

RAILROADS

DIAN PACIFIC

ANGE OF TIME
NOW IN EFFECT.
olders on application.

ization Excursions
TO NEW ONTARIO,
nesday, September 30th.

RATES TO PACIFIC COAST,
Until October 8.
of class—
ie, Portland . . . . . \$32.95
Los Angeles, San Diego, via
. . . . . \$54.00
many other points.

AGO EXPRESS
TO-DETROIT-CHICAGO.
The
Canadian No. 21
. . . . . 8.45 a.m. 10.00 p.m.
. . . . . 7.45 a.m. 9.05 p.m.

Ontario Shore Line
to Toronto
nton, Brighton, Colborne, Port Hope,
manville, Oshawa, Whitby. Leave
a.m.

TICKET OFFICES:
Main Street Phone Main 1111
ance Viger and Windsor Street Station.

TRUNK RAILWAY
SYSTEM
TRACK ALL THE WAY
al--Toronto--Chicago
TIONAL LIMITED.
Train of Superior Service.
1 9.00 a.m., arrives Toronto 4.20 p.m.,
Chicago 8.00 a.m., daily.

DIVED NIGHT SERVICE.
11.00 p.m., arrives Toronto 7.10
p.m., Chicago 8.40 p.m. Club-Com-
Car Montreal to Toronto daily.

FLERS' EXCURSIONS
Crochran, Halleybury and other
O. Ry. Going September 29th; re-
th.

RES TO PACIFIC COAST.
ing until October 8th.
class via Chicago to
eattle, Portland . . . . . \$52.95
Los Angeles, San Diego . . . . . \$54.00
es to many other points.

TABLE CHANGES.
ull be made Sept. 28th. Time
full particulars and all information
application to agents.

St. James St. cor. St. Francis St.
Phone Main 1111
ndor Hotel
Adventure Station . . . . . Ma. 1121

ME EFFECTIVE SEPT. 27, 1914.
Place Viger Station.
\*8.45 a.m. (1) 1.45 p.m. 14.00 p.m.
15 p.m.
a.m. (1) 1.45 p.m. 14.00 p.m. (1) 11.15
p.m.

a. (1) 1.45 p.m. 14.00 p.m.
3 a.m. (1) 1.45 p.m. 14.00 p.m.
00 a.m. 19.30 a.m. 11.20 p.m. 11.30
6.15 p.m. 11.15 p.m. 11.55 p.m.
14.30 p.m.
a. 12.15 p.m. \*5.45 p.m. 14.15 p.m.
\*5.45 p.m.
a. 19.00 a.m. 15.30 p.m.
m. 19.00 a.m. 15.30 p.m.

a. \*1.30 p.m. \*11.30 p.m.
Windsor Street Station
cancelled after Sept. 26.
ays for Caledonia Springs
int Fortune will run Saturday and

igaud will run Saturday and Sun-
day.
nipeg cancelled.
on will leave 9.30 a.m. daily.
except Sunday (1) Saturday only
and Sunday (2) Tuesday and
Saturday and Sunday only \$18.00.

CHAPS DURING THE WEEK.
W. Day, N.Y. for Wilmington.
oston Lightship—Stm. "Kent" (Br.)
Boston and N. Y. put into Ber-
n. "Francis H. Leggett" Hopkintan
sunk 60 m. south of Columbia
25 and 40 passengers—Stm. "Sue-
at" at Hoboken, was nearly destroyed
"Calabria" and "Tedo" (Br.). Cal-
Boston and N. Y. returned to Col-
del Rio, N. Y. for Havana stop-
k with machinery damaged—Can-
agny" and stmr. "Lincoln" (Br.).
I. collided off Crane Island; Mont-
loss 14 lives—Stm. "Hardy" Coes
had machinery disabled 20 m. N.
ocks—U. S. Revenue cutter "Ta-
d on Kliska Island, Alaska; crew
"Trafalgar" (Ge.) armed as cruiser
"Carmania" (Br. armed cruiser—
at. Liverpool for Calcutta; "In-
Calcutta; "Loyal," High for Cal-
for Calcutta; and "Traboch"
Bay of Bengal by German cruiser
erlotie" (Br.) from Dunkirk, en-
on Ambrose Channel lightship—
N. Y. for Texas coast, put in
chinery disabled—Stm. "Basil" (Br.)
dron, stranded east of Balatae Is-
nd. Stm. "Arabic" (Br.) from Bas-
ol with fire in No. 1 and 2 hold-
s.

