

RAILROADS

DIAN PACIFIC

SEAS CONTINGENT RETURN... \$5.18... \$1.30 p.m. \$5.00 p.m. \$1.18

SEEKERS' EXCURSIONS... Tuesday Until October 27... \$2.95

Change of Time... AFTER SEPT. 26, 1914... \$2.95

AGG EXPRESS... \$54.00

Ontario Shore Line... \$54.00

TRUNK RAILWAY SYSTEM... \$54.00

ED NIGHT SERVICE... \$54.00

SEEKERS' EXCURSIONS... \$54.00

ES TO PACIFIC COAST... \$54.00

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ES TO PACIFIC COAST... \$54.00

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 MUTUAL LIFE ASSURANCE CO.

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. 1633. W. B. BROCK, President. W. B. MEIKLE, Vice-President.

PROVINCE OF QUEBEC BRANCH: Lewis Building, 17 St. John Street MONTREAL. THOMAS F. DOBBIN, Resident Manager.

Founded in 1806 THE LAW UNION AND ROCK INSURANCE CO. LIMITED OF LONDON

Assets Exceed \$47,000,000. Over \$11,000,000 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. 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, 1,475,000. Total Annual Income Exceeds, 42,500,000.

Total Funds Excess, 124,500,000. Total Fire Losses Paid, 164,420,230. Deposits with Dominion Government, 1,077,633.

Head Office, Canadian Branch—Commercial Union Building, 232-236 St. James Street, Montreal. Applications for Agencies solicited in unrepresented districts.

J. MCGREGOR, 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. Offices: Western Union and Premier Bentsley.

North American Life Assurance Co.

Solid as the Continent. Insurance in force over \$52,000,000. Assets, 14,043,814.69. Net Surplus, 1,781,117.49. Income, 2,563,115.88.

For Information as to Agency Openings Write to Home Office - TORONTO. AN IDEAL INCOME can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine.

MONTHLY INCOME PLAN Backed by a deposit of \$1,688,902.65 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, Province of Quebec and Eastern Ontario, Suite 502 MCGILL BLDG., MONTREAL, QUE.

PERSONALS

Mr. Stephen Whitney has just returned from Italy. Mr. James Law left yesterday for a short visit in Nantol, Quebec.

Mr. Victor Linton arrived by the Ruthenia yesterday. Mr. Gemmill, of Ottawa, was a recent visitor in town, the guest of his aunt, Mrs. S. McMurty, Tower Avenue.

Mr. C. Duff is spending a short time in Toronto. Mr. McLeod Yule has returned to town from a short visit to Quebec and Valcartier.

Mr. Thomas McMillan, Clarke Avenue, left last evening on a trip to the Coast, to be gone several weeks. Mr. Manning Doherty, St. John, N.B. is to spend the winter in Ottawa.

REGARDING EXCESSIVE INTEREST IN LOANS

New York, September 26.—Replying to the charge by Secretary McAdoo that the New York banks were charging their correspondents the equivalent of 8 per cent. for loans by making them pay 7 per cent. on accommodations in addition to maintaining a clearing here, Albert H. Wiggin, chairman of the Clearing House Committee last night, sent the following telegram to the Secretary of the Treasury: "Your telegram received. Except on some Wall Street loans and on paper placed by brokers the rate charged to customers and to correspondents by New York banks does not exceed 6 per cent. Please give us the specific instances to which you refer and while we have no authority to control rates of interest charged if there is any action that is unjustified or unreasonable we will use our influence to correct it. It is the desire of New York to set an example that cannot be criticized."

FIRE IN BUFFALO

Buffalo, N.Y., September 26.—One life was lost and eight firemen were injured in a fire that swept through the Salvation Army headquarters on Seneca street early to-day. Firemen searching the third floor after the flames had been checked found the body of N. J. Sawyer, an old man. They were pushing the search farther into the building when the floor gave way beneath them. All were severely cut and bruised.

