ADIAN SERVICE

After tons) . ..... Jan. 18th. 1 a.m (15,000 tons) .. Jan. 25th 1 a.m. apply to

ERT REFORD CO., LIMITED. Hospital Street. Steerage Branch. St., Uptown Agency, 530 St. Cath

B. - Halifax, N.S. - Liverpool

L MAIL SERVICE From St. John January 22nd.
February 5th.
February 12th
February 26th it Halifax the following

N.B. -- Havre -- London From St. John February 113 February 123

Portland -- Glasgow From Portland Jan. 17th. February 18th

eall Halifax westloo class passengers only

& A. ALLAT t and 576 St. Catherine St. Catherine West: W. St. Catherine West: W. cet; Hone & Rivet, 9 St

RAILROADS.

DIAN PACIFIC NOW IN EFFECT HN and HALIFAX

. Daily except Sature

nd after 17th Janua AINS CANCELLED Windsor Station Daily Vigor Station Daily
Vigor Sat.
a to Windsor St. Str.
er Sun,
ustache at 12.30 and 6
5 except Saturday are
only, and from St. Ee
. daily except Sunday

NGE IN TIME -From Windsor St. Str. Place Viger Station Agathe daily and to

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Jerome daily instead of abdelle Mon. instead of the Jerome daily instead in the Jerome daily instead in Mon. Laurier 18, Acaste from Labelle, Mon. Wing Labelle at 630 and m Mont, Laurier at 1811,00 a.m.

umat instead of 6.15 p.s.

RS ON APPLICATION ICKET OFFICES:

es Street. Phone lace Viger and Windson

TRUNK RAILWAY TRACK ALL THE WAY

- Toronto - - Chicago E TABLE CHANGES

St. James St., cor. Francois Xseer

— Phone Main 596

— Phone Up. 1184

aventure Station — Mais 525 dsor Hotel aventure Station

ISLAND BONDS DEPOSITED.

ary 15.-Rock Islam ces that there has be Rock Island and Pa or more than 86 per c e received by the

after February 9th w

EARNINGS DECREASED

harges, \$4,484,240;

ary 15.—Baltimore and (\*) ended December 31st:

preferred dividends there ie to common stock, equi-

### STATE INSURANCE WRONG AND REGULATION NOT WANTED Fire Prevention Only Effort to Reduce Losses and

Costs to Any Extent—Fire Insurance Reform Through Expense Account.

Chicago, January 15.—Arthur Hawxhurst, Insur Chicago, January 10. Although the Co., delivered the ance manager for Marshall Field & Co., delivered the first lecture of the year before the Fire Insurance club of Chicago, in the Auditorium of the Insurance Chicago, in the Auditorium of the Insurance Chicago, in the Auditorium of the Insurance Chicago, Insurance ance Exchange. His subject was "Insurance and

ving defined and discussed these topics, he de-Having denned and discussed these course, its de-oted the greater part of his paper, however, to a onsideration of the recent attack upon fire insur-nce made by Insurance Superintendent Potts, of inois, and to an answer to his charges against the surance companies and his arguments in favor of

Mr. Hawxhurst declared that fire prevention was insurance costs of the second start on this fact as a beginning should start on this fact as a beginning of believe I speak for all the people, business men

rticular, when I say that we in Illinois want, we all things, insurance indemnity, untrammelled onditions that would in any way tend to it from the State or hamper its usefulness,"

property within our control, but for the protection of our property within our control, but for the protection of our property that we have placed in the hands of our property that we have placed in the hands of eachers on credit."

The Osborne Park Land Company, Limited, represented by Arthur H. Fisk, sold to the Home Land, that under the Supreme Court decision the State could not compel the companies to write insurance at State made rates if they were resurded as inadequate. He recalled the work of the were resurded as inadequate. He recalled the experience along this line of Missouri and Kentucky, and acapteseed the hope that Illinois world not be compelled to make a similar choice. He held that repelled to make a similar choice. He held selled to make a similar converted to make a similar converted to make a similar converted to make a sound come through the experience account rather than through rates, and that

# BIRMINGHAM'S FIRE LOSS

-Shingle Roofs Cause of Most Fires.