anager of the Hamilton East
Union Bank, has been arrested.

PERSONALS

Mr. Arthur J. D. Campbell has returned to town after spending the summer at their house at St. Rose.

Mr. Warwick Chipman who has been spending the summer months at their home at Como, Que., are coming back to town on Thursday next.

Mr. D. W. Ogilvie accompanied by Mr. L. E. Ogilvie, of Brockville, who have been their guests for a few days, have gone to Quebec.

Mr. John A. Grant and family, Montrose avenue, have closed their home on Lake St. Francis and are established in town.

Mr. George Hall, and their young children, Dorchester street west, has returned from summering in Boston and on the Maine Coast.

Mr. and Mrs. David Leach and Miss Hilda Leach, who spent the past year on the Continent, returned to Montreal last week.

Mr. H. S. S. Molson and Master Edward Molson, who have been abroad for the past two months, sailed for Canada on Friday last, and are expected in town about the first of October.

Dr. Putter and their children, of Baltimore, Md., spent the past week at the Ritz-Carlton, en route homeward from spending the summer at Cacouana.

Mr. Clive Dohell and family will return to the city the early part of next month from their summer home at Dorval.

Mr. J. T. R. Laurendeau, president of the Dorval Jockey Club, accompanied by Major John T. McBride, vice-president, and Mr. S. N. Holman, manager, are in Toronto for the races at the Woodbine.

Mr. Clarence F. Smith, chairman of the Relief Committee of the Canadian Patriotic Fund in Montreal, spent Sunday in Quebec, with the Hon. C. J. Doherty, Minister of Justice.

At the Hotels.

At the Place Viger.—Mr. and Mrs. N. W. Bell, Dundee, Scotland; Justice L. P. Duff, Ottawa; Walter Toske, Eau Claire, Wis.; Orim Lewis, Colorado Springs; R. P. Selvers, Chicago; Mr. and Mrs. N. B. Beecher, New York; Capt. and Mrs. H. H. Donnelly, Ottawa; Capt. Beetham, Vancouver; C. R. Walker, Sydney, N.S.; A. C. Barker, Moncton, N.B.; Mr. and Mrs. W. M. Benjamin, New York; Mr. and Mrs. F. L. Bradley, New Haven, Conn.

At the Queen's.—W. Dickmann, Vancouver; J. W. Metwiel, New York; Mark M. Mitchell, Brooklyn; Mrs. Hope Hopkins, Burroughs, Washington; Mr. and Mrs. H. E. R. Evans, Mexico City; Mrs. J. J. Davis, Los Angeles; Mrs. M. C. Dargort, Berkeley, Cal.; P. D. Smith Regina; John D. Carroll, Richmond; A. D. Richard, Dorchester, N.B.; G. Cunningham, Scotland; Mr. and Mrs. A. E. Crappell, Hong Kong; William Cassidy, Boston.

At the Ritz-Carlton.—Mr. and Mrs. S. D. Hall, Ottawa; R. H. Stewart, Trail, B.C.; Mr. and Mrs. L. Grimwell, South Dartmouth, Mass.; J. B. Blackburn, Pittsburg; Mr. and Mrs. R. Crawford, Detroit; Mr. and Mrs. E. L. Bowen, Portland; Mrs. Alexander Maclaren, Buckingham; Mr. and Mrs. C. Bourne, New York; Mr. and Mrs. W. P. Adams, Portland.

