABLE DE wice for every home; Converting an ordinary sink into a set (tib; also preventing the escape of gas from the sewer. Just patented in United States and Canada Write or call for Darticulars. George A Cote. 61 Agna Street, Montreal.

WANTED. Dept. in Newspaper office. Expert in horses, cat-tle, clost erc. Twenty years experience in this city, in tresspaper and trade journals. Address

> FIRE INSURANCE INSPECTOR: ENERGETIC Years Man Canadian several years experience; good reord; well known in Ontario and Quebea. Controls about \$10,000 premium at tarir 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.

1. C. 7577, Journal of Commerce.

WASTED BY A BRIGHT, WELL-EDUCATED cons lady of 18 years, living at home, a position ate negrapher in a private office where she would to the routine of business, and at the same time learn the routine of numbers, and at the same time be treated generously. Has just graduated from hosiness school and can write considerably over a hundred words a minute accurately. An inter-view would be appreciated. MH 927, Journal of

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

MISCELLA NEOUS.

THE HAY MARKET STABLES, CORNER OF OTtaws and Nazareth Streets, one block south or 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 hun-dred 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 cholcely 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, Teleph. 120. 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 suctioneer.

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



strenuous times. business men and their families can live at the Inn with every home comfort at less cost than they can at home. This

place is mean; great on 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. Joyite Station, Quebec,