

**RAILROADS**

**ADIAN PACIFIC**

**CHICAGO EXPRESS**

TORONTO—DETROIT—CHICAGO

The Canadian No. 21

REAL.....8.45 a.m. 10.00 p.m.

O.....7.45 a.m. 9.05 p.m.

**TORONTO (YONGE ST.)**

Windsor Street 10.50 p.m. daily.

Observation, Standard Sleepers and Coaches.

**MESEKERS' EXCURSIONS.**

October 27th. Tickets good for Sixty Days.

Windsor, and Int. Stations, 3.45 p.m.

**END TICKETS NOW ON SALE.**

**QUEBEC SERVICE**

**NOW IN EFFECT.**

.....1.30 p.m., and \*11.30 p.m.

\*Except Sunday. \*Daily.

**TICKET OFFICES:**

James Street Phone Main 5121

Place Viger and Windsor Street Stations

**ND TRUNK RAILWAY SYSTEM**

**TRACK ALL THE WAY**

**Toronto -- Chicago**

**INTERNATIONAL LIMITED.**

ida's Train of Superior Service.

real 9.00 a.m., arrives Toronto 4.30 p.m.

am, Chicago 8.00 a.m. daily.

**PROVED-NIGHT SERVICE.**

real 11.00 p.m., arrives Toronto 7.30 a.m.

am, Chicago 8.40 p.m. Club Compart-

Car, Montreal to Toronto, daily.

**MESEKERS' EXCURSION.**

Tuesday, October 27th.

Tickets to Western Canada, via Chicago

low fares. Tickets are good for two

122 St. James St., cor. Francoise Xavier

Windsor Hotel Phone Main 5121

Bonaventure Station Phone Up 1111

**Endowments of the Mutual of Canada**

Dejected speculators in mining stocks, real estate

margin, oil shares, etc., bestrew the landscape thick

as autumn leaves these days. Their hopes have fall-

en like the leaf.

The lucky man to-day is the one who invested his

money in Mutual Life Endowment policies! These

provide household protection with a safe and remuner-

ative investment.

Each \$100.00 invested has produced all the way

from \$127.50 to \$183.00, according to the term of the

investment, 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**

**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.**

We particularly desire Representatives for City of

Montreal.

Chief Office for Canada:

144 ST. JAMES STREET, MONTREAL.

ALEX. BISSETT, Manager for Canada.

**British America Assurance Company**

**INTERNATIONAL LIMITED.**

FIRE INSURANCE SINCE A.D. 1653.

W. R. BROCK, President.

W. R. MEIKLE, Vice-President.

PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street

MONTREAL.

THOMAS F. DOBIE, Resident Manager.

Has vacancies for a few good City Agents.

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:

22 BEAVER HILL 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

Capital Paid up.....1,475,000

Life Fund and Special Trust Fund.....69,826,740

Total Annual Income Exceeds.....42,500,000

Total Funds Exceed.....124,500,000

Total Fire Losses Paid.....164,420,230

Deposits with Dominion Government.....1,077,033

Head Office, Canadian Branch—Commercial Union

Building, 222-226 St. James Street, Montreal.

Applications for Agencies solicited in unrepresented

districts.

J. McCREGOR, 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. MORRISEY, 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.

205-206 TRANSPORTATION BUILDING.

Cable Address: BRITISHCAN.

Office: Western Union and Premier Bentsley.

**North American Life Assurance Co.**

Solid as the Continent.

1913 —

Insurance in force over.....\$52,000,000.00

Assets.....14,843,914.69

Surplus.....1,781,117.49

Income.....2,563,118.88

For information as to Agency Openings Write to the

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

on its

**MONTHLY INCOME PLAN**

Backed by a deposit of \$1,668,902.85 par value with the

CANADIAN GOVERNMENT in cream of

Canadian Securities.

For full information regarding the most liberal

Monthly Income Policy on the market write, stating

name, to nearest birth-day to

WALTER J. JOSEPH, Manager

Province of Quebec and Eastern Ontario.

Office - 22 R. C. L. BLDG., MONTREAL, QUEB.

