POLICY HOLDERS TO MEET TO APPROVE MUTUALIZATIO!

Meeting is Called for December 7, And Every Policyholders, Over Twenty-one, Whose Policy Has Been in Force One Year, is Entitled to Vote Upon This Important Issue.

In issuing a call for a meeting of the 12,000,000 and more policyholders of the Prudential Insurance Company of America, at which time the proposed mutualization of the Prudential will be voted on, President Forrest F. Dryden outlines some of the direct benefits which he and his associates believe will follow. It is the first statement the Company has made on mutialization since the project was started in January, 1913.

The date for the policyholders' meeting has been set for December 7th. Every policyholder above the age of 21 years, and whose policy has been in force at least one year, will be privileged to either attend the meeing and vote, or else send a proxy to be voted in his or her name. Former Chancellor William J. Magie, former Supreme Court Justice Bennet Van Syckel, and Vice-President John K. Gore have been selected to represent the policy-holders who are unable to be present at the meeting.

Among other things Mr. Dryden has this to say on mutualization:—

"The plan of mutualization was adopted in the belief that it would enure to the welfare of the Company and would result in substantial benefit to its policyholders. As the proceedings have progressed we have become more firmly convinced of the correctness of these conclusions.

"While the company must maintain an impartial position in connection with the policyholders' meeting, it is nevertheless proper at this time to advise the policyholders of the reasons which have actuated the management in instituting the proceedings and carrying them to their present stage.

"The mutualization of the Company will provide for the election of directors by the policyholders, which will ensure for all time a continuance of the uniform practice of the Prudential to accord to its policyholders the greatest degree of liberality commensurate with safety.

"When mutualization is effected, distribution of the surplus earnings of the Company will include all its policyholders, both participating and non-participating. While under the existing low rates, the net cost to the present policyholders may not, at the outset, be greatly reduced on account of mutualization, nevertheless every dollar earned by a continuance of the sound and economical conduct of Prudential affairs will from the very beginning, be credited to the policyholders as the owners of the Company.

"We believe that the substantial benefits to be gained through the acquirement by the policyholders of the stock at a price judicially ascertained to be fair and reasonable will appeal forcibly to them and will induce them to give approval to the plan.

"We shall be glad to answer any inquiries that may be made prior to the meeting by any interested policyholders."

After the legislature of New Jersey had passed an Act early in 1913 enabling the Company to mutualize, the main problem presented was an accurate ascertainment of the value of the capital stock of the Prudential. This was finally done by appraisement, the appraisers being Former United States Senator James Smith, Jr., former Governor John Franklin Fort and former Assistant Postmaster-General William M. Johnson, who were appointed by Chancellor Walker of New eJrsey. The interest of the policy-holders in this proceeding were looked after by former United States Attorney-General John W. Griggs and Merritt Lane of Jersey City. After a long and careful deliberation the value of each Prudential share having a par valeu of $50 was fixed at $455, and at a recent meeting of the stockholders of the Company, attended by 77 per cent. of the shareholders, this price was approved without a dissenting vote. The meeting of the policyholders is the next step.

HIS LAST LOVE LETTER

In Anchor and Shield, appears a touching story of a woman, with three small children, on the day of her husband's funeral, trying to figure out what would become of her now that she was left alone in the world with no income, no home. While in this seemingly hopeless position, a bank messenger came to the door, and handed her a package of papers on which she noticed the following in her husband's handwriting: "To be delivered to my wife the day of my funeral." When she unwrapped the bundle, she found a letter with the notation: "My last love letter." Here it is:

Dearest Sweetheart, Dearest Wife: When you receive this I will be far away from you; so far that the only answer you can give me will be your unchanging love. I am writing this alone in the office, where I sit thinking how old and how large they will be when you get this letter.

Very old I hope. This is my last love letetr. Do you remember the first? How strange it seemed to be writing it, and how happy I was. I wanted you so. And do you remember the answer you wrote? I shall never forget it. You will find it with my valuables. Now I am writing my last, and I am happy, for no shadow makes me think it will soon be read. With my first letter I sent flowers; in this I enclose a life insurance policy. You may be surprised how I managed with the expense of the family to keep the policy paid. But you will remember we often did without things we wanted, and you will know why, after your long illness, I borrowed money. *I was tempted sometimes to let it drop, but I was afraid to. My love for you said "No." Now it is yours—yours and the children's—and you need not want for any necessary comforts if you manage well. This knowledge makes it worth ten times over what the policy has cost. That is all; it comes to you as an expression of my love. May God bless and keep you and the babies.

H. E.

PRIVATE CAR BURNED.

The private car belonging to Mr. John C. Eaton, president of the T. Eaton Company, Limited, has been burned on a siding at Toronto. It was valued at $10,000.