HAVE RAISED MARINE INSURANCE RATES TO INDIA AND FAR EAST

Owing to the Activity of German Cruisers Along the Coast of India, Underwriters Decided Rates Were Too Low. New York, September 26.—Marine underwriters, because of the activity of the German commerce destroyers along the coast of India, have raised insurance rates to India and the Far East to 5 per cent. again. For a time they were quoted as low as 2 1/2 per cent., although at the beginning of the war some companies charged 15 to 20 per cent. for the war risk.

The rate to South American ports has likewise been advanced to 3 per cent., where in most cases it had been only 2 per cent. or less. WESTINGHOUSE DIVIDEND. Pittsburgh, September 26.—Westinghouse Air Brake Company declared the regular quarterly dividend of \$2 a share, payable October 15th to stock of record, September 3rd.

The Independent Order of Foresters

Policies Issued by the Society are for the protection of your family and cannot be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age. Policies Issued From \$500 to \$5,000. TOTAL BENEFITS PAID - 42 MILLION DOLLARS. FRED J. DARCH, S.S. Temple Bldg., Toronto, Can. ELLIOTT G. STEVENSON, S.C.R. Temple Bldg., Toronto, Can.

The Provident, Accident and Guarantee Company

Issues the following policies: Health, Plate Glass, Burglary, Fidelity Bonds, Contract Bonds, Automobile, Judicial Bonds, Employers' and Public Liability. HEAD OFFICE: - - MONTREAL. 160 St. James St. - - Tel. Main 1626.

LEGAL DIRECTORY

F. J. CURRAN, Barrister and Solicitor. Savings Bank Chambers, 180 St. James St., Montreal. Phone Main 127.

EDUCATIONAL

THE ART OF NOT FORGETTING Students desiring some assistance in their studies should apply to THE REV. M. O. SMITH, M.A. No. 73, McGill College Ave., Montreal. INSTRUCTOR IN THE LANGUAGES AND MATHEMATICS.

ACCOUNTANTS

Audits:—Commercial, Municipal, Financial Investigations, Liquidations, etc. ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS AND AUDITORS. J. J. Robson, L.L.A.; M. S. Temple Hill, C. A.; Chas. F. Ritchie, C.A. (Can.), C.A. (Scott.); John H. Davy, C.A. MCGILL BUILDING, MONTREAL.

ALFRED WALFORD, L.L.A.

ACCOUNTANT AND AUDITOR Investigations, Reports, Annual Audits. 410 LAKE OF THE WOODS BLDG. PHONE MAIN 6386

FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE 811 Board of Trade Building. Telephone: - - - Main 7682; Up, 1329. Your patronage solicited.

STEAMSHIP COMPANIES ARE REPUDIATING TRAVELLERS CHEQUES

Hamburg-American and North German Lloyd Steamship Companies Travellers' Tickets Said to be Worthless. The Hamburg-American and North German Lloyd steamship companies are repudiating their own travellers' cheques although, to secure these, travellers have actually paid their cash into the coffers of the companies, according to an announcement which appears in a bulletin issued by the committee of the American residents in London. The announcement, which is regarded as particularly significant, is as follows: "Travellers' cheques of the North German Lloyd and Hamburg-American having been repudiated by the companies, it has come to the notice of the committee that travellers are needlessly sacrificing their securities. Loans of sufficient size to tide over the journey home can be secured thereon without interest through the committee. "Aside from this, however, the committee is advised that the ships in New York harbor can be libelled for these amounts should the companies fail to pay in full at that port."