The prevailing unsatisfactory conditions, from a lire protection point of view, at present at Birming-tam, Alta, have been made the subject of a special investigation by the engineers of the South Eastern Enderwriters' Association. This investigation was undertaken as a result of the continued high loss record of the city, and the report of the engineers shows some serious deficiencies in the city's fire protection facilities which are responsible for the remarkable has record.

REINSURED IN BRITISH COMPANY.

The American Central Insurance Company of St. Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of St. Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of St. Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of St. Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of St. Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insurance Company of Louis has reinsured half of its outstrending insiness in the Commercial Union Insur The prevailing unsatisfactory conditions, from a

The chief criticism of the fire department, accordto the engineers, lies in the fact that it is insuf-

the of inadequate facilities, the department argely attributable to failure to provide them ancial agents to the British Government

sm by the engineers. They classify the of England. dem as inadequate and in need of imme-Shingle roofs and sparks on them ponsible for most of the fire loss is another

ses Truborsky, at 3145 St. Dominique street. The is a one-storey wooden structure and befiremen arrived upon the scene, under Dis-Chief Hooper, the blaze had gained considerable destrayed and the building badly damaged.

BLAZE ON FULLUM STREET.

nd the best the firemen could do was to I revent the ganized on the basis of equality to flames.

HOLLINGER GOLD MINES PLACED

uary 28th to stock of record January 21st. \$90,000 as in the past.

The annual dis value of \$3,000,000.

TRAIL SMELTER RECEIPTS.

The Consolidated Mining & Smelting Company, of mada, Limited's ore receipts at Trail smelter for a week ending January 7th, 1915, and from October tania for \$10.000,000. The premium for the short period of about three weeks was \$50,000, which is one st, 1914, to date, in tons:-

. Week. Year. Star ..... 3,841 47,318 ..... 601 12,575 Totals .... 7,288 110,174

C. P. R. TRAIN SERVICE.

The service to St. John and Halifax is now daily kept Saturday, the train leaving at 6.35 p.m. On and after Sunday the '7th the local train from Windfer Station to Ottawa at 7.55 a.m. will be cancelled, the service to Ottawa at 7.55 a.m. service thereafter being 9.05 a.m. and 4.00 p.m. 5.50 p.m. The through trains leave in the evening in the services from Place Viger Station to the Laurentan Mountains, St. Eustache and Calumet, particulars of which appear in the advertising columns.

5.600 tons for the Grand Trunk for Michigan delivery, Marcil Trust Co. 251 Marcil Trust Co. Montreal. 181 are open hearth rails, and sold for the most part Prudential 7 miles of which appear in the advertising columns. 490 Prudential 7 miles of prudential 7 mi

### **PERSONALS**

Mrs. Usher Tenenbaum sold to Eli Mauer lot No. 434-43, St. Jean Baptiste ward, measuring 20 x 80 feet, with buildings Nos. 45 to 49 Bagg street, for \$9,000.

Arthur Leonard sold to Edmond Martel two em placements, known as lots Nos. 148-2325 and 2326, Hochelaga ward, with buildings at 424 to 426A Hochelaga street, for \$10,000.

Cyris Laplante sold to Zephirin Pesant a property under lot No. 119, Parish of S & au Recollet, with house and dependencies therec in thing on the pub-Prairies, measuring 100 x 150 feet, for \$14,000.

Henry Hooper Miles Keller sold to A. J. McBride Mr. Hawxhurst declared that fire prevention was 6 only effort that would reduce the losses and the 8 surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent, and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and that if the econo-surance costs to any extent and the econo-surance costs to venor avenue, Westmount, measuring 3712 x 111 feet.

There were forty-eight realty transfers registered yesterday, among the largest being the sale from Hiram Moses Levinoff to Michael Goldfield, of an emplacement composed of lots 13-73 and 74 and 14. esaid. This not alone for the protection of our own property within our control, but for the protection of or the protection of our own property within our control, but for the protection of the protection of our own property within our control, but for the protection of the protec

The Metropolitan Life on January 1 introduced a conference account rather than through rates, and that consider department that would start something to lett, for \$8,50 f.0.9.