At the Windsor.—Mr. W. A. Higgins, Shaw Falls; R. Gamble, Jacksonville; Mr. and Mrs. W. M. Smith, Sheldon, Florida; W. C. Macdonald and party, Toronto; J. R. Ferguson, Winnipeg; W. H. Nowlan and wife, Richmond, Va.; F. Bennett, Albany; D. Fraser.

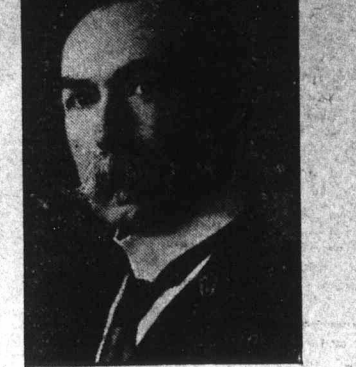
Real Estate and Trust Companies

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

Table with columns: Bid., Asked., and various real estate listings such as Aberdeen Estates, Beaudin Ltd., Bellevue Land Co., etc.

APPOINTED DIRECTOR

Mr. E. F. Hebben, who has been chosen as Director of the Guarantees Company of North America to replace the late Mr. W. Wainwright.



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COLLECT IMMENSE PREMIUMS ON WORKMEN'S COMPENSATION RISKS

Compensation Inspection Rating Board Issues First Report of Assessments of Various Companies.

New York, September 28.—Some idea of the aggregate volume of premiums to be collected on workmen's compensation risks under the new law in this State is contained in the first report of the assessments on the various companies writing this class of business levied for the support of the Compensation Inspection Rating Board.

On the other hand it is known that some companies made it a practice only to put through their books the policies for which they had received the assured's signed acceptance.

CONTRACTS FOR SECURITIES.

New York, September 28.—The New York Stock Exchange issued the following notice: The Special Committee of Five rules that on all loans of securities between members as well as on contracts for securities still unsettled the interest to and including September 30th must be paid on October 1st.

FOREIGN FIRE INSURANCE CO'S. ARE AS SAFE AS AMERICAN

Prominent Insurance Man in United States Says No Matter What Happens All Claims Can Be Met.

(Exclusive Leased Wire to The Journal of Commerce.) Chicago, September 28.—Arthur Hawhurst, insurance manager of Marshall Field and Company, reviews the foreign insurance situation as follows:—Are the foreign fire insurance companies financially good? This question has been asked me numerous times, within the last two months.

So I say, if England, France and Germany are battered to pieces and then dropped into the sea, these foreign companies spoken of above will be as financially sound to their American policyholders' demands as they were to all intents and purposes before the war commenced.

BROKERS RESUME BUSINESS.

New York, September 28.—Concurrently with the removal of some of the bars against trading in securities, some large brokerage firms are restoring facilities which they have dispensed with after the exchange closed.

In the latter part of last week one firm put in four trunk lines and was in a hurry about it.

REAL ESTATE

Registrations of real estate deals on Saturday last numbered thirty, the largest being the transfer from Zephraim St. (there to Joseph Friedman of part of lot 1884-176 and lot 1664-177, also lot 1664-178 St. Antoine Ward, with the building thereon known as No. 263 St. Luke street, the price being \$35,000.

Samuel Rabinovitch purchased from Mrs. Jacob Lazarus lots 18-1, 3, 3 and 4 St. Lawrence ward, measuring 89 feet by 74 feet with the buildings on Gull-bault street, for \$23,000.

Mrs. Daniel M. Mackay purchased from George Hogg lots 20-6 and 15, parish of Montreal, measuring 50 feet by 184 and 206 feet respectively, with No. 5 McCulloch street, Outremont, for \$19,000.

Pierre Beaudin sold to Bruno Beaulieu lots 1907 and 1008 St. Mary ward, together measuring 80 feet by 101 feet, with Nos. 424 to 424 Plessis street, for \$16,160.

Louis O. Bourneval sold to J. Elise Roy the south-eastern portion of lot 36-176 parish of Montreal, measuring 25 feet by 139 feet, with No. 379 Wiseman avenue, Outremont, for \$12,000.

Samuel Weiser and others sold to Mrs. Hyman Rosen lots 1170 to 1173 St. Jean Baptiste, measuring 60 by 70 feet, with Nos. 620 to 630 Laval avenue, for \$19,800.

POLICYHOLDERS INDIFFERENT

Sargent B. Stearns, Manager in Canada of the Equitable Life Assurance Society, in an interview with a representative of the Journal of Commerce this morning stated that it was most regrettable to him what a poor reception was accorded the free medical examination offered by his company to their policyholders in Canada.

Every policyholder had been informed of the company's offer, yet only two or three had so far taken advantage of it.

The examination was offered by the company, as it was hoped that in this way they would be able to advise their policyholders of their status of health, and so enable them to see a physician and take all necessary precautions.

Mr. Stearns stated that the reason many had failed to take advantage of the offer was that they feared to learn whether they had anything the matter with them. Others he said were just indifferent.

This indifference of the average policyholder was even more marked in their attitude to the taxation of life insurance. Efforts had been made all over to get the policyholder to aid in fighting this unfair deal, but so far these efforts had met with little success.

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

BUSINESS OPPORTUNITIES.

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. Best growing city. Invoice ten thousand. Partner to take charge of business and office end of work (Young or middle age). Agreement to start any time before October first. Enough cash required to make a fair agreement. No agents need answer. Address for particulars, Geo. W. Hawthorne, Mgr. Cliffside, North Bay, Ont.

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

KINDLING WOOD FOR THE MILLION—Kindling, 12 1/2¢. Cut Hardwood 12 1/2¢. Mill Blocks, \$1.00 per load. "Molascut" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 462.

FOR SALE OR EXCHANGE. WE HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Euseby streets, at Southern Building, 123 Euseby street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7999.

BURNSIDE PLACE, 34 AND 36, CORNER MCGILL College—Two stores, in good condition; to let; immediately, at cheap prices; one at \$20, and the other at \$30. Apply East 1983.

BURNSIDE PLACE, 38, COR. MCGILL COLLEGE.—Store in good condition to let immediately at cheap price, \$30.00. Apply East 1983.

BUSINESS FLAT FOR LIGHT MANUFACTURING, 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—SPLENDID new store, cement cellar, heated, water tap, suitable for any kind of business. Apply 2481 Park Avenue, Phone St. Louis 3788. Evening, Rockland 629.

BOOKS AND MAGAZINES. BOOK BARGAINS—NEW AND SECOND-HAND histories; fiction; theology; poetry; travels; science; philosophy; law; \$1.00, \$2.00 and \$3.00 books for 10¢ each. Chamber's Journal and Strand Magazines, etc. 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 reply). Norman Murray, 233 St. James street; 2 stairs up; Montreal.

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, 68 Agnes Street, Montreal.

PATENT FOR SALE—AN INDISPENSIBLE 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.

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 311 Board of Trade Building Telephone: Main 7682; Up 1229 Your patronage solicited

WANTED. POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cart dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. O. 7277, Journal of Commerce.

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 \$4,000 TO BORROW ON FIRST MORTGAGE. Apply 431B Sixth Avenue, Rosemont. 7 per cent.

SUMMER RESORTS. DIGBY—NOVA SCOTIA. LODGE ROOM AND COTTAGES.—Write Aubrey Brown, for illustrated booklet.

EDUCATIONAL. PIANO LESSONS—MRS. W. MARRIAGE, LATE of Buffalo, N.Y., will give piano lessons and theory. 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 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 choicely 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 is 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 cost than they can at home. This 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.

HOUSE TO LET—84 BLOOMFIELD AVENUE, Outremont, 7-roomed house, 3 bedrooms, hardwood floors, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 244.