MODEL COTTON WAREHOUSE

New York, September 26.—The following suggestions for an inexpensive temporary non-standard cotton warehouse for towns without fire protection are made by a prominent company doing business in the South: "Capacity—Capacity to preferably be limited to 1,000 bales; area, approximately 90 x 100 feet. The charge for storage in excess of 1,000 bales is 25 cents for warehouse not exceeding 1,500 bales, 50 cents not exceeding 2,000 bales, 25 cents each additional 1,000 bales. "Exposures—No serious exposure to be within 100 feet. Immediate surroundings of warehouse should be maintained clear of brush and tall grass. "Walls—Walls may be constructed of corrugated steel securely fastened to wooden posts and wooden studding. "Doors—There should be as many doors as possible; at least two sliding doors, 6 x 7 feet, each side and end. "Roof—This may be of corrugated steel fastened to wooden rafters on wooden posts and wall framing. "Floors—Floors to be of earth, shell, concrete, or other non-combustible material. "Private Protection—Each warehouse should be provided with six filled water casks, with two pails each; these to be placed immediately inside doors. "Arrangement—Aisles should be maintained through warehouses to facilitate ready handling of cotton. Warehouses should not be used for other than cotton storage purposes. No accumulation of loose cotton on floor should be permitted."

FIRE DESTROYS MOTOR BOATS

The great trouble to the motor boat insurance business, stated a well-known underwriter a few days ago, is the fact that the motor boat is always exposed to the fire hazard and carelessness or ignorance is often accompanied by a fire, causing a loss of the entire boat. Endowments of the Mutual of Canada Dejected speculators in mining stocks, real estate bargains, oil shares, etc., bestrew the landscape thick as autumn leaves these days. Their hopes have fallen "thick in the blast." The lucky man to-day is the one who invested his money in Mutual Life Endowment policies! These combine household protection with a safe and remunerative investment. Each \$100.00 invested has produced all the way from \$127.00 to \$193.00, according to the term of the endowment, exclusive of the insurance feature. Mutual Life endowments are the very thing to buy and to SELL in days of panic and in war-time.

The Mutual Life Assurance Co. of Canada WATERLOO ONTARIO

FOR SALE OR EXCHANGE. KINDLING WOOD FOR THE MILLION—Kindling, \$2.25; Cut Hardwood, 1 1/2 Mill Blocks, \$4.00 per load. "Molascul" for houses, J. C. McDiarmid, 402 William Street. Tel. Main 462.

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 Southam Building, 123 Beury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7599.

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 1933.

BURNISIDE PLACE, 38, COR. MCGILL COLLEGE—Store in good condition to let immediately at cheap price, \$30.00. Apply East 1933.

BUSINESS FLAT FOR LIGHT MANUFACTURING, low rental to good tenants. Apply James Baggerly, Junior, Hecla Building, on premises, 45 Cote street, or S. E. Liechtenstein, 123 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 6788. Evening, Rockland 639.

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 10c 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.

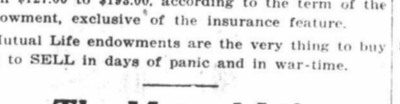
PATENT FOR SALE.

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 Angus 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 Angus Street, Montreal.

THE PROSPECT WHO IS "Insurance-Wise" knows the merits of Prudential Policies.

Agents Wanted THE PRUDENTIAL INSURANCE CO. OF AMERICA FORREST F. DRYDEN, President. Home Office - - - Newark, N.J. Incorporated as a Stock Company by the State of New Jersey



Founded by JOHN F. DRYDEN THE PRUDENTIAL HAS THE STRENGTH OF GREAT BRITAIN. Prudential Industrial Insurance in America