The Metropolitan Life on January 1 introduced a conference at the vacant lots on the southwest side of Berri street in Ahuntsic Nos. 246-421 to 423, Parish of Sault au Recollet, measuring 42 x 100 feet for the other two; another emplacement on the corner of St. Antoine street and the first and 25 x 100 feet for the other two; another frontage on St. Antoine street and 70 feet deep, known as part of lot No. 1300, Parish of Montreal; the northeast part of lot No. 1300, Parish of Montreal; the northeast part of lot No. 1302, Parish of Montreal; with buildings.

The Metropolitan Life on January 1 introduced a content of the insurance of infants, whereby a child may be insured immediately after its birth, instead of after the age of one year, as heretofore, The Sault au Recollet, measuring 42 x 100 feet for the good of after the age of one year, as heretofore, The Gall the mid-year conference at Cleveland to Thurst year the amount of the premium is returned with 3½ term interest. The policy becomes effective on the first bring and the first year.

BRITHS

BIRTHS

BIRTHS

GIFFINGE

BI Fire Department Insufficiently Equipped but Has of lot No. 1302, Parish of Montreal, with buildings Done Good Work-Alarm System Inadequate on Laporte avenue, for \$1 and other good considera-

NO APPOINTMENT MADE.

the engineers, lies in the lact that it is insulating from the lact that it is insulated and poorly equipped. Central sustem of the department and systematic operation of the department and systematic operation is, details being left largely to the discretion of the Federal Government to go to France and Belling that the department of Canadian manufacturers to Canadian manufactur Sir George E. Foster says that Messrs, G. Noel and details being lett largery to the depart-any captains, the result being that the depart-gium in the interests of Canadian manufacturers to promote closer trade relations.

MORGAN, GRENFELL & CO.

Messrs, Morgan, Grenfell & Company, it is reported done good work toward reduction of fire loss in Messys. Morgan, Grenfell & Company, it is reported in from London, England, are about to be appointed fin a price of the control of the co

Charles Grenfell, of the London branch of the faus New York house, is also a director of the Bank

CANADIAN MILLERS COULD BE FOOLED.

count for most of the fires. This is sub-by the records, but whether this cause is ped to Germany via Copenhagen without the ki ledge of Canadian millers

# caused by the overturning of a coal-oil lamp day gutted the restaurant and tobacco store of Truborsky, at 3145 St. Dominique street. **BECOMING MORE HOPEFUL**

The New York plate glass insurance situation The entire stock of the restaurant keeper and and the building badly damaged. Holland, manager of the Royal Indemnity, is challen BLAZE ON FULLUM STREET.

The one-story wooden dwelling house at 2710 Fulms sheld two meetings, and while no definite statement could be obtained as to the plans to be suggested, it was learned that considerable had already been activated stove. The fire gained headway rapidly discheduling the formula of a new association of the best the formula of the committee.

It is stated that a sub-committee has been app ON 52 PER CENT. PER ANNUM BASIS, Hollinger Gold Mines is now on an annual dividend asis of 52 per cent., the directors having yesterday (ternoon declared a four-weekly dividend of 4 per Rh., against the 3 per cent, previously paid.

It is stated that a sub-committee has been appointed to draft a constitution and by-laws for the new organization and that a meeting of the committee of sanization and that a meeting of the committee of a rating system to be suggested will be considered. It is believed that the meeting then will discrete the sanization and the sub-committee has been appointed to draft a constitution and by-laws for the new organization and that a sub-committee has been appointed to draft a constitution and by-laws for the new organization and that a meeting of the committee of a rating system to be suggested will be considered. The 39 per cent, per cant, per annum has been paid since the utumn of 1912.

The initial dividend at the new rate will be paid on lanuary one.

The plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the committee of the plans to be submitted by the plans to be s ation of all special commission contracts, and the adoption of a rating system which will be free from discriminations and be in accord with the views of the New York Insurance Department.

of the largest premiums ever paid for a single marin.

NATIONAL LIFE ASSURANCE.

At the annual meeting of the National Life Assurance Company of Canada there was no change in the board of directors.

Mr. A. J. Ralston, vice-president and general man-Mr. A. J. Ralston, vice-president and general manager, was, however, elected first vice-president in place of the Hon. J. J. Foy, who retains his place on the board.

ALGOMA STEEL CORPORATION.

