

RAILROADS

GRAND PACIFIC

AS CONTINGENT... \$5.15... \$1.30 p.m. \$1.10... \$5.40

GO EXPRESS

DETROIT-CHICAGO... Canadian No. 21... 7.45 a.m. 9.05 p.m.

Shore Line

To Toronto... Brighton, Colborne, Fort Hope, Oshawa, Whitby, Leas

TRUNK RAILWAY SYSTEM

ACK ALL THE WAY... Toronto-Chicago... National Limited.

ED NIGHT SERVICE

11.00 p.m. arrives Toronto 7.30... Chicago 8.40 p.m. Club-Com

ERS' EXCURSIONS

chance, Halleybury and other... Ry. Going September 26th; re-

IS TO PACIFIC COAST

until October 8th... via Chicago... \$52.80

TABLE CHANGES

will be made Sept. 25th. Time... particulars and all information

EFFECTIVE SEPT. 27, 1914

Place Viger Station... 1.45 p.m. 4.40 p.m. 11.15 p.m.

MONTREAL-BOSTON-NEW

ENGLAND POINTS, EFFEC... ONDAY, SEPT. 27th.

MAIL TO GLASGOW

ber 25-White Star Line... S.S. Olympic will sail 10

PERSONALS

Mr. J. B. de Boucherville, Dorchester street, Westmont, has closed his summer residence at Boucherville and is back in the city.

AT THE HOTELS

At the Place Viger: J. Lupin, Newcastle-on-Tyne; Dr. Charles Browne, Princeton, N.J.; Mr. and Mrs. J. M. Mason, Mt. Vernon, N.Y.

NORTH BRITISH GETS CONTROL

Occidental Fire Insurance Company of Manitoba is Taken Over, But Goes on Writing Business Under Old Name.

Real Estate and Trust Companies

Table with columns: Bid, Asked, Company Name, and Price. Includes entries like Aberdeen Estates, Beaudin, Ltd., Bellevue Land Co., etc.

TAXING LIFE INSURANCE CO'S IS TAXING THRIFT

President Day, of Equitable Life, Enters Protest Against Proposal to Place Tax on New Business Written.

New York, September 25.—W. A. Day, President of the Equitable Life Assurance Society, has entered a protest against the proposal to place a tax of 5 cents on every \$100 of new business policies written by the insurance companies.

"Life insurance is now excessively taxed. I have frequently raised my voice in protest on behalf of the policyholders upon whose shoulders this tax burden falls. To tax life insurance is to tax thrift and foresight at its best. Life insurance is not a creator of wealth, it is a distributor.

"The premium payer contributes his premiums, but not for any personal aggrandizement, but for the protection of others. In protecting those, he puts society under obligation to him. Why tax the man who, in order to relieve the public from the charge of his family, is taxing himself in the payment of life insurance premiums? It would be more reasonable to tax the man whose family must become a charge upon the state by the lack of life insurance.

"Our taxation rate now includes an element of tax which the entire public must pay for institutional care of the uninsured and their dependents. The policyholder as a citizen thus bears a certain tax because other citizens fail to insure. Then, in addition to his life insurance premiums, which constitute a self-imposed tax to provide for his own, the state piles on another premium tax to add to his burden, and in a way penalizes him for saving the state from possibilities of caring for his dependents. Could anything be more unjust?"

President Peabody, of the Mutual Life Company, says: "The proposed tax is all wrong in principle, but we do not intend to fuss about it. We shall simply pay what we are told to pay. What is the use of trying to do anything else? And perhaps it is only our share if there is a burden which must be divided up. Anyway, I've given up looking for sound principles in our tax legislation.

"I regard a life insurance company as a saving institution; it should be considered in the same class with savings banks, and a tax of any kind upon it is a tax on thrifts. Taxing thrift is certainly wrong. But we are not going to try to correct taxation blunders."