JOIN THE CAMPAIGN TO REDUCE FIRE WASTE IN CITY

It is probably safe to say that 50 per cent. of the fires which occur in Montreal are preventable. That is to say, if care was taken in every instance, thousands of dollars would be saved. This year the waste which is due to fire will seem even more criminal than ever before, as it will in many cases increase the number of homeless people, who will require assistance, and thus divert large sums of money from other channels. Ignorance is seldom the cause of fires at least such is the opinion of one who has attended the investigations of the Fire Commissioners for some years past. The chief cause of fires is carelessness. A fire has not occurred in the past, and so people take it for granted that one will not ever take place. It has been said inspectors were what the city needed, to see that all things which increased the fire hazard in the city were cleaned up. Montreal has now plenty of inspectors, but this is not sufficient in itself. It was also said that we should hold a clean-up week, when everything should be cleaned up. We had a clean-up week and things were much improved, but even this did not really do much good. What is required is that every citizen should do his best to prevent fires occurring both in his home and in his place of business. Rubbish heaps should be cleaned up, store rooms should be put in order, and chimneys should receive a periodical inspection. Every child and even older persons should be taught that a lighted match, candle or lamp is as dangerous in its way as a fire arm, and as much care should be exercised in using them. Employers of large establishments should see that their employees do not smoke in the building, as there is always some place where a fire can start if there is a careless smoker around, and amongst a large number of workmen who are smoking, there is sure to be one careless one. In one's own house one should remember that he is his own employer, and should exercise an equal amount of care, and he should have a proper receptacle in which to throw his burnt matches, cigarette stubs, etc., and he should use it. If those few rules were followed it is safe to say that sixty per cent. of the preventable fires would be reduced.

CLAFLIN TRUSTEES.

New York, September 26.—It is reported that the trustees who will have entire charge of the re-organized H. B. Claflin Company are James S. Alexander, President of the National Bank of Commerce, and chairman of the Noteholders' Committee, Philip Stockton, of Old Colony Trust Company, Boston, Ernest A. Hannell, president of the Corn Exchange Bank, Chicago; Edwin H. Baker of West Baker and Company, who is chairman of General Creditors' Committee, and P. B. Worrall of Frederick Butterfield and Company, New York.

REAL ESTATE

The fact that the war has now been going on for two months and success rather than failure has so far favored the arms of the Allies is beginning to have its effect, and confidence is returning. Amongst one of the most optimistic men in the real estate business to-day is Mr. George Badgley. Mr. Badgley is a firm believer in the great future of this country, no matter what happens, and it does not take him long to convince a man that his opinion is right. Mr. Craddock Simpson, whose views are always most conservative, expressed the opinion in a recent interview with a representative of The Journal of Commerce, that although the real estate market was very quiet, prices were holding firm, and that after the war is over things should be even better than they were before. There would be plenty of activity in the mortgage loan market if all the old lenders had not deserted it, as there are a great number who want to borrow money and are ready to pay for it too. Building operations in the future will, no doubt, be very much curtailed, but there is plenty of work still going on. One work which is near completion is the new transept of St. James the Apostle church, the congregation hope to worship in the new part of the edifice by a week from next Sunday. BUILDING IN HALIFAX SOMEWHAT EFFECTED BY THE WAR. Halifax, September 25.—The war is having some effect on the building operations in Halifax and on the real estate situation, but a good deal of building is still in progress. The chief demand is for new dwellings of medium price, not for the more expensive places. Values of houses of this character show no decline, the old prices largely prevailing, and there is no reduction in rentals. The removal of a great many people in the south end because of the new terminals has created a demand which otherwise would not have existed and the real estate market has felt the advantage of this. TWO NEW MONTREAL COMPANIES. The Montreal companies incorporated this week at Ottawa are: Les Compagnie des Marchands Tailleurs, Limited, with a capital of \$150,000, and the Debrule Manufacturing Company, Limited, capitalized at \$50,000.

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CLASSIFIED ADVTs.

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. Fast growing city. Invoice ten thousand. Partner to take charge of business and office end of work. (Young or middle aged). 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. Clifford's North Bay, Ont.

WANTED.

POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horses, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address P. O. 2277, Journal of Commerce.

FIRE INSURANCE INSPECTOR; ENERGETIC

Young Man, Canadian, several years' experience; 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, Rosemount, 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 sales 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 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—44 BLOOMFIELD AVENUE.

Outfront, 7-roomed house, 3 bedrooms, hardwood floors, pantry, gas or electric fixtures; furnace. Rent \$21. Telephone Rockland 244.