AFFAIRS OF CENTRAL CANADA CO. EXPLAINED

Bulletin Issued by Insurance Superintendent Tells of Liquidation and Arrangements Being Made

RE-INSURED IN MONTREAL

Liability of Fire Contracts Assured by British Colonial Fire Insurance Co.—Losses of $19,000 Covered by Government Deposit.

The condition of the affairs of the Central Canada Insurance Company, now in liquidation, the liability of the fire contracts of which has been assured by the British Colonial Fire Insurance Company of Montreal, is explained in a bulletin which has just reached here. It was issued at Regina by Mr. A. E. Fisher, superintendent of insurance for Saskatchewan.

The Central Canada Insurance Company went into voluntary liquidation on December 10 last, and appointed Mr. A. E. Ham, superintendent of insurance for Manitoba, as provisional liquidator. Mr. Ham at once entered into negotiations with several companies relative to the reinsurance of the fire and livestock contracts at that time in force. From December 19 until December 22 at 10 a.m. the outstanding fire policy liability was carried by the Home Insurance Company, of New York. All losses occurring during that time will be paid by the Home Insurance Company.

Negotiations were entered into with the British Colonial Fire Insurance Company, of Montreal, Que., and as a result this firm assured the liability of the fire contracts in force on December 22, 1914. Mr. Theodore Meunier is managing-director of the company.

The outstanding losses in Saskatchewan, amounting to $19,000, will be covered, although it may take a little time to secure funds for this purpose. By the terms of the Saskatchewan Insurance Act the deposit made with the Government will protect these liabilities pro rata.

The claims for unearned premiums on policies cancelled since the 10th of December should be filed in the office of the Saskatchewan superintendent of insurance even if claims have already been filed with either Mr. Ham or the Central Canada. By this means the interest of the insured will be more effectively protected, the Government deposit being available for this purpose also on a pro rata basis.

Arrangements are being made for the re-insurance of the livestock contracts, but at present a definite announcement is not forthcoming, as negotiations for the purpose of re-insurance are pending.

UNDERWRITERS' ASSOCIATION OF REGINA.

Regina, Sask., January 13.—Mr. A. McBeth, representing the Mutual Life of Canada, who has just been elected president of the Underwriters' Association of Regina, is one of the best known insurance men in the province and has promised to give much of his time and attention to the work of the association.

The other officers are: Vice-president, F. W. Hobson, Equitable Life of New York; secretary-treasurer, H. R. Lyne, Manufacturers' Life; executive committee, G. Barlow, Canada Life; A. H. W. Phillips, Travellers; A. L. George, Sovereign Life; H. J. Smale, Manufacturers' Life; and H. E. Drope, British Columbia Life.

DECREASE IN LAND ASSESSMENT.

Vancouver, B.C., January 13.—Together with a decrease in population, which, according to the assessment office returns, now numbers 106,110, Vancouver faces a diminution of $5,025,458 in the assessment on land for 1915, as the total amount is $145,603,952, as compared with $150,629,410 for last year.

It is on the land value that the tax rate is based. The value of improvements, buildings, that is, is $79,137,378, this being an increase of $2,921,595 over the value of last year, which was $76,215,783.

The totals are $224,741,330 for this year and $226,845,193 for last year, a net decrease of $2,103,863.

MONTREAL TRUST COMPANY.

Mr. C. A. Crosbie, of Vancouver, has been added to the Board of Directors of the Montreal Trust Company. He is supervisor of the British Columbia branches of the Royal Bank of Canada.

The balance of the Board was re-elected as follows: Sir Herbert Holt, president; Robert Archer, vice-president; Sir Max Aitken, J. E. Aldred, A. J. Brown, K.C., Fayette Brown, George Caverhill, Hon. N. Curry, Hon. R. Dandurand, Wm. Molson MacPherson, C. E. Neill, Hugh Paton, Edson L. Pease, James Redmond, F. W. Ross, Hon. W. B. Ross, F. P. Jones, A. Haig Sims and Stuart Strathy, with V. J. Hughes manager.

MANITOBA'S TELEPHONE SYSTEM.

Winnipeg, Man., January 13.—The earnings of the telephone system operated by the Manitoba Government for the year ended November 30th, last, were $117,000 in excess of the previous year.

Expenses were $77,000 higher, with assets approximately $600,000 greater.

The total revenue for the last fiscal year was $1,824,115, net earnings $477,749.

The total number of telephones in use was 46,549, compared with 45,281 the previous year.

CANADIAN COMPANIES PREFERRED.

Calgary, Alta., January 13.—That all school insurances hould be placed wtih Canadian companies is the strong opinion of J. T. Macdonald, chairman of the board. It has been decided to leave the matter in the hands of the finance committee to report.

SUSQUEHANNA RIVER RISING.

Philadelphia, January 13.—Residents of houses along the Susquehanna River between McCall's Ferry Dam and Washington Borough are preparing to flee to high ground, because of the rapid rise of the river, which is 12 feet above normal.

SOCIAL INSURANCE BY STATE IS THE LATEST SUGGESTION

U. S. Industrial Commission Considering New Departure to Meet Problems of Unemployment and Occupational Diseases.

New York, January 13.—State and Federal social insurance—insurance to meet the problems created by unemployment, by occupational diseases, and other poverty troubles that are the outcome of existing industrial conditions—was mentioned yesterday by Frank P. Walsh, chairman of the United States Commission on Industrial Relations, as a remedy the Commission is considering. Mr. Walsh arrived in this city to-day to attend the public hearings which the Commission will begin January 18 in connection with its investigation of the Rockefeller, Carnegie, Sage, and other foundations.

Another idea put forth by Mr. Walsh was that the danger of allowing private agencies like the foundations to continue their control of educational progress and social betterment might be obviated by the substitution of public agencies supported by a tax on very large incomes.

"Men who control great industries and who enjoy their profits have recognized the need of expendng large sums to alleviate distress," said Mr. Walsh. "We intend to inquire into the possibilities of danger that lie in this private use of enormously large sums of money for schemes of social betterment, and to raise the question whether or not the work of these private agencies could not better be done by the State. The Carnegie and Rockefeller endowments for philanthropic and educational work alone have an annual income of at least $14,000,000.

"The largest of these private philanthropies is only in its beginning. The first annual report of the Rockefeller Foundation shows that the men who control it could not or at least did not use the interest on the principal of $100,000,000. There is no requirement that the interest shall be used, and a situation is suggested to this Commission where the principal of this fund might grow to still higher proportions."

HOLDING ANNUAL MEETING.

The National Association of Industrial Accident Boards and Commissions commenced its first annual meeting at Chicago yesetrday. Eckford G. De Kay, recorder, and H. E. Ryan, assistant actuary of the New York Insurance Department, are attending the meeting. The papers to be read include one on the "Attitude of the National Civic Federation in Regard to the Compilation of Statistics," by Hon. Cyrus W. Phillips; "The Essential Factors in the Computation of the Cost of Workmen's Compensation," by W. H. Magoun of the Massachusetts Insurance Department; "Statistics of Accident Prevention," by Fred Croxton, statistician of the Industrial Commission of Ohio.

"MENACE" OF STATE INSURANCE.

Chicago, January 13.—At a meeting of the Executive Committee of the Illinois Insurance Federation arrangements were made for a mass meeting to discuss the menace of State insurance, to be held at 7 o'clock Friday evening in the assembly hall of the Chicago Board of Underwriters. This covers the threat of State insurance as applied to fire as well as to compensation insurance.

The Illinois Insurance Federation has arranged for a meeting to be held in the rooms of the Peria Association of Commerce Saturday afternoon, January 16. Addresses will be made by representatives of the federation and discussion will be invited on the subject of "State Control of the Insurance Business."

VICTORIA RATE REDUCED.

The fire wardens' report recommending some alterations in the fire protection service, particularly the installation of a proper fire alarm system, came before the Victoria City Council again recently. The Council approved an immediate vote of $2,135 for certain improvements and decided to recommend to the next year's Council the installation of the fire alarm system at a net cost of $12,502, this cost to include the housing of the alarm system in a fire-proof building. In return for this improvement the Vancouver Island Fire Underwriters' Association will give a reduction of 4.3 per cent. on future premiums in the mercantile district.

LOSS OF A MILLION.

Underwriters have received word that the Danish motor ship Malakka, which ran ashore on Cedros Island, 300 miles south of San Diego, will be a total loss. The vessel was bound on her maiden voyage from Puget Sound ports to Europe. Underwriters are involved to the extent of about $1,000,000.

PERSONALS

Mr. William Bennett, of Quebec, is at the Ritz-Carlton.

Mr. H. Russell Popham, has been spending a few days in Quebec.

Mr. G. H. Harrower will leave for a visit to Winnipeg to-morrow.

Mr. R. Innes Taylor, of Toronto, is in town, and is staying at the Windsor.

Sir George Perley will attend Buckingham Palace to-day to be invested with his knighthood.

Hon. W. T. White is back in Ottawa again from the Laurentian Mountains, where he spent the holidays.

Hon. C. J. Doherty, Minister of Justice, will address the Empire Club of Toronto on Thursday night on "Some Phases of the War."

Hon. T. Chase-Casgrain returned to Ottawa to-day after being banquetted at the Garrison Club in Quebec last night.

Hon. T. Chase Casgrain was given a complimentary dinner at the Garrison Club in Quebec last night by his friends in the old capital.

Rev. C. A. Williams, of St. James Methodist Church, leaves to-day for Quebec, where he will speak at the 79th annual meeting of the Quebec Bible Society.

General Hughes, Minister of Militia, will leave for the West on Thursday night to pay a visit of inspection to the forces being raised there. The Minister is recovering rapidly from his injury.

The following were introduced on 'Change at the Board of Trade yesterday: G. R. Crowe, Winnipeg, by A. P. Stuart; F. A. Peters, St. John, N.B., by A. C. Labelle; A. E. Hickman, St. John's, Nfld., by S. M. Munn; John O'Brien, New York, by A. W. Grant.

MR. HUME CRONYN,
Director of the Mutual Life Assurance Co. of Canada, the latest company to form a rifle club in preparation for future demands.

THE "MUTUAL" RIFLE CLUB.

Although the head office staff of the Mutual Life of Canada, Waterloo, Ont., has not so far contributed to the overseas contingents, its members are preparing for future demands by learning to shoot. A rifle club has been formed, and a garage fitted up to provide a fifteen yard range. Two Ross miniature rifles are being used, and a competition is at present in progress. The members of the club have been divided into two groups, one captained by J. A. Harper, the other by J. M. Laing. The group captained by Mr. Laing is at present well in the lead. The following officers of the club were elected: Captain and instructor, E. D. Cunningham; Secretary-Treasurer, E. Pequegnat; Executive Committee, Captain, Secretary-Treasurer, and Messrs. Roos, Ruby and McIntyre; Official Scorer, E. W. Schmitt; Assistant Scorer, M. Connor.

PLENTY OF INSURANCE.

Saskatoon, Sask., January 13.—That less than three per cent. of the total fire loss in Saskatoon in 1914 was not covered by insurance is the statement of Fire Chief Peath in his annual report. The total loss was $269,973, and the total loss not covered by insurance, according to his statement, is 7,820.

REAL ESTATE AND TRUST COMPANIES

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

	Bid	Asked
Aberdeen Estates		125
Beudin Ltd.	—	197
Bellevue Land Co.	70	75½
Bleury Inv. Co.	97	104
Caledonian Realty (com.)		15
Canadian Consolidated Land, Limited	3	5
Cartier Realty	—	78
Central Park, Lachine	100	107
City Central Real Estate (com.)	—	8
City Estates, Limited	—	120
Corporation Estates	—	55
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (pfd.)	—	17
Credit National	—	119
Crystal Spring Land Co.	—	58
Daoust Realty Co., Limited	45	50
Denis Land Co., Limited	75	90
Dorval Land Co.	15	20½
Drummond Realties, Limited	—	100
Eastmount Land Co.	90	97
Fort Realty Co., Limited	—	24½
Greater Montreal Land Inv. (com.)	174	189
Greater Montreal Land Inv. (pfd.)	100	118
Highland Factory Sites, Limited	25	38½
Improved Realties Limited (pfd.)	50	60
Improved Realties Limited (com.)	—	15
K. & R. Realty Co.	78½	100
Kenmore Realty Co.	—	70
La Compagnie D'Immeubles Union Ltd.	55	67½
La Compagnie Immobiliere du Can., Ltd	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace	91	94
La Compagnie Industreille D'Immeubles, Ltd.	—	90
La Compagnie Montreal Est., Ltd.	90	92
La Compagnie Nationale de L'Est	80	98
Lachine Land Co.	—	125
Landholders Co., Limited	—	97
Land of Montreal	—	100
La Salle Realty	—	97
La Societe Blvd. Pie IX	—	64½
Lauzon Dry Dock Land, Limited	—	80½
Longueuil Realty Co.	—	100
L'Union de l'Est	—	101
Model City Annex	—	40
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pfd.)	—	44
Montreal Deb. Corporation (com.)	—	34
Montreal Western Land	—	89½
Montreal Extension Land Co., Limited	—	92
Montreal Factory Lands	55	66½
Montreal Lachine Land	35	101
Montreal Land & Imp. Co., Limited	—	94
Montreal South Land Co., Ltd. (pfd.)	40	58½
Montreal South Land Co., Ltd. (com.)	10	18½
Montreal Welland Land, Ltd. (pfd.)	—	78
Montreal Welland Land, Ltd. (com.)	10	15
Montreal Western Land Co.	—	75
Montreal Westering Land, Limited	—	85
Mountain Sights, Limited	—	84
Mutual Bond & Realties Corporation	78	95
Nesbitt Height	50	84
North Montreal Centre, Limited	125	130
North Montreal Land, Limited	150	155
Notre Dame de Grace Realty	—	100
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited	—	148½
Pointe Claire Land	100	124
Quebec Land Co.	175½	178
Rivera Estates	—	70
Rivermere Land Co.	—	65
Riverview Land Co.	100	113½
Rockfield Land Co.	27	30
Rosehill Park Realties Co., Limited	—	16
St. Andrews Land Co.	7½	9
St. Catherine Road Co.	—	10
Security Land Reg.	75	79½
St. Denis Realty Co.	—	90
St. Lawrence Blvd. Land of Canada	—	117
St. Lawrence Heights, Limited	—	65
St. Lawrence Inv. & Trust Co.	—	80
St. Regis Park	95	102½
South Shore Realty Co.	45	47
St. Paul Land Co.	65½	80
Summit Realties Co.	50	55
Transportation Bldg. (pfd.)	—	62
Union Land Co.	80	86½
Viewbank Realties, Limited	—	130
Wentworth Realty	140	147
Westbourne Realty Co.	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd., 7% with 100% bonus	—	[illegible]
Bonds and Debentures:		
Alex. Bldg. 7% sec. mtg. bonds, with 50% bonus com. Bonds	—	76
Arena Gardens, Toronto, 6% Bonds	—	79½
Caledonian Realties Co., Ltd., 6%	75	83
City Central Real Estate Bond	—	50
City R. & Inv. Co., Bond	—	75
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	—	29½
Transportation Bldg. (7 p.c.)	—	70
Trust Companies:		
Crown	110	112½
Eastern	—	160
Marcil Trust Co.	250	299½
Montreal	181	200
National	—	221
Prudential (com.)	490	505
Prudential 7% pfd., 50% paid up (pfd.)	95	116
Eastern Securities	—	85

LAND BOUGHT AS 70 ARPENTS CONTAINED BUT 54 IS CLAIM

So Ald. N. Turcot and Syndicate Sue Vendor, Demanding Cancellation of Sale or Reduction of Price.

A case of interest to members of land syndicates who have purchased tracts of farm land, only to find out later that the superficial area of the real estate acquired did not come up to their expectations, was yesterday pleaded before Mr. Justice Lane, the suit being that of Ald. Napoleon Turcot, Themens and others vs. MacDuff.

Turcot, Racine, Themens and their associates bought a portion of MacDuff's farm, situated at Pointe Aux Trembles, and in the title deeds it was stated that the portion of the holdings involved contained 70 arpents, English measure, more or less. MacDuff sold that portion extending from the Terminal Ry tracks to the limits of the land. After the sale the purchasers say they found that their portion of the land contained but 54 arpents, instead of 70.

In support of their suit asking for a cancellation of the sale, or, subsidiarily, for a proportionate reduction of the sale price, they aver that MacDuff must have known that the land sold did not contain 70 arpents more or less, since he sold only a portion of his farm, and the deeds to the whole showed that the whole farm contained but 65 arpents.

MacDuff, on the other hand, points out that in the deed of sale it was specifically stated that, if the land purchased contained more than the 70 arpents the gain was to be on the side of the purchasers; if it contained less, then so much the worse for the buyers. The latter had governed themselves accordingly; they had no reason to complain. The principal argument adduced in the plea, however, is that the sale was not one covering land of any given area; it was a sale en bloc, the limits of the purchased land being specifically outlined in the deeds.

The buyers deny that it was a sale en bloc and in substantiation point to the fact that they purchased the property with the sole idea of subdividing it. In subdivision propositions they submit, the area of the land is a vital consideration. Alfred Duranleau, K.C. for plaintiffs, Ed. Brossard, K.C. for defendant.

REALTY TRANSFERS WERE SMALL.

Real estate deals registered yesterday numbered 33, but the largest transaction was for only $13,000. This was the sale by Gordon Menard, Junr., to Gordon Menard Senior, of lots 323-190, 191, 203 and 204, parish of Sault au Recollet, the land fronting on to the public road. The only othe resale over $10,000 was that by Henry Audette to the City of Maisonneuve, of various lots on Pius IX avenue, Rosemount, the price paid being $11,100.

ELSWICK MANOR LOSS $75,000.

Reports received by the insurance companies state that the damage done by fire and water to the hull and cargo of the British steamer Elswick Manor amounts to about $75,000. The loss will be adjusted on a basis of general average. The vessel was docked at Pier 2, Tompkinsville, Staten Island, when the fire broke out.

COMPTROLLER SCRUTINIZES N.Y. COMPENSATION OUTLAY

Would Know Reason For Budget of $1,277,000 in 21 Months—Expenses at Rate of $700,000 Annually.

Examiners from the New York State Comptroller's office have visited the offices of the State Workmen's Compensation Commission for the purpose of checking up the expenditures and verifying the estimate which the commission has made that it needs an appropriation of $1,227,000. It transpires that this budget is not for a year's expenses but for 21 months beginning last October.

The present commission began operations about March 1, with an initial appropriation of $159,000. It later drew upon the state for $500,000 more, making $650,000. It is estimated that the fixed expenses of the commission including those of the State Insurance Fund, under present conditions, amounts to about $700,000 annually.

Under the law the state comptroller has a right to inquire into the expenditures of the various departments of the state government with a view to ascertaining whether they are justified.

The money called for by the present commission is for rent for several floors in the Metropolitan Tower and for offices of its deputies in several cities in the state for the expenses of the State Insurance Fund which, under the law, the taxpayers must bear until 1917, for travelling, for the salaries of the five commissioners and for a staff which includes numbers of deputy commissioners and a large staff of clerks and attaches.

CAPT. NEWTON'S DEATH.

Capt. D. O. C. Newton was killed in a sharp engagement which occurred soon after the Princess Patricia Light Infantry had taken its place in the trenches in Northern France.

Notices of Births, Marriages and Deaths, 25c each insertion.

BIRTHS

GOSSELIN.—At 666 Clifford street, on January 4, the wife of Arthur Gosselin, of a daughter.

GUERIN.—At 2006 Boyer street, on January 1, the wife of Achille Guerin, of a daughter.

TREMBLAY.—At 631 Alma street, on January 3, the wife of Joseph Albert Tremblay, of a daughter.

VAILLANCOURT.—At 2531 Drolet street, on January 6, the wife of Adelard Vaillancourt, of a daughter.

DEATHS.

DESJARDINS.—At Montreal at the residence of his sister, Dr. G. H. Desjardins, aged 61 years, died on Saturday, 9th.

DE BELLEFEUILLE.—At 4075 St. Joseph street, Lachine, on January 8, Angelique Leclaire, widow of the late Elie De Bellefeuille, aged 73 years.

McGILLIS.—At Glen Robertson, Ont., on Wednesday, Dec. 23, 1914, Mrs. Angus McGillis, aged 80 years.

NOXON.—At Bloomfield on Sunday, Jan. 3, 1915, Marie Noxon, aged 87 years.

POTTASO.—Accidentally killed at Cornwall on Monday, January 4, 1915, Charles Pottaso, aged 29 years.

YOUNG.—In Picton, on Saturday, Jan. 2, 1915, Parker R. Young, aged 72 years.

CLASSIFIED ADVERTISEMENTS

1c. Per Word for the First Insertion 1c. 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-Whitworth Mammoth Plant, now in operation, for cash, or will trade equity for built property and some cash. Apply for further particulars to Post Office Box 2645, Montreal.

WANTED TO PURCHASE A SECOND HAND safe, inside size about 19 x 15 x 12. State maker and price. M. S., Journal of Commerce, 35 St. Alexander Street.

PROPERTY FOR SALE.

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

NOTRE DAME DE GRACE. 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.

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 workings and well-paid in its results. To men who wish to make a move to an independent position and who are without capital this opening should appeal strongly. Write, stating previous business to Manager, P.O. Box 2015.

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 booklet, 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 St.

PART OF BEAUTIFUL CORNER OFFICE TO LET. Desk, chairs, telephone, light and two stenographers 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, telephone, 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.

590 SHERBROOKE WEST, Ritz-Carlton Block. Single and double rooms, suites. First-class board; evening dinner.

MACHINERY.

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.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. No. 73 McGill College Ave. Or apply at Miss Poole's, 45 McGill College Ave., Tel. Uptown, 210.

SITUATIONS WANTED—FEMALE.

COMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M., 1290 Cartier street, City.

MISCELLANEOUS.

NOTICE: The Annual General Meeting of the Shareholders of The Cradock Simpson Company will be held at the company's offices, 120 St. James street, Montreal, on Wednesday, the 27th day of January, 1915, at 5 p.m. By order, F. W. Frith, Secreary-treasurer.

FOR SALE, TRUSTWORTHY CUTLERY — This fine cutlery is all that the name implies. Made of the best Sheffield shear steel, fitted into the handles by a patent method. Handles of Sterling Silver, Prince's Plate, Tusca (the nearest substitute for Ivory), or Stag. You will appreciate the True worth of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

WAINTED TO BORROW.

$200,000, WANTED FOR RELIGIOUS CORPORAtion, ample security, 6% interest. Apply East 6849.

WANTED TO BORROW $7,000 AND $10,000, or $15,000 on first or third mortgage; will pay high interest. Write to Proprietor, P.O. Box 13, Station "C" Montreal.

$15,000 FIRST MORTGAGE ON $40,000 PROPERTY, well built, hot water heating, on commercial corner preferred; I will pay 8 to 9 per cent. interest. For particulars address M. Gagnon, Prop., 332 4th Ave., Rosemount.

BUSINESS CHANCES.

MANUFACTURERS' AGENT with office in Hamilton 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 Packard Limousine for hire. Montreal Auto Livery, 182 Berri. A. Goudron, Prop.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 550 St. Catherine street W. Phone Up. 594, or call at 300 St. Joseph Boulevard West.

SOMERVILLE AVE., Ahuntsic—Gentleman's residence, with 34,500 feet of land. Fine large house, garden, beautiful shade trees and two beautiful lawns, also garage, to be sold at a very low figure. Full particulars 86 Dorchester W. Main 1734.

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.

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 fireplace, 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.