-----AILROADS DIAN PACIFIC

INGE OF TIME OW IN EFFECT

ization Excursions O NEW ONTARIO,

RATES TO PACIFIC COAST. Until October 8. l class-

** ** \$52.95 any other points.

AGO EXPRESS O-DETROIT-CHICAGO.

Canadian No. 21 8.45 a.m. 10.00 p.m. ---- 9.05 p.m.

Intario Shore Line nton, Brighton, Colborne, Port Hope, anville, Oshawa, Whitby. Leave

TICKET OFFICES: mes Street Phone Main 122

TRUNK RAILWAY RACK ALL THE WAY al-Toronto-Chicago

RNATIONAL LIMITED. Train of Superior Service. Chicago 8.00 a.m., daily.

VED NIGHT SERVICE 1 11.00 p.m., arrives Toronto 7.30 p.m., Chicago 8.40 p.m. Club-Com Car Monireal to Toronto daily.

LERS' EXCURSIONS Cochrane, Haileybury and O. Ry. Going September 30th; re-

RES TO PACIFIC COAST ng until October 8th. fass via Chicago to eattle, Portland os Angeles, San Diego \$54.00 es to many other points.

St. James St. cor. St. Francold Virly
-Phone Main 1935 dsor Hotel avent ure S tatlo 3

ERT HAS HIGH PRAISE FOR VADIAN RAILWAY of the Great Indian Peninsula Rail-

luded a tour of the Dominion. He Canadian railroads, and by the Grand Trunk Pacific, in particular, of the Grand Trunk Sys ited possibility of further extension

rkable engineering obstacles of elling that have been overcome in a system, apart from the venture at a time when the present rapid hardly have been foreseen

arly struck with the good underists between the executive and the enthusiasm and efficiency of the is of work at headquarters in Mont-Isewhere, and made for a general nich is not often met with. Outosphere the same spirit was evincvelling public and the staff. and Trunk are wonderfully home-ly cheap. The "Christens Laurier," tels in the world, is suitably located ificent building. The method of engers' luggage strikes one as nd effective, and is a real time and the commercial si e many things that intersted a did the large freight terminal I had ng over. Another notice me not a little was the unsolicited ne and all to se ete sense, but in individual me This rehas evolved itself into ifest freight service," whereby it is f possibility to keep a in-load of important merchandise oad as well, from the moment of pping point, as they term it in tion."

Line SS. Manchester Spinne ester for Montreal on September

ft Fort William 8.30 p.m. 2th

Colborne 10 p.m. 271 S UNREASONABLE.

tember 29 .- The Second Stewart, filed a complaint wi nmerce Commission against Atchis, alleging that rates on stamped wrappers from Dayton, Ohio, to

I States are unreasonable BILL MUST PASS. tember 29.-That ship at this session of congress was sterday by President Wilson. H

change his position in the matter strong opposition has developed. INTO OIL CONDITIONS ember 29.—The Senate had adoptecting the Inter-State Commerce quire into conditi

nia, New York, West , and whether the produce of ors is being unfairly kept from

PERSONALS

VOL. XXIX. No. 123

...... in town and will resume his studies at McGill Univer-

Lomer Gouin and the Hon, P. S. G. Mackenzi of last evening for Toronto to attend the funeral the late Sir James Whitney.

pr. Malone is spending a day or so in Hamilton Dr. Archie Malloch.

Mr. H. D. Reid, of Newfoundland, is spending a

The Hon. J. A. Ouimet and famely are coming in from Ste. Anne de Bellevue to-day and will take up residence at their new house, 211 Drummond street.

Mrs. Earle F. Dunham and Mr. R. T. Stackhouse.

Mr. E. E. Fairman have been spending the week-end in the policy: at the Waterbury Inn.

Mr. R. E. Macdougall, who spent the summer at their home at Murray Bay, are now established in

in the early part of October.

Mr. Noel Brooks, who spent the summer at "Mount

rapidly building up business.

MONTREAL:

and Winter time table.

REGULATIONS COVERNING ISSUE OF FEDERAL WAR POLICIES

Everything is Clearly Set Forth in These Regulations and No Trouble is Expected in Settling Claims.

"Warranted by the insured not to sail for any port don vs. London and Lancashire.

the insured no shipments of absolute contraband will be loaded and that no conditional contraband will be loaded, when the articles constituting such condition-

those ports where application is made to the Bureau November 13—Caledonian vs. Royal Queens; Com at Washington.

Red the Canadian Pacific Ad. for change of Fall lists may always be obtained from the Bureau of Mercantile vs. London and Lancashire. War Risk Insurance at Washington.

Real Estate and Trust Companies

Quotations for to-day on the M	lontreal Res	I Estate Exchange, Inc., were as follows:-	,
Ві			
Aberdeen Estates 12		Mont Westering Land	
Beaudin, Ltd		Montreed Court T - 3 C	
	70 781/	Do Com	
W	7 104	Montreal Welland Land Co Des	
	15 18	Do Com	
	3 6		
	-	Mustual Band 6 Tarrest	
Cantral Donk Tartet			
		Common	
		Common	
City Central Park Tity		Nesbit Heights 50	
City Central Real Estates, Com		North Montreal Land, Ltd 150	
City Estates	63	North Montreal Centre 125	
Cote St. Luc R. & Inc. Co 5	-	Notre Dame de Grace Realty Co	
C. C. Cottrell, Ltd., 7 p.c., pfd 1	4 171/2	Ottawa South Property Co., Ltd	
Credit National 12	0 122	Orchard Land Co 100	
Crystal Spring Land Co 55	91/2 70	Pointe Claire Land Co 100	
Daoust Realty Co., Ltd 4	5 50	Quebec Land Co 175 1/2	i
Denis Land Co 7	5 941/2	Rivermere Land 65	
Dorval Land, Ltd.		Riverview Lard Co 100	
Drummond Realtles, Ltd 100		Rivera Estates Co	
Fastmount I am 3 C-		Rockfield Land Co 27	
Fiftier T and C		Rosehill Parl Realties, Ltd	
Fort Positive		Security Land Co., Reg 75	
Fort Realty	0172	Summit Realties Co 50	
De pre	190	St. Andrews Land Co, 71/2	
Do., Ptd	118	St. Catherine Rd. Co	
Highland Factory Sites, Ltd	41	South Shore Realty Co	
Improved Realties, Ltd., Pfd 50	60	St. Paul Land Co 650	
Do., Com 16	18	St. Denis Realty Co 75	
K. & R. Realty Co 62	75	St. Lawrence Blvd. Land of Canada 100	
Kenmore Realty Co	78%	St. Lawrence Inv. & Trust Co 85	
Les Teresa Ciment, Ltee		St. Lawrence Heights Ltd	
Lachine Land Co 100		St Davis Davis	
Land Of Montreal		Transportation ofd	
Landinolders Co., Ltd.		Tinion Land Ci-	
Lausen Dry Dock Land Lad		Viewbook Beattle 743	
and pociete Blvd., Pie IV	644	Viewbank Realties, Ltd	
compagnie des Terres de Coment		Wentworth Realty 140	1
Compagnie National de L'Est		West End Land Co., Ltd 65	
Compagnie Montreal Fat		Westbourne Realty Co 75	
Dalle Realty	2 73	Windsor Arcade, Ltd., 7 per cent. with	
This Take I I was the Time I to	-00	100 per cent. bonus	7
Compagnie Immobiliere de Compagni		Bonds:-	
	Sept.	Alex. Bldg. 7 pe rcent. sec. mtg. bends,	
ag nie industriel et dire	73	with 50 per cent. bonds co. bonds . 75	
		Arena Gardens, Toronto, 6 p.c., bonds	
	921/	Caledonia Realties Co., Ltd., 6 p.c. 75	307
		City R. and Inv. Co. bond	
	95	City Central Real Estate	
	100	Marcil Trust Gold Bong 95	
	101	Montreal Deb. Corp. 6 p.c. deb	1
	89	Transportation Bldg., pfd	
Montmartre Realty Co	461/2	Trust Companies:-	1
Mont. Deb. Corp. pfd.	1014	Crown	2
Mont. Deb. Corp. Corp. 35	70	Eastern	E.
Montreal-Edmonton Western Land &	45	Financial 100	腦
Inv. Co. of Canada	4.3	Marcil Trust Co	ESS.

Marcil Trust Co.....

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

al Extension Land Co....

chine Land Syn, Ltd.

WAR WILL HOT PREVENT INSURANCE MEN BOWLING

Regular Schedule of Games Has Been Drawn Up Again For This Season—Much Interest is Being Taken.

warranted sailing under the American flag. It is seizure, or detention until after condemnation.

The following special warranties are incorporated in the policy:

"Warranted sailing under the American flag. It is understood and agreed that the vessel insured hereunder shall not enter or leave, or attempt to leave.

TENNESSEE IRON TO CLOSE.

It is attented vs. Liverpool, London and Globe; Royal Exchange vs. Royal Queens vs. Liverpool, London and Globe; Royal Exchange vs. Phoenix o Royal Queens vs. London Assurance; Phoenix of Lon- O

The following gentlemen were introduced on Change yesterday, at the Board of Trade: J. O. Modified Quebec, by J. E. Macfarlane; S. J. Bradwill, Modified Quebec, by J. E. Macfarlane; S. J. Bradwill, Machester; J. F. Cobb, Portland, Me., by R. Sharpe.

Manchester; J. F. Cobb, Portland, Me., by R. Sharpe.

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Manchester; J

al contraband are destined for the ase of the armed forces or of a government department of a belligerent state, or are consigned to the authorities of a belligerent state.

tory the loss is about \$10,000, partly covered by insurance. The factory loss in building and stock is placed at about \$35,000 with \$28,000 insurance. The fire broke out in the factory, it is believed, from a Black Sea, or Bosphorous.

North Sea ports between latitudes of Christiania and Morthern vs. Phoenix of London; Guarden in Northern vs. North British and Mercanille; Employers Liability vs. Royal Queens; Yorkshire vs. London and Lancashire; Phoenix of Hartford vs. Insurance Company of North American Assure. Black Sea, or Bosphorous.

"Owing to the exceptional hazards involved, the surance Company of North America; London Assur-Bureau of War Risk Insurance will only consider ance vs. Liverpool, London and Globe.

mercial Union Palatine vs. Phoenix of Hartford; Fire yesterday afternoon occurred at 239 Edward

"The Bureau reserves the right to decline any risk to these ports, or, if accepted, to name such rates to these ports, or, if accepted, to name such rates to the extent of \$5,000 to the extent of \$ as may seem, in its judgment, adequate. The above list is subject to change without notice. The latest Yorkshire vs. Phoenix of London; North British and

November 20-Caledonian vs. Phoenix of Hartford; Employers' Liability vs. Insurance Company of North America; Phoenix of London vs. Liverpool, London and Globe; Royal Exchange vs. London and Lancashire; Guardian Northern vs. London Assurance; North British and Mercantile vs. Royal Queens; Commercial Union and Palatine vs. Yorkshire.

November 27—Caledonian vs. Phoenix of London; Liverpool, London and Globe vs. Insurance Company of North America; Commercial Union vs. Royal Exchange; Employers' Liability vs. London and Lan-cashire; Phoenix of Hartford vs. London Insurance; SUM OF \$7,000 TO \$10,000 ON FIRST MORTGAGE Guardian Northern vs. Royal Queens; Yorkshire vs. North British and Mercantile.

December 4—Caledonian vs. London Assurance Phoenix of London vs. Insurance Company of North America; Royal Queens vs. Liverpool, London and America; Royal Queens vs. Liverpool, London and Colobe; Guardian Northern vs. London and Lancashire; KINDLING WOOD FOR THE MILLION—Kindling, R. 25; Cut Hardwood, \$77. Mill Blocks, \$2.00 per ford; Commercial Union Palatine vs. Employers' Linbility; Yorkshire vs. Royal Exchange. bility; Yorkshire vs. Royal Exchange.

December 11—Caledonian vs. London and Lan-1214

shire; Royal Queens vs. Insurance Company of North America; Royal Exchange vs. Liverpool, London and Globe; Employers' Liability vs. London and Lancashire; North British and Mercantile vs. Phoenix

WE HAVE some very fine offices show rooms, in the Windsor Arcade Building, corner of Peel and St.

Catherine streets, and Southam Building, 123 of London; Yorkshire vs. Phoenix of Hartford; Commercial Union Palatine vs. Guardian Northern.

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December 18—Caledonian vs. Liverpool, London and Globe; Yorkshire vs. Insurance 1131/2 America; Royal Exchange vs. London Assurance; Royal Queens vs. London and Lancashire: Employ- 590 SHERBROOKE WEST. RITZ-CARLTON ers' Liability vs. Phoenix of London; Guardian Northern vs. Phoenix of Hartford; Commercial Union Palatine vs. North British and Mercantile,

of North America; London and Lancashire vs. Liver pool, London and Globe; Yorkshire vs. London As-341/2 surance; Guardian Northern vs. Phoenix of London: Employers' Liability vs. Phoenix of Hartford; mercial Union Palatine vs. Royal Queens; North British and Mercantile vs. Royal Exchange.

"The valuation of the vessel shall be determined by the valuation declared in such marine insurance policies as may be in force at present. If the applicant 8714 has no policy or policies in force the Bureau re-serves the right to decide if, in their opinion, the valuaton declared is correct.

"The following articles as contraband of war will not be insured: 1-Arms of all kinds, including arms for sporting purposes and their distinctive component 2-Projectiles, charges, and cartridges of all kinds,

ctive component parts 3-Powder and explosives, especially prepared for

untings, limber boxes, limbers, military wagons, field forges and their distinctive component parts. 5-Clothing and equipment of a distinctive military

6-All kinds of harness of a distinctively military haracter,
7—Saddle draught and pack animals, suitable for

3—Articles of camp equipment and their distinc-tive component parts.

10-Warships, including boats and their distinctive component parts of such a nature that they can only be used on a vessel of war.

LIFE AND FIRE INSURANCE ARE EQUALLY NECESSARY

Went to the Front, Left Family in Comfortable Home, Fire Came and Burned it Down

(Special Correspondence of The Journal of Commerce)
Washington, September 23.—The Federal Bureau of Canada's volunteers, now on his way to the front, the Insurance League will play their first games on the Windsor alleys. Last year the Insurance trunce finds itself: was unfolded at yesterday's session of the Finds itself: was unfolded at yesterday's session of the Finds itself: was unfolded at yesterday's session of the Finds itself: was unfolded at yesterday session of the Finds itself: was unfolded at yesterday session of the Finds itself: was unfolded at yesterday session of the Finds itself: was unfolded at yesterday session of the Finds itself: was unfolded at yesterday session of the Senson till November 13, but with the addition of f

REAL ESTATE

\$ Real estate deals formally registered yesterday nam-bered twenty-five, the largest being the transfer from Charles B. Fainer and others to Leopold O. Sauriol of lot 488 St. Jean Baptiste, measuring 105 feet by 80

frest find that of the schedule will be a repetition of the special primmond street.

The War Risk clause in the policy reads as following officers are at the head of the least of the general point that of the season;—Randall Davidson, N.B. self, they are of men of war, letters of marque and seprimendent of the Copper Queen Company, Dough Arison, and Mrs. Butler, are the suests of the general particular of the season in the season in the wife and her little ones find themselves penning and M., honorary patron; Arthur Barry, Royal Exploration, A. Sowden, Northern President; first vice-president; and M., honorary patron; Arthur Barry, Royal Exploration, A. Sowden, Northern President; first vice-president; and all consequences of hostilities or warlike operand and connect-marque, surpresident; lett.-Col. and Mrs. T. P. Butler, general particular of the season is a following officers are at the head of the least of the wife and her little ones find themselves penning and M., honorary patron; Arthur Barry, Royal Exploration, A. Sowden, Northern President; first vice-president; for the substitute ones find themselves penning and M., honorary patron; Arthur Barry, Royal Exploration, A. Sowden, Northern President; first vice-president; first vice-president; and M., honorary patron; Arthur Barry, Royal Exploration of the season; Randall Davidson, N.B. and M., a

The plant will suspend for two weeks. Blast fur-O maces, two open hearth furnaces and the Blooming
O mill will continue in operation. The Bessemer Plate

O the idleness has been produced by lack of raw mater-

Mr. Nod Brooks, who spent the summer at "Mount-field" Shebrooke, Que., has returned to Winnipes.

RECENT FIRES.

(By Special Correspondent.)

St. Stephen, N.B., September 22.—The new shoe factory of Clarke Bres. on King street here was destroyed by fire early to-day as well as the dwelling house of lienry Pinkerton, Leverett Russell and Mrs. J. R. McClure, and the blacksmitth's shop of John Manuel. On the buildings other than the shoe factory the less is about \$10,000, parity covered by in-

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

BUSINESS OPPORTUNITIES.

PARTNER WANTED IN WELL ESTABLISHED POSITION AS HANDY ALL ROUND MAN IN ART PARTNER WANTED IN WELL ESTABLISHED business 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 and office end of work. (Young or middle age). FIRE INSURANCE INSPECTOR; ENERGETIC Agreement to start any time before October first. ten thousand. Partner to take charge of business Enough cash required to make a fair agreement. No W. Hawthorne, Mgr. Clifford s, North Bay, Ont.

real estate valued \$25,000. Address Dr. Handfield, 244 St. Catherine East. Elect 7279.

FOR SALE OR EXCHANGE.

BUSINESS PREMISES TO LET.

Eliave some very fine offices, show rooms, in the Windsor Arcade Building, comer of Peel and St. Catherine streets, and Southam Building, 123 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 146 St. James street. Main 7990.

HIGH CLASS APARTMENTS.

Black. Single and Double rooms, suites. First-clas board; evening dinner

December 28. Caledonian vs. Insurance Company BURNSIDE PLACE, 38, COR. McGILL COLLEGE. Store in good condition to let immediately at chea price, \$30.00. Apply East 1933.

PURINESS FLAT FOR LICHT MANUFACTURING low rental to good tenants. Apply James Baggerle Jankor Hecla Building, on premises, 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.

BOOKS AND MAGAZINES.

BOOK BARGAINS .- NEW AND SECOND-HAND fiction: theology: 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 bought for cash at present; Encyclopaedias and other sets sold on commission. (No cash; no re-ply). Norman Murray, 233 St. James street; 2 stairs up; Montreal

PATENT FOR SALE.

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

PATENT FOR SALE AN INDISPENSABLE DEvice for every home; converting an ordinary sink into a set tub; also prevent in the escape of gas from the sewer. Just patented in United States and Canada. Write or call for particulars. George A. Cote, 65 Agnes Street, Montreal.

WANTED.

Young Man, Canadian, several years' experience; good record; well known in Ontario and Quebec. Controls about \$10,000 premium at tariff rates, De-sires 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 \$4,000 TO BORROW ON FIRST MORT-Apply 431B Sixth Avenue, Rosemount. 7 per cent.

SUMMER RESORTS.

DIGBY-NOVA SCOTIA.

LODGE ROOM AND COTTAGES.-Write Aubrey
Brown, for illustrated booklet.

PIANO LESSONS-MRS. W. MARRIAGE, LATE of Buffalo, N.Y., will give piano wishing such instruction, will Those 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 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 choicely selected horses. suitable for all purposes. We will hold regular auction sales every Monday and Thursday, Pri-vate sales at all times. T. W. Foster & Co., Pro-prietors, 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.

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 than they can at home. This

place is ideal; great big fire-place, running water in the house; own gas plant; best cuisine in the Rates \$2 a day, American Laurentians. Phone or write for particulars, G. E. Wheeler, Proprietor Ste. Jovite Station, Quebec.

HOUSE TO LET.-844 BLOOMFIELD AVENUE, Outremont, 7-roomed house, 3 bedrooms, hardwood floors, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 246.