RAILROADS

************** DIAN PACIFIC

HANGE OF TIME NOW IN EFFECT.

onization Excursions TO NEW ONTARIO, dnesday, September 30th

ED RATES TO PACIFIC COAST, Until October 8.

.. \$52.95 many other points. \$54.00

CAGO EXPRESS NTO-DETROIT-CHICAGO.

Canadian No. 21 L..... 8.45 a.m. 10.00 p.m. 9.05 p.m. Ontario Shore Line

renton, Brighton, Colborne, Port Hope wmanville, Oshawa, Whitby. Leave 5 a.m.

TICKET OFFICES James Street Phone Main 8129
Place Viger and Windsor Street Stations

TRUNK SYSTEM TRACK ALL THE WAY eal--Toronto--Chicago ERNATIONAL LIMITED. s's Train of Superior Service

eal 9.00 a.m., arrives Toronto 4.30 p.m. ., Chicago 8.00 a.m., daily. ROVED NIGHT SERVICE real 11.00 p.m., arrives Toronto 7.30 5 p.m., Chicago 8.40 p.m. Club-Com-

ing Car Montreal to Toronto daily. TTLERS' EXCURSIONS Cochrane, Haileybury and

N. O. Ry. Going September 30th; re-10th. ARES TO PACIFIC COAST. oing until October

Seattle, Portland Los Angeles, San Diego . ares to many other points. \$54.00 22 St. James St. cor. St. Francols Xarly;
-Phone Main 5935

class via Chicago to

indsor Hotel AILWAY EARNINGS. gross \$5,488,766; decrease \$162,264. decrease \$151,649. Two months gross

ease \$280.907. Net \$2,758,060; de Susquehanna and Western— August. decrease \$20,396. Net \$79,438; in-

'wo months' gross \$604,704; decrease 2,217; increase \$13,556 m-Philadelphia and Reading-Au-9,395; decrfease \$309,711. Net \$1,-\$86,541. Surplus after charges and

crease \$82,874. Two months' gross,

ase \$699,319. Net, \$2,362,727; Surplus after charges and taxes, e \$291,898. Company—August gross \$2,477,393; Operating deficit \$27,031: decrease after charges, \$36,031: decrease nonths' gross, \$4,300,344; .091: decrease \$120.506. Deficit af-

ny-August gross \$557,486; decrease 584; decrease \$5,267. Surplus after x, \$89,584; decrease, \$15,267. Two 18,296; decrease \$1.566. Net \$1.107. Surplus after charges and tax, \$17.395. Total all compa 12: increase \$27,200. Two months decrease \$190,787.

ess Company-June operating redecrease \$74,892. deficit \$50,659; decrease \$282,766. rating receipts \$45,102,949; decrease ionths' operating deficit \$644,769;

GUST EARNINGS. Orleans, and Texas Pacific -3,787; decrease, \$23,628. Net, \$177.-

,615. ross, \$1,660,289; decrease, \$19,229. crease, \$83,215. ern and Florida— August gross, e, \$5,688. Net, \$9,388; increase, ths gross, \$405,434; increase, \$19,-

increase, \$20,665. Southern — August gross. \$465.-111. Net, \$96,399; decrease. \$4.gross, \$879,010; decrease, \$7,924.

RTANCE OF CLOTHES.

hill suggests the need of good ght of clothes brings to the mind them?" Amidst the clamor of of their Fall suitings, etc., nothing o the business man as the words ed merchant tailor whose reputatrade of the sterling classes who Such a sound establishment lessrs. Boucher & Crotty, 330 No-West, whose name is synonymous

in everything appertaining been for years and years catering lar set of Montreal's business and and he has pleased them because

le to-day.

upervises all work and the most satsifaction. It is no ordinary her & Crotty because only high This need not frighten any one tailors of this class are more

PERSONALS

VOL. XXIX. No. 124

Mr. Duncan McIntyre is expected home this week from some months' stay in the Old Country.

Mr. S. B. Townsend is in town for a few days Lake Manitou, but will not close his summ ence for some time yet.