**You Can Talk Guarantees—**

**Not Estimates**

**WHEN YOU SELL PRUDENTIAL POLICIES.**

Write us about an agency. Good Contract.

**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

**An Anchor To Windward**

In times like these, when securities ordinarily

as good as gold can find no market, a

policy in a good Life Company has a value

nothing else can approach. Either at its ma-

turity or as a temporary pledge it is always

worth 100 cents on the dollar. If in the Cana-

da Life it will probably be worth a good deal

more.

Will it not be worth while when you next

have money to invest to remember present

conditions, and place it where it will be not

only absolutely safe, but perfectly under con-

trol?

**Canada Life Assurance Company**

**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 at-

taining 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:

Accident, Health, Plate Glass,

Burglary, Fidelity Bonds,

Contract Bonds, Judicial Bonds,

Automobile, 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

**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**

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Audits—Commercial, Municipal, Financial

Investigations, Liquidations, etc.

**ROBSON, HILL, RITCHIE & DAVY**

ACCOUNTANTS AND AUDITORS

J. I. Robson, L.L.B.; M. S. Temple Hill, C. A.; Chas.

F. Ritchie, C.A. (Can.), C.A. (Sot.); John H. Davy, C.A.

McGILL BUILDING, MONTREAL

**ALFRED WALFORD, L.L.B.**

ACCOUNTANT AND AUDITOR

Investigations, Reports, Annual Audits

410 LAKE OF THE WOODS BLDG.

PHONE MAIN 6586

**FRED W. G. JOHNSON**

INSURANCE AND REAL ESTATE

111 Board of Trade Building

Telephones: — Main 7682; Up 1329

Your patronage solicited

**FOOT AND MOUTH DISEASE.**

Indianapolis, Ind., October 24.—That the whole State

of Indiana will be put under quarantine unless dras-

tic steps are taken by the State authorities to stamp

out the foot-and-mouth disease now prevalent among

cattle and other livestock in the northern part of the

state, was the notice served to-day by the Federal

authorities on Dr. A. F. Nelson, State Veterinarian.

**BRITISH COLUMBIA INSURANCE REPORT IS NOW PUBLISHED**

Comprises Usual Statistical Information and Tables and Also Several New Features as Classification of Property Burned.

The annual report of the Superintendent of Insurance for the Province of British Columbia has recently been issued. Covering business transacted during the year 1913, the report comprises the usual statistical information and tables, but contains in addition some new features not generally included in reports issued in other provinces of the Dominion. These items cover classification of property burned and cause, statistics of reports on fires, and causes of fire.

The 1913 amendment to the British Columbia Fire Insurance Act providing for reports to the Superintendent of Insurance on fires occurring in the province came into force on July 1, 1913. Therefore the statistics relating to "Reports on Fires" only cover the latter half of 1913, and are a tabulated examination of the reports sent in by municipalities and other places where there are fire departments. One object in obtaining and publishing these reports is to draw the attention of the public to the large percentage of fire loss attributable to preventable causes, and it appears to be demonstrated by the statistics that fully 75 per cent. of the fires reported were due to carelessness in construction, or in the installation of lighting, heating and power appliances, and in their use.

The following companies were licensed up to June 1, 1914, under the Insurance Act, dealing with insurance other than fire insurance, which came into force by proclamation on October 1, 1913.

Life Insurance—Twenty Canadian, four British and six American companies.

Accident Insurance—Twelve Canadian, eight British and five American.

Sickness Insurance—Twelve Canadian, eight British and five American.

Automobile Insurance—Four Canadian, one British and six American.

Burglary and Theft Insurance—Five Canadian and two American.

Guarantee Insurance—Eight Canadian, four British and three American.

Hall Insurance—One American.

Inland Transportation Insurance—Three American.

Plate Glass Insurance—One British Columbia, six Canadian, four British and four American.

Sprinkler Leakage Insurance—One American.

Steam Boiler Insurance—Two Canadian and two American.

Tornado Insurance—Two American.

The following companies to whom temporary licenses had been issued under the above Act, have since ceased to transact business in British Columbia: American Casualty Co., American Credit Indemnity Co., International Insurance Co., Ltd., Missouri Fidelity and Casualty, New World Life, Western Empire Life, Western Life and Accident.

**Fire Insurance.**

Licensed under the British Columbia Fire Insurance Act, there were 111 companies transacting business in the province at the end of 1913. Of these one was a B. C. company operating under a provincial license; eighteen were Dominion companies; nine were Canadian provincial companies, of which eight had Dominion license and one provincial license; twenty-six British companies operated, twenty-two under Dominion license, and four under provincial; fifty-two American, of which twenty-seven operated under Dominion license and twenty-five under provincial. Two French companies, both under Dominion license, and one each German, New Zealand, and Swedish all under provincial license.

The report contains a detailed schedule showing the net premiums and net losses paid by each company; the totals of which show for the year 1913 net premiums received \$3,790,094.15, and net losses paid \$1,043,254.41.

**AGENTS SHOULD KEEP THEIR COLLECTIONS PAID UP PROMPTLY**

Manager Charles H. Holland, of the Royal Indemnity Company, Gives Good Advice to his Field Workers.

(Exclusive Lensed Wire to Journal of Commerce.)

New York, October 24.—General Manager Charles H. Holland, of the Royal Indemnity Company, has issued a circular letter to agents impressing upon them the necessity of making every effort to keep their collections paid up promptly. He points out the effect the European war must necessarily have on financial conditions here, and says:

"An analysis of the financial conditions of the United States shows the need of care; but happily does not call for alarm. Our abundant crops, our well equipped industrial plants which will be well able to fill the demands of the markets which have hitherto been supplied from other sources, our national precautions for the avoidance of panic and for the financing of the industries which are peculiarly susceptible to abnormal conditions, our unlimited resources and our plentiful supply of skilled labor, give promise that our country will come unscathed through the troubles of the moment. If proper care is exercised now in the matter of credit, a reign of economy will probably now succeed what has been a reign of extravagance and that economy will doubtless be succeeded in its turn by an aggregation of capital and a period of unexampled prosperity.

"In the meantime, money will be scarce, and the object of this letter is to draw your particular attention to the present need for caution. In times such as these we are now experiencing, policyholders are inclined to demand unduly long credit from the agents with whom they place their insurances; but the agents are necessarily expected to faithfully comply with their arrangements for regular remittances to their companies. The business of insurance demands prompt payments by companies, and consequently prompt payments to companies. And I very specially urge you to constantly watch your collections in order that no embarrassment to yourself may result from the insistence upon prompt payment of agency balances. I would express my conviction that it is better to lose or forego a certain amount of business than to increase writings and face a deficit in collections. If you cannot collect a premium, you cannot collect your commission; and apart from your own disqualification to work without remuneration, I would remind you that every over-charge premium means an actual decrease in the surplus of an insurance company. I therefore, confidently rely upon your support in our determination to permit no variation from your rules as to remittances; and I ask you to give continuous attention and consideration to the credit arrangements you may decide to make with your clients. To an agent a premium paid is an asset, but a premium unpaid rapidly becomes a liability."

**PLATE GLASS UNDERWRITERS ASSOCIATION OF LITTLE USE**

Too Many Members—Companies Have Been Unable to Agree on Just and Non-discriminatory Ratings.

New York, October 24.—The New York Insurance Department has taken a hand in the local plate glass insurance tangle and proposes some drastic measures to stop the present chaotic conditions. It announces its intention to examine plate glass insurance companies immediately to determine if they have violated the anti-discrimination law and in such event to enforce the penalty prescribed in Section 32, which means the revocation of the offending company's certificate of authority to transact business. The Department also severely criticizes the Plate Glass Underwriters' Association because its members have disregarded the principles of economical administration by paying excessive commissions. The Department yesterday issued the following statement setting forth the intentions of the Department:

"The attention of the Insurance Department is again directed to the plate glass situation in New York city. The conditions in this line of business have been for a long time in an unsettled condition, and extremely unsatisfactory to companies desiring to conduct the business with fairness to their policyholders and brokers and in compliance with the law. The Department has been repeatedly requested by plate glass underwriters to exert its influence towards improving the conditions, and the Department has, in fact, extended to the plate glass companies and the Plate Glass Underwriters' Association every facility with a view of enabling them to bring order out of chaotic conditions and establishing rates and commissions with due regard to the rights of the insuring public and the commercial administration of the business. With however, the greatest latitude allowed to these companies, they have been unable to agree upon just and non-discriminatory ratings, and the Plate Glass Underwriters' Association has failed to effect the purpose which is its greatest justification for existence, viz, the limitation of expenses, the commissions paid by its members being in some cases as high as forty-five per cent. Demands of the Department on companies for the filing of the rates in force have in some cases been met with indifferent and unsatisfactory replies.

"It is the immediate purpose of the department to make a thorough investigation of the plate glass situation, the investigation being extended to the underwriting practices of the individual companies regardless of their affiliation with the Plate Glass Underwriters' Association. Discovery of violations of the anti-discrimination law or other improper practices will be vigorously followed up by the Department for the purpose of imposing such penalties as may be provided by law, even to the extent of acting under section 32, if in the judgment of the Superintendent of Insurance, it will best promote the in-

**WANTED BY A BRIGHT, CONVERSANT**

with French and English; also expert stenographer, position of any kind where he can make himself useful. Last his position through a reduction and no fault of his. Knows bookkeeping and has a good appearance. An interview would be appreciated. Can be reached by letter W. D. Journal of Commerce, or at his home, 495 Greene avenue, between St. James and St. Antoine streets.

**WANTED BY A BRIGHT, WELL-EDUCATED**

young lady of 18 years, living at home, a position as stenographer in a private office where she would learn the routine of business, and at the same time be treated generously. Has just graduated from business school and can write considerably over a hundred words a minute accurately. An interview would be appreciated. M H 927, Journal of Commerce Office, city.

**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.**

**FOR SALE, "THE ARISTOCRAT OF WATCHES."**

Beautiful thin model pictured elsewhere in this issue from \$20 to \$75. The watch business men are using. Mappin & Webb Jewellers, St. Catherine St. West, Montreal.

**THE HAY MARKET STABLES, CORNER OF OTTAWA and Nazareth Streets, one block south of the city. Large and roomy stabling for one hundred horses and one of the best sale yards in the city to show horses. Also large offices and waiting rooms. Will open for business Monday, August 24th, with large stock of choice 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, 69 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; Buses \$2 a day, American plan. Phone or write for particulars. G. E. Wheeler, Proprietor, Ste. Lavette Station, Quebec.

**PERSONALS**

Sir Max Aitken, who was staying at the Ritz-Carlton while in town called by the Mauritanians for England.

Lieut. Alex. McMurtry, son of Mr. and Mrs. S. A. McMurtry, Tower Avenue, is with his battery, Field Artillery, at Salisbury Plains, England.

Capt. Fitz B. Buchanan, of the Royal Scots, has joined his regiment on Salisbury Plain, and will be stationed at one of the bases. Mrs. Buchanan, who has been ill, is much improved in health.

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Mr. Thomas Burns, of Ottawa, has returned from Quebec and is visiting Mr. and Mrs. John Burns, Lincoln Avenue.

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Mr. Malcolm Scarriff and Mrs. Scarriff (formerly Miss Kate Baker of Winnipeg) arrived from New York yesterday, and are spending a few days in town visiting Miss Baker, on their way to Ottawa.

**REAL ESTATE A GAMBLE**

Many Sharers Are About the City But These Are Not Real Estate Men, Although Some of Them Seem to Make a Living.

A well-known local real estate man the other day heard a friend express the opinion that at the present there was a number of sharers in the city passing themselves off as real estate men, who were even under present conditions making a comfortable income out of the poor unfortunates who fall into their snare. The real estate man's reply well suited the occasion he said:—I have little sympathy for those who generally fall into the hands of these so-called sharers, each of them are looking to get 500 per cent. or better, and the sharper generally proves the sharpest in the deal.

Interests of the people to revoke the certificate of authority of offending corporations doing business in this State.

**CLASSIFIED ADVTs.**

2c Per Word for the First Insertion

1c Per Word for Each Subsequent Insertion

**BUSINESS OPPORTUNITIES.**

SUM OF \$1,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 214 St. Catherine East. East 7779.

**FOR SALE OR EXCHANGE.**

**FOR SALE—RAILWAY PICTURES IN COLOUR.**

All countries—all railways. Prompt attention. Cheap prices. R. P. Co., 625 Carleton Avenue, Westmount.

**KINDLING WOOD FOR THE MILLION—Kindling.**

\$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$4.00 per cord. "Molasculi" for horses. J. C. McDermid, 402 Williams Street. Tel. Main 452.

**EXCEPTIONALLY SITUATED OFFICES TO LET.**

Well fitted in every particular. St. Peter Street, corner St. James. Apply, The Eastern Trust Co., Canada Life Building.

**BUSINESS PREMISES TO LET.**

**VERY CHOICE SUITE OF OFFICES ON TOP**

floor of Eastern Townships Bank Building, overlooking St. James Street, can be had three months free by assuming balance of lease with 2 1/2 years to run. Phone West, 1100, Mr. J. H. Sherrard.

**WE HAVE some very fine offices, show rooms, in the**

Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southam Building, 123 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

**FACTORY CONSTRUCTION BUILDING, CON-**

taining four floors and cement basement, approximately 1,500 square feet each, to rent, for light manufacturing or storage. Windows on two sides. Modern, with Elevator. On Fortification Lane. Apply P.O. Box No. 940, Montreal.

**HIGH CLASS APARTMENTS.**

590 SHERBROOKE WEST, RITZ-CARLTON Block. Single and Double rooms, suites. First-class board; evening dinner.

**BURNSIDE PLACE, 88, COR. MCGILL COLLEGE.**

Store in good condition to let immediately at cheap price, \$30.00. Apply East 1983.

**BUSINESS FLAT FOR LIGHT MANUFACTURING,**

low rental to good tenants. Apply James Baggerly, Janitor, Hecla Building, on premises, 45 Cote street, de 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 241 Park Avenue. Phone St. Louis 5743. Evening, Rockland 639.

**PATENT FOR SALE.**

**AN INDISPENSABLE KITCHEN SINK STOPPER**

converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 63 Angus Street, Montreal.

**PATENT FOR SALE—AN INDISPENSABLE DE-**

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Hon. William P. Pugsley is at the Windsor.

Mr. D. O. Legerance, M.P. for Montmagny, arrived at the Windsor yesterday.

Mr. Malcolm Scarriff and Mrs. Scarriff (formerly Miss Kate Baker of Winnipeg) arrived from New York yesterday, and are spending a few days in town visiting Miss Baker, on their way to Ottawa.

**REAL ESTATE A GAMBLE**

Many Sharers Are About the City But These Are Not Real Estate Men, Although Some of Them Seem to Make a Living.

A well-known local real estate man the other day heard a friend express the opinion that at the present there was a number of sharers in the city passing themselves off as real estate men, who were even under present conditions making a comfortable income out of the poor unfortunates who fall into their snare. The real estate man's reply well suited the occasion he said:—I have little sympathy for those who generally fall into the hands of these so-called sharers, each of them are looking to get 500 per cent. or better, and the sharper generally proves the sharpest in the deal.

Interests of the people to revoke the certificate of authority of offending corporations doing business in this State.

**CLASSIFIED ADVTs.**

2c Per Word for the First Insertion

1c Per Word for Each Subsequent Insertion

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SUM OF \$1,000 TO \$10,000 ON FIRST MORTGAGE real estate valued \$25,000. Address Dr. Handfield, 214 St. Catherine East. East 7779.

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converting an ordinary sink into a set tub, also preventing the escape of gas. Just patented. F. A. Cote, 63 Angus Street, Montreal.

**PATENT FOR SALE—AN INDISPENSABLE DE-**

vice for every home; converting an ordinary sink into a set tub; also preventing the escape of gas from the sewer. Just patented in United States and Canada. Write or call for particulars. George A. Cote, 68 Agnes Street, Montreal.