The Iron Age says that thus far the Algoma Steel Corporation has booked 17,700 tons for shipment to the United States—8.000 tons for the Pere Marquette.

Alex. Bldg., 7% sec, mtg. Don1s, with 10% bonds carden, Toronto, 6% Bonds. Arena Garden, Toronto, 6% Bonds. Caledonian Realties Co., Ltd., 6%. City Central Real Estate Bond. City R. & Inv. Co., Bond. Montreal Deb. Corp., 6% Deb. Traisfortation Bldg. (7 p.c.).

Trust Companies:

excepting Sunday when the 4.00 p.m. will leave 5 p.m. The through trains leave in the evening 100 and 3.45 p.m. They are a sunday when the evening 1700 for the Brand 2000 tons additional for Marcil Trust Co.



# REAL ESTATE AND

Aperdeen Estates	
Beudin Ltd. Bellevue Land Co. Beleury Inv. Co. Caledonian Realty (com.). Canadian Consolidated Land, Limited. Cartier Realty. Central Park Lachine. City Central Real Estate (com.). City Estates, Limited. Corporation Estates. Core St. Luc & R. Inv C. C. Cottrell, 7% (pfd.). Credit National. Crystal Spring Land Co. Daoust Realty Co., Limited. Deris Land Co., Limited. Dorval Land Co. Drummond Realties, Limited.	
Bellevue Land Co	
Bleury Inv. Co	
Canadian Consolidated Land Limited	
Cartier Realty	
Central Park Lachine	1
City Central Real Estate (com.)	-
City Estates, Limited	
Corporation Estates	
Cote St. Luc & R. Inv	
C. C. Cottrell, 7% (pfd.)	
Credit National	
Crystal Spring Land Co	
Daoust Realty Co., Limited	-
Denis Land Co., Limited	- 1
Dorval Land Co	
Drummond Realties, Limited	
Fort Pealty Co. Limited	
Creater Montreal Land-Inv. (com.)	17
Greater Montreal Land Inv. (pfd.)	10
Highland Factory Sites, Limited.	-
Improved Realties Limited (pfd.)	
Improved Realties Limited (com.)	
K. & R. Realty Co	. 7
Kenmore Realty Co	
La Compagnie D'Immeubles Union Ltd.	
La Compagnie Immobiliere du Can., Ltd	4
N. D. de Grace	q
Denis Land Co. Limited. Dorval Land Co. Drummond Realties, Limited. Eastmount Land Co. Fort Realty Co., Limited. Greater Montreal Land Inv. (pfd.). Greater Montreal Land Inv. (pfd.). Highland Factory Sites, Limited. Improved Realties Limited (pfd.). Improved Realties Limited (com.). K. & R. Realty Co Kemmore Realty Co La Comparnie D'Immeubles Union Ltd. La Comparnie D'Immeubles Union Ltd. La Comparnie Immobiliere Out et de N. D. de Grace. La Compagnie Industrielle D'Immeubles La Compagnie Industrielle D'Immeubles	J
Ltd	
La Compagnie Montreal Est., Ltd	:
La Compagnie Nationale de L'Est	
Lachine Land Co. Limited	-
Land of Montreal	
La Salle Realty	
La Societe Blvd. Pie IX	
Lauzon Dry Dock Land, Limited	_
Longueuil Realty Co	-
L'Union de l'Est	-
Model City Annex	-
Montmartre Realty Co	-
Montreal Deb. Corporation (com)	-
Montreal Western Land	
Montreal Extension Land Co., Limited.	
Montreal Factory Lands	5
Contreal Lachine Land	3
Montreal Land & Imp. Co., Limited	-
Montreal South Land Co., Ltd. (pfd.)	4
Montreal Welland Land Ltd. (com.)	1
Montreal Welland Land Ltd. (com.)	1
Montreal Western Land Co.	-
Montreal Westering Land, Limited.	_
Mountain Sights, Limited	-
Mutual Bond & Realties Corporation	7
Nesbitt Height	.5
North Montreal Land Limited	12
North Montreal Land, Limited	15
Orchard Land Limited	10
Ottawa South Property Co., Limited	10
Pointe Claire Land	10
Quebec Land Co	17
ivera Estates	-
Rivermere Land Co	-
Riverview Land Co	10
Possbill Park Realties Co. Limited	-)
Andrews Land Co.	-
Catherine Road Co	
ecurity Land Reg	7
t. Denis Realty Co	_
t. Lawrence Blvd. Land of Canada	-
Lawrence Heights, Limited	-
Lawrence Inv. & Trust Co	-
South Shore Realty Co	9
Paul Land Co	65
ummit Realties Co.	5
ransportation Bldg. (pfd.).	01
nion Land Co	8
ewbank Realties, Limited	_
Ventworth Realty.	140
Vestbourne Realty Co	-
est End Land Co., Limited	-
N. D. de Grace. La Compagnie Industreille D'Immeubles, Ltd. La Compagnie Montrea! Est., Ltd. La Compagnie Montrea! Est., Ltd. La Compagnie Nationale de L'Est. Lachine Land Co. Landholders Co. Limited. Land of Montreal La Salle Realty. La Societe Blyd. Pie IX Lauzon Dry Dock Land, Limited. Loneueuil Realty Co. L'Union de l'Est. Model City Annex. Montreal Deb. Corporation (pid.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Pest Corporation (com.). Montreal Factory Land. Montreal Factory Land. Montreal Factory Land. Montreal Extension Land. Montreal Extension Land. Montreal Extension Land. Montreal Land & Imn. Co. Limited. Montreal Land & Imn. Co. Limited. Montreal South Land Co. Ltd. (com.). Montreal Welland Land, Ltd. (com.). Montreal Welland Land, Ltd. (com.). Montreal Western Land.	_
Randa and Dahantura	
Fide 7% sec mtg bonts and	
lex. Bldg., 7% sec, mtg. bonds, with	
	-

REAL ESTATE

\* Mr. A. J. Major, of Ottawa, is at the Ritz-Carlton.

Mr. Armand Lavergne is registered at the Place

Mr. N. Lavoie, of Quebec, is stopping at the Plac

Hon. George E. Amyot, of Quebec, is registered a the Place Viger

Viger.

spending a week with Sir William Van Horne in Mont- ing to do their utmost in this direction.

Ritz-Carlton, left on Wednesday evening for the Constitution is practically no different than exists in

& Company, London the great shipbuilders, has been in Montreal for the past few days on his way home care of any cargo by a suitable steamer,

"The situation as to shipments to Germany is more

REAL ESTATE AND TRUST COMPANIES

| Hom. I. B. Lacer precently appeninted Attorney-General State (Linear Precent of Contarion, but severed his connections with the lead form of Mills, Barney, Lacers and Hales, of Terorte, and also with the legal form of the late like its filled from the late filled in the late filled

TAKING RISKS TO \$750,000 ON U.S. COTTON SHIPMENTS

Situation is Rapidly Improving, Says Report and Market is Developing Under the Demand.— Rates Not Excessive.

Washington, D.C., January 15.-The U.S. War Risk Board is writing up to \$750,000 on cargoes of cotton to Germany, the amount divided between vessels and cargoes, according to Secretary McAdoo. He quotes

the board as reporting:
"It can be safely assumed that the American and Mr. J. A. Cox. of Vancouver, is in Montreal and is derman companies are doing their utmost to relieve the existing situation and to develop a sufficient market to take care of the largest cargo. The German companies are doing their utmost to relieve the existing situation and to develop a sufficient market to take care of the largest cargo. The Consul-General for Japan. Mr. C. Yada, is man companies have a very special reason for desir-

As far as marine insurance is concerned, we must differentiate between ships destined to German ports Mr. Herbert Dawson, C.E., of Victoria, who has and those to neutral ports with the possibility of been spending the past two or three weeks at the trans-shipment to Germany. As to the latter, the ordinary years. Rates to Rotterdam, Copenha Mr. J. E. Darlo, of the firm of Joseph Censtant as last year on similar vessels. The size of the

York, whence he will sail in a few days for England, difficult, and the available market is limited to German and American companies. The situation is

planning to entricon the visitors at a dinner during the conference.

Wife of Joseph Albert Tremblay, of a daughter VAILLANCOLET At 2534 Drolet street, on January 6, the wife of Adelard Vaillancourt, of a daughter.