Dr. Fred Tooke spent the week end in Sherbrooke

Mr. A. A. Hodgson, who has been travellingeabroad for the last three months, sailed for home on Fri

Mr. Frank Rodden is spending a few days in Nap-Mr. Louis Colwell has retrned to town from a re

visit to New York.

Mr. Fred M. Stephens has returned from a visit to

FAGLISH UNDERWRITERS INSURING

10 Shillings Per Cent. Per Annum is Generally Speak ing Premium Charged-London Rates

Underwriters in England are also doing some busi ness in householders' bombardment risks. Generally speaking, the premium now charged to insure against amage to private houses and shops by bombardment is ten shillings per cent. per annum; but premises in London can be insured as low as seven shillings and height. xpence per cent., whilst at Felixtowe, which is close of bystanders.-Safety Engineering. to Harwich, private householders have to pay a prenium of twenty shillings per cent, to insure their uses against damage by bombardment during the next three months. These towns are, of course, or the East Coast and their beaches are washed by the North Sea or German Ocean.

PRESIDENT TO POSTPONE SHIPPING LEGISLATION

Business and Political Reasons are Jointly Responsible for this Delay for Which President's Consent is Expected.

Washington, September 30.-There were indications

 Bleury Inv. Co.
 97

 Caledonia Realty, Com.
 15

 Can. Cons. Lands, Ltd.
 3

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

Daoust Realty Co., Ltd. 45

Fairview Land Co. 100

Fort Realty 25

Do., Com. 15 K. & R. Realty Co. 62

La Compagnie Industriel et d'Immeu-

La Compagnie Montreal Est.....

La Compagnie Immobiliere du Canada

npagnie National de L'Est .. 80

Les Teresa Ciment, Ltee..

proved Realties, Ltd., Pfd... 50

more Realty Co. 70

ater Montreal Land, Com. .. 174

Eastmount Land Co.

Co. 75

🖺 GINGINNATI FIRE DEPARTMENT TO FIGHT FIRES IN NEW WAY

Skyscraper They Can Govern Fires in Other Buildings More Easily.

nozzie on the roof registered 58 pounds. The AhrensFox auto engine maintained an even and steady pressure at the engine of approximately 350 pounds; in fact, it was impossible to state the definite and exact pressure, as the needle was well beyond the maximum record mark of the gauge. The water pressure on the roof registered at the nozzie from the auto engine was 80 pounds. The automobile entering the southern maximum record mark of the gauge. The water pressure on the roof registered at the nozzie from the auto engine was 80 pounds. The automobile entering the southern maximum record mark of the gauge. The water pressure on the roof registered at the nozzie from the auto engine was 80 pounds. The automobile entering the southern maximum record mark of the gauge. The water pressure on the roof registered at the nozzie from the auto engine was 80 pounds. The automobile entering the southern radical contents of the content of the form the success of 16 p.c. How the cotton situation is affecting the southern radical contents of the company; C. S. Wafinwight, Western Assurance Company; J. B. Laidlaw, Norwich Union; C. W. I. Woodfind. Employers' Liability. Percy Quinn of Canada Guarantee and Acident Company were sold at par in the city and of Canada Guarantee and Acident Company.

A second meeting is to be held shortly, as many who were unable to automobile entering the nove will make maney. Several bursts occurred, to the discomfort the Alabama Great Southern.

Chicago, September 30.—A local broker reports that 10 shares of United States Steel common sold that 10 shares of United States Steel common sold "Tuesday at 517%. One bond house reports sales exceeding \$300,000 during the past ten days. Another sold \$20,000 long time public utility 5's slightly above the control of the entire. South, make it a powerful factor is the control of the structure and its contents, the mill was destroyed." The fames reached the lumber in the adjoining yards. The damage is not yet known. year serial 4's par \$500 Tuesday over the counter.

MAKE GOLD SHIPMENTS.

ada.

yesterday that the President will agree that the mea-sure for a government-controlled corporation to es-tablish a line of merchant ships shall be postponed

The whole subject was gone over thoroughly at new function of the Government.

In the second place representatives are very anxof the members of the Cabinet strongly urged him lous to get away from Washington to look after their
the same time last year. to agree to the postponement of his proposed legisla- political interests, upon which depends the re-election tion. That the President will yield was the belief of the Democratic House. Congress now has been of leaders in both Houses of Congress last night. with members. He found the sentiment practically constituencies longer th anformany years.

1241/2 | Mont. Westering Land

Montreal South Land Co., Pfd.

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

Mutual Bond & Realties Corp of Can. 76

North Montreal Land, Ltd. 150

North Montreal Centre 125 Notre Dame de Grace Realty Co....

Ottawa South Property Co., Ltd....

50 Rivermere Land 65
94½ Riverview Land Co. 100

Rosehill Parl Realties, Ltd......

Security Land Co., Reg. 75

Summit Realties Co. 50
St. Andrews Land Co. 714

St. Paul Land Co. 650

St. Lawrence Inv. & Trust Co. 85

St. Lawrence Heights Ltd.

St. Lawrence Heights Ltd.

St. Regis Park 95
Transportation, pfd.

Union Land Co. 29
Viewbank Realties, Ltd.

100 per cent. bonus

with 50 per cent. bonds co. bonds . 75
Arena Gardens, Toronto, 6 p.c., bonds . . .

80%

Westbourne Realty Co. Windsor Arcade, Ltd., 7 per cent. with

Alex. Bldg. 7 pe rcent, sec. mtg. bonds.

Caledonia Realties Co., Ltd., 6 p.c.

City R. and Inv. Co. bond

Montreal Deb. Corp. 6 p.c. deb.....

Crow n......

Marcil Trust Co.
Montreal

109 1/2 Eastern Securities Co.

City Central Real Estates ...

Marcii Trust Gold Bont ...

Trust Companies:-

Bonds:-

Quebec Land Co. 1751/2

Orchard Land Co.

Rockfield Land Co.

Do., Com. 10 Montreal Welland Land Co. Pfd.....

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

Bid. Asked

199

18

107 1/2

24 1/2

171/2

50

101

125

31 1/

118

6416

9214

9214

RAILWAY GROSS SLOWLY LOST GROUND IN SEPTEMBER

the auto engine was 80 pounds. The automobile engine was 80 pounds. The automobile engine during the test was entirely free from vibration.

It was also proved that nothing but the best of hose

Southern Railway, 10 p.c. for the Queen & Crescent, applications have been received by the Secretary could be used in forcing the water to this great 12 p.o. for the Louisville % Nashville and 5 p.c. for Insurance and Financial Review.

Cotton Crop Tonnage.

. The City Comptroller sold 5 25- in the total earnings of the southern railroads.

Some of the western and northwestern railroads are handling a volume of business well up to that of last year. None of the big systems west of the Mississippi river make weekly reports, but the Atchison has reported substantial gains in both gross and New York, September 30 .- There has been with- net for August. On the other hand, the Southern drawn from the Sub-Treasury \$25,000 gold coin for Pacific made a poor showing for the same month. shipment to London and \$27,800 for shipment to Can- as did the Kansas City Southern. Early August reports of the trunk lines are not encouraging, that of the Baltimore & Ohio showing losses of 11 and 10 p.c. in gross and net respectively. That road, however

tablish a line of merchant sings shall see postponder presentatives of the singular angles in some quarters the significance of recent changes until the next session of Congress. Not only has the acceptance of the American Railway of the surplus car figures of the American Railway association has been misinterpreted. From the fact questionable business expediency of the proposition the Government to put itself in competition with proben fully discussed with the President by some of the fisches personal and political advisors, but the political advisors,

More Apparent Than Real

The same authority disputes The Wall Street of feaders in both Houses of Congress last night.

In almost continuous session since the present at the Majority Leader Underwood spent much of the day any antistration came into power, and members of both the House and Senate have been away from their the House and Senate have been away from their barrangement in the House and Senate have be bargo upon exports in that month having prevented the prompt movement and unloading of many thousands of cars. The fact is that the surplus car sta tistics are only a rough indication of the trend of earnings at any time, while at certain times the demand for cars of all classes the country over sh changes quite opposite to those taking place in gross

Real Estate and Trust Companies earnings. This is exactly what happened in August. though surplus cars decreased 33,000, against little or no change in August 1913, thirty roads making proliminary reports of gross show for that month a decrease in gross of 4.3 p.c. this year, agginst a slight gain a year ago. The same thing is doubtless taking place this month. In the first fifteen days of Sep tember the car surplus was reduced 27,000 cars whereas all the available earnings figures point to : loss in gross earnings for the same period and for the month as a whole at a rate somewhere between

In the absence of final proof the explanation may be hazarded that the demand for cars is now to move grain, coal and similar bulky but low-rate traffic while merchandise and miscellaneous traffic, which while merchandise and miscellaneous traffic, which takes up few cars in proportion to its contribution WE HAVE some very fine offices, show rooms, in the way areads Building, corner of Peel and St. 15416 to gross revenues, has fallen off.

LIFE INSURANCE APPEALS TO BUSINESS WOMEN

Canada Life Booklet Gives Much Information Use ful to Women Interested in This Important Subject.

The October number of the Canada Life Echoes is entirely given over to women and their relation to BUSINESS FLAT FOR LIGHT MANUFACTURING, life insurance. This is a subject to which the modern woman is giving more and more attention every

Although there are still many agents who seem to believe that there is little chance of doing business with women, prospects now, however, married women, business women and women of independent means are taking greater interest in the subject.
They realize that it is one of the sufest forms of investments, and during times of financial stress like the present many have been able to tide over a crucial period by getting a loan from an insurance com any on their life policy.

It is often the woman who urges her husband to

take out an insurance policy; it is not surprising that when she is able she is the first to provide for any who may depend upon her in this way.

WESTERN ASSURANCE ASSURANCE FIRE and MARINE Incorporated 1851

Assets Over Losses paid since organisation over HEAD OFFICE.

\$3,500,000,00 \$57,000,000 00

W. B. BROCK, President and General Manager

MONTREAL BRANCH
61 ST. PETER STREET TORONTO, ONT. ROBERT BICKERDIKE, Manager

CANADIAN INSURANCE MEN FORM RIFLE ASSOCIATION

seter Percentage of Decrease From Last Year in Marine Underwriters Consider That This is the Best September Than in August—Southern Roads

Reflect Cotton Situation.

Marine Underwriters Consider That This is the Best Way in Which Insurance Men Can Express Their Loyalty. Their Levalty.

Other Buildings More Easily.

Railroad earnings reports coming to hand eannot six precaper and showered water down from the great height upon surrounding buildings for a square of around.

Railroad earnings reports coming to hand eannot six precaper and showered water down from the great height upon surrounding buildings for a square of around.

Railroad earnings reports coming to hand eannot six precaper and showered water down from the great height upon surrounding buildings for a square from the skles instead of the ground as is customary. The firemen trunced the attream upward and outward and set it deluge housetops a square away. People there thought a heavy rainstorm had suddenly begun to fall from clear skles.

Such of the weekly reports for the third week in Augustation of the work of forcing the water up to the height of 40 feet or more above the payments better than steam fire engines. The tests indicated that the pressure of water varied greatly with the steam and auto engines. During the tests, the steamer maintained a pounds, and the pressure at the engine of approximately 320 pounds, and the pressure at the engine of approximately 320 pounds, and the pressure at the engine of approximately 320 pounds, and the pressure at the engine of approximately 320 pounds, and the pressure at the engine of approximately 320 pounds, in fact, it was migned and the following modern thands as evidenced by shrinkages for the third fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more at the engine of approximately 320 pounds, in fact, it was more a

RECENT FIRES.

It is to be remembered that in point of tonnage of an outbreak of fire at the Besselle lumber mill last

DIVIDEND AND INTEREST DISBURSEMENTS.

New York, September 30.—The Journal of Com-New York, september 30,—the southant of Contractors thandlings, he said, which were merce estimate dividend and interest disbursements started before war was declared will in most cases next month at \$160.386.585, comparing with \$166.120.- be finished and will of course, have to be closed in next month at \$1.00.350,350, compating went \$100,150.5 he missined and wall of course, have to be closed in \$53 in October a year ago. Of the grand total dividends will furnish \$78.586,585. Stockholders of industrial corporations will receive \$46,315,106, a de crosse of \$5 269 771

AMERICAN BANK CLEARINGS. St. Louis clearings \$9,522,373; decrease \$3,515,611.