STRANGE FIRE IN GARAGE

Damage estimated at about \$3,000 was done last night by a fire which destroyed an automobile and several garages, sheds, and stables lying between Bloomfield and McDougall avenues, Outremont. The blaze originated supposedly in the garage of Mr. Phyllis Archambeault, at 196 Bloomfield avenue. The source of the fire is unknown, but passers-by state that they heard an explosion and it is thought that a gasoline explosion was responsible.

LIVE WIRE KILLS MEMBERS OF FIRE ALARM DEPARTMENT

Were Connecting Wire to Alarm Box When it Touched Live Wire—Death Was Instantaneous. Alexander Poirier, 55 years of age, of 611 Malsonneuve street, and Magloire Lalonde, 26 years of age, of 2146 St. Andre street, members of the Montreal Fire Alarm Department, were electrocuted yesterday while stringing wires in Longue Pointe Ward, this being the second fatality to occur in the history of the department.

NAVY SAVES \$420,000,000

Effective Work of the British Navy Meant Great Saving for British People. London, September 25.—The Naval and Military Record published an interesting calculation showing what would have been the cost to Great Britain had the prices for food risen owing to any failure of our navy to contain the enemy's fleet.

FIRE PREVENTION ANOTHER FORM OF PATRIOTISM

Every Citizen Should Help This Year in Cutting Down Enormous Waste by Fire—Articles Will Appear in Journal of Commerce.

Pressing need, especially in the way of furniture and clothing, has come to over one hundred people, including fifty-eight children as a result of the St. Germain street tenement fire on Wednesday. The victims escaped with nothing but the clothes upon their backs and their plight is serious. Chairs, tables, beds and stoves are needed, as well as clothing. Temporarily, the homeless ones are eating at the dining rooms of the Angus shops.

The waste by fire is continually calling one part of the city to help the other, and fires which could have been prevented by a little caution and common sense are occurring every day, and money is being burned which, if used, would swell the patriotic fund to such dimensions that Montreal would be proud.

Extravagance of all kinds is being frowned upon, and will not be countenanced this winter when the cry comes for men and money, but what are we going to do in cutting down the fire waste which is eating up both.

We must help those in the cities who have been rendered homeless by fire, but are we going to stop there, are we not going to cut down the number of fires this winter, especially those which could be avoided by exercising a little caution.

The Montreal Journal of Commerce has already been asked by several underwriters and citizens to help in this work, and each Saturday, special articles and interviews on Fire Prevention will appear on the insurance page of the paper.

The fire loss in the city during last winter was deplorable; things, however, have been improving, and the number of fires last month were considerably fewer than during the same month last year.

This good work must be kept up and although the number of fires generally increase with the colder weather, when furnaces are lighted, caution will prevent these fires, and the city will save many thousands of dollars, some of which will find its way into the Soldiers' Fund. This should be a part of the Patriotic Campaign in which every citizen is enrolled.

DEMANDS REDUCTION IN RATES

Washington, September 25.—A ten per cent. reduction in freight rates on wheat and corn shipped into Omaha, South Omaha and Council Bluffs, was demanded from Inter-State Commerce Commission by the Omaha Grain Exchange.

Nebraska State Railway Commission requested similar re-adjustment on wheat and corn freight rates.

ALL WELL IN ENGLAND

New York, September 25.—Manager Samuel O. J. Pipkin, of the Atlas Insurance, arrives in New York to-day on the Mauritania, and will proceed at once to Canada on matters of personal business.

THE GUARANTEE COMPANY OF NORTH AMERICA ELECTS NEW DIRECTOR

Mr. E. F. Hobden, General Manager of Merchants Bank, Appointed—Quarterly Dividend Paid—Mr. Rawlings Speaks.

Mr. Henry E. Rawlings, Vice-President of the Guarantee Company of North America, in an interview with a representative of the Journal of Commerce to-day, stated that so far his company had been only slightly affected by the war. Perhaps this was because the greater part of their business was in the United States.

There had been some falling off in the business in Canada, and this had been due chiefly to the fact, said Mr. Rawlings, that many financial houses, and the like, had been dismissing their employees.

When asked if there had been more defalcations amongst clerks since the war began, Mr. Rawlings stated that he thought there had. This he attributed to the drop in the stock market and to high living.

The payment of the company's regular quarterly dividend of 2 1/2 per cent., however, showed that things were going pretty much as usual.

The election of Mr. E. F. Hobden as director at yesterday's meeting was occasioned by the death of the late Mr. William Wainwright, who was both a director and vice-president of the company. Mr. Rawlings succeeded Mr. Wainwright as vice-president.

REAL ESTATE

Several big realty deals figured in the fifty-three formally registered yesterday, the largest being the transfer from the Sun Life Assurance Company of Canada to Richard Lamb, of considerable property on Clarke and Emily streets; the official description being as follows: Lots 19-24 to 55 consecutive and 19-73 to 82 consecutive; also part of lot 109 and part of lots 118-14, 16, 11 and 12 St. Lawrence ward, with the buildings thereon in Clarke street, and lots 14-22 to 29 consecutive and part of lot 14-21 St. Lawrence ward with buildings on Emily street. The price paid for the whole was \$185,000.

The Lachine Jacques Cartier Maisonneuve Railway Company, Limited, purchased from the Ross Realty Company, Limited, lots 480-156 to 162, 206 to 220, 272 to 283, 298 to 317, 481-681 to 704, 724 to 730, 732, 733, 773 to 782, 1079 to 1082, 1094, 1905, 482-159 to 176, 192 to 218, 483-143 to 160, 398 to 395, 028 to 033, 035 to 044, 725 to 741, part of lots 480-297, 491-708, 712, 482-188, 483-120, and 758 parish of Saull au Recollet, the same being vacant, for \$66,221.86.

Michael Hirsch and others sold to the city of Montreal the southeast part of lot 47 Cote des Neiges with the buildings occupied as an hotel, situated on the northeast corner of Cote St. Catherine and Cote des Neiges roads, for \$53,489.85, or at the rate of \$2.15 per square foot.

Mrs. F. X. Benoit sold to J. Arthur Godin lot 417 St. James ward, measuring superficially 14,928 feet, with Nos. 132 to 146 St. Hubert street, for \$40,000.

REAL ESTATE TRANSFERS

Anglins, Ltd., of 66 Victoria street, have been awarded the contract for the construction of the new \$70,000 building for the St. Lawrence Sugar Refiners at Maisonneuve, J. J. York, 730 Notre Dame street, is the architect.

Plans are in progress for the construction, this fall, of the new Westmont City Hall on Sherbrooke St. Particulars will shortly be available from Kenneth G. Rea, architect, Guarantee building, Beaver Hill Hill, and A. P. Bell, secretary-treasurer, at the present Town Hall.

The general contract for the \$75,000 five-storey addition to the Toilet Laundry, 425 Richmond street, has been awarded to the A. F. Byers Company, 340 University street. Hutchison, Wood and Miller, Royal Insurance building, are the architects.

The Department of Public Works, Ottawa, R. C. Desrochers, secretary, are calling for tenders for the installation of two electric passenger and six freight elevators for the new examining warehouse on McGill street. Plans and specifications can be had of Mr. Desrochers at Dominion buildings.

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CLASSIFIED ADVERTS.

2c Per Word for the First Insertion... 1c Per Word for Each Subsequent Insertion. BUSINESS OPPORTUNITIES. WANTED. POSITION AS HANDY ALL ROUND MAN IN ART Dept. in Newspaper Office. Expert in horse, cattle, dogs, etc. Twenty years experience in this city, in newspaper and trade journals. Address J. C. 7277, Journal of Commerce.

FOR SALE OR EXCHANGE

KINDLING WOOD FOR THE MILLION—Kindling, \$2.25, Cut Hardwood, \$3.00, Mill Blocks, \$2.00 per load. "Moiascut" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

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 Southern Building, 1281 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street, Main 7990.

BURNSIDE PLACE, 24 AND 26, 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.

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 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; 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 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 Anzac 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 Anzac Street, Montreal.

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. B. Wheeler, Proprietor, St. 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 248.