## CLASSIFIED ADVERTISEMENTS

C. Fer Word for the First Insertion

Ic. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

SOUTH SHORE: A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Waliswerth Mammoth Plant, now in operation, for each or will trade equity for built property such some cash. Apply for further particulars to Post office. Box 2645, Montreal.

CLARKE STREET, ABOVE CEARS, Central property, 76x148, at bargain price Will take vacant lots or second mortgages for equity, a snap. C. Withy-

COTRE DAME DE GRACE Beschful nine room house for side at 35 Royal Ave, above Sherbrooke St. Apply to W A. Hayman, 255 Nears Dame St. W. Telephone Main 4825 or West 2003.

BUSINESS OPPORTUNITIES. THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, beneficient in its workness and well-paid in its results. To men who with to make a move to an independent position and who are without capital this opening should access strengt. Write

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, 128 Bleury street. For further particulars and book-let, apply The Crown Trust Company, 145 St. James street. Main 7990.

OFFICES TO LET. BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone G. J. Goddard, 52 Cartier Building, 212 McGill S PART OF BEAUTIFUL CORNER OFFICE TO LET.

Desk, chairs, telephone, light and two stenograph ers included in rental. \$12 per month, 31 C. P. R. Telegraph Bldg., Tel. Main 592.

PART OF OFFICE IN EASTERN TOWNSHIPS Bank Building to rent, with desk ,typewriter, tele-phone, etc. Post Office Box 2812. APARTMENTS TO LET.

MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dado effects, different colors; tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; janitor's service; everything up to date. Reasonable rentals to good tenants. Apply on the premises, to Mr. Parker, All cars go to Westmount.

520 SHERBROOKE WEST, Ritz-Carlton Block Single and double rooms, suites. First-class board

THE FOSS & HILL MACHINERY CO., 344 ST.
James, sells Tungsten Hack Saw Blades. They cost
no more than common blades, cut faster and keep
sharp longer.

PERSONAL.

MISCELLANEOUS. COTICS. The Annual General Meeting of the Share-holder of The Cradual Simpson Company will be hold at the contains' offices, 120 St. James street Montreal on Wednerday, the 27th day of January, 19th, at a print B. ender, T. W. Frith, Secreary

WANTED TO PURCHASE A SECOND HAND sate inside aze about 19 x Fe-12 State maker and price. M. S., Journal of Commerce, 25 St. Alexander Street.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CEARS, Central property, 76x/14x, at bargain price. Will take vacant lots or second mortgages for equity, a single, C. Wilthy.

WAINTED TO BORROW tion, ample security, 677 interest. Apply East 6849. WANTED TO BORROW \$1,000 AND \$10,600, or \$15,5 est. Write to Proprietor, P.O. Box 43, Station "C."
Montreal.

1 CANADIAN LIFE
of services of two or
sinen or other. Life
are a respected proshines and well-paid
such to make a move

Montreal.

15.099 FIRST MONTGAGE ON \$40,000 PROPERTY:
well bailt, hot water heating, on commercial corner
preferred; I will pear 8 to 9 per cent, interest, For
particulars address M. Gagnon, Prop., 332 4th Ave.

BUSINESS CHANCES.

MANUFACTURERS AGENT with office in Hamliton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3206, Montreal.

QUARRY FOR SALE -24 acres cut limestone quarry, with up-to-date machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. Write Box 3796 Star Office, or phone St. Louis, 2691.

AUTOMOBILES FOR HIRE. AUTOS: 'PHONE EAST 4363-Eight cars and Pack ard Limousine for hire. Montreal Auto Livery, 18 Berrl. A. Goudron, Prop.

GARAGES TO LET. FIRST-CLASS GARAGE FACILITIES FOR REN-TAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 550 St. Catherine street W. Phone Up. 524, or call at 309 St. Joseph Boulevard West.

St. Joseph Boulevard West.

SOMERVILLE AVE., Ahuntsic—Gentleman's regidence, with 34,599 feet of land. Fine large house,
garden, beautiful shade trees and two beautiful
lawns, also garage, to be soid at a very low figure.
Full particulars 86 Dorchester W. Main 1784.

NOTRE DAME DE GRACES—Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267.

COUNTRY HOUSES TO LET.