LITTLE BUSINESS DOING ON REAL ESTATE EXCHANGE

Quetations are Only Nominal, and the Man. Wh Wants to Sell Finds it Difficult to Find a Buyer.

As one well known real estate man said this morning regarding the quotation of certain debentures "these debentures the city and elsewhere a short time ago, and yet I don't suppose you could get 40 ents for them now, nevertheless the land is valuable and some one will make money.

"The great trouble at the present time is the lack of money, not the lack of confidence

The general feeling, he said, was that there could result to the war, and that's hould be success which would mean great prosperity to Can-

CONTRACTORS AND ARCHITECTS RESTING.

A well known local contractor in an interview with a representative of the Journal of Commerce this norning, said that from all appearances this winter was going to be a very dull one for both architects and contractors "Buildings," he said, "which were war is over."

Architects were already beginning to find time fallng pretty heavily on their handes. The chief trouble was the scarcity of money, and he believed that when the war was over things would improve to Chicago clearings, \$44,481,911; decrease \$13,365,607, make up for all the time which had been lost,

CLASSIFIED

2c Per Word for the First Insertion .

BUSINESS OPPORTUNITIES.

ARTHER WANTED IN WELL ESTABLISHED

Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this and). Can be made to produce fifteen. New and city, in newspaper and trade journals. Address modern machinery. Fast growing city. Invoice P. C. 7277, Journal of Commerce. ten thousand. Partner to take charge of business and office end of work. (Young or middle age). FIRE INSURANCE INSPECTOR; ENERGETIC Agreement to start any time before October first. Young Man, Canadian, several years experience. Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Clifford's, North Bay, Ont.

SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000 Address Dr. Handfield. 244 St. Catherine East. Hast 7279.

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MULION—Kindling, \$2.25; Cut Hardwood, \$3.25, Mill Blocks, \$2.00 per load. "Molascuit" for horses, J. C. McDiarmid, 402 William Street. Te. Main 452.

BUSINESS PREMISES TO LET.

E HAVE some very line offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 128 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street. Main 7390.

HIGH CLASS APARTMENTS.

590 SHERBROOKE WEST, RITZ-CARLTON PIANO LESSONS-MRS. W. MARRIAGE, LATE ck. 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 street or S. E. Lichtenhein, 173 Common street.

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

BOOKS AND MAGAZINES.

BOOK BARGAINS.-NEW AND SECOND-HAND histories: fiction: theology; poetry; travels; nistories; hieron; theology, poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10c each. Chamber's Journal and Strand Magazines, 5c. Country customers can have mixed lots; published at \$15, for \$1; books exchanged but not ought for cash at present; Encyclopaedias and sets sold on commission. (No cash; no reply). Norman Murray, 233 St. James street; stairs up; Montreal.

PATENT FOR SALE.

AN INDESPENSIBLE KITCHEN SINK STOPPER converting an ordinary sink into a set tub, also ting 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 sink into a set tub; also preventing the escape of gas from the sewer. Just patented in United States and Canada. Write or call for particulars. George A. Cote. 68 Agnes Street, Montreal.

1c Per Word for Each ‡ Subsequent Insertion

WANTED.

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, To-

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

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

EDUCATIONAL

of Buffalo, N.Y., will give plano lessons and Those wishing such instruction, will please call at 80 Hutchison, near Milton.

MISCELLANEOUS.

THE HAY MARKET STABLES, CORNER OF OTtawa and Nazareth Streets, one block south of the Hay Market, has been remodelled and rebuilt into 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 dred horses and one of the best sale yards in the city to show horses. Also large offices and wait-ing rooms. Will open for business Monday, August 24th, with large stock of choicely selected horses. suitable for all purposes. We will hold regular auction sales every Monday and Thursday, 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 ar has officiated in Cincinnati, Chicago, Lexington, Louis and New York, Auctioneer, Montreal's greatest horse auctioneer.

These are the attractions of Gray Rocks Inn. These



strenuous their families can live at the Inn with every home comfort at less cost than time of year the

place is ideal; great big 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, Proprietor Ste. Jovite Station, Quebec