The fire originated in the electrical cooking device in the kitchen compartment, and is thought to have been caused by a short circuit.

MANAGER FOR CHATEAU LAURIER.

Ottawa, Ont., November 23.—Mr. Dave Mulligan, the acting manager of the Chateau Laurier, has gone to New York to secure a new manager to take over the charge of the hotel here on December 1st. Mr. Mulligan will then return to Winnipeg as superintendent of the Grand Trunk Pacific hotels in the West.

PERSONALS

Sir Wilfrid Laurier spent the week-end in Quebec and will return to Ottawa on Tuesday.

Mr. Frank Carrel, proprietor of the Quebec Telegraph, is at the Ritz-Carlton.

Mr. L. S. Colwell, local manager of Jenks, Gwynne & Co., has gone down to New York for a short stay.

Mr. F. M. Rutter, who went to Toronto to spend several weeks as a guest of his parents, Mr. and Mrs. A. F. Rutter, has returned to the city.

Mr. G. C. MacKenzie, of the Department of Mines, Ottawa, who has been in Chicago and other places in the United States, returned home yesterday.

Rene Dupont, Quebec; D. Wainwright, Bermuda; A. R. Hare, London; Vons Delas, Bordeaux (France),; A. Burnett, Cobalt; H. Stone, Winnipeg; H. F. Quinn, New York; J. A. Gillies, Sydney; R. Seivers, Chicago; H. P. Gould, Lyons Falls, are staying at the Place Viger Hotel.

Mr. David McNicoll, who is about to retire from the vice-presidency of the Canadian Pacific Railway Company, will spend most of the winter in the South. After this holiday, he says the probabilities are he will get back into harness again. Mr. McNicoll is in Toronto to-day.

LIEUT.-COL. TUCKER DEAD.

St. John, N.B., November 23.—Lieut.-Col. Joseph J. Tucker died to-day aged 82, after a year's illness. He represented St. John City in the Commons at Ottawa from 1896 to 1904.

B. N. S. ST. JOHN MANAGER DEAD.

St. John, N.B., November 23.—The death of Thomas G. Marquis, manager of the Haymarket Square branch of the Bank of Nova Scotia here occurred Sunday. He was a native of Campbellton.

LUMBERMAN LEFT $411,000.

St. John, N.B., November 23.—Charles Miller, lumberman, who died a few weeks ago, left no will and administration of the estate was granted to-day to his widow and others. The estate totals $411,000.

Prof. Theodore Kocher, of Berne, Switzerland, has invented a powder called coagulen, which will instantly stop the flow of blood. He has given some to the French and German surgical headquarters.

LOCAL FIREMEN WERE KEPT BUSY OVER LAST WEEK END

Seven Fires Were Recorded, Some of Which Were Serious—Hardships of Winter are Commencing to be Felt by Firefighters.

With the advent of real winter weather, Montreal fire-fighters are commencing to experience the usual winter hardships. Seven fires occurred over the week-end, which did considerable damage. False alarms were also the rule and minor outbreaks were attended.

The most serious fire occurred at 11 o'clock last night when fire believed to have originated from an overheated stove in the home of Eloi Bugeaud, at 397 Chambly street, gutted his apartment and that of L. Morin, at 399, turning both families out into the street with what effects they were able to hastily gather up.

A bag of charcoal standing beside a Quebec heater in the home of Ludger Lavoie, on the second floor at 2392 St. Andre street, took fire at 8.50 last night and before being discovered had burned through the floor. When the firemen arrived under District Chief Hooper, the blaze had developed in the first floor in the flat numbered 2390, the home of John Hutton. The flames were in the walls and ceiling and before the firemen could get the upper hand Mr. Hutton's home had been gutted and the family driven out, whereas the hole burned through the floor was the only damage sustained in the flat in which the blaze originated.

Another wall and ceiling fire called Chief Hooper out once more at 9.55 when a defective stovepipe was responsible for a fire in the residence of E. Dumas, at 134 East Mount Royal avenue. The blaze had a good start and a considerable area of the walls had to be torn down. One stream and nine babcocks were used before the fire was extinguished.

A fire originating from some source as yet unknown broke out at 8.24 last night in the ladies' wear factory of Goldman and Son, at 1262 St. Lawrence boulevard, District Chief Hooper also directed operations at this blaze, which proved to be a stubborn one, doing damage estimated at $5,000.

A fire started in a clothes closet by children playing with matches gtuted two rooms in the home of B. Bolleau, at 188 Masson street, at 5 o'clock yesterday afternoon.

The Broadway Store, dealing in ladies' furnishings, was the scene of a brisk blaze at 1 o'clock yesterday morning. The origin of the blaze is unknown and when discovered by a policeman, had gained a good start. The firemen of the central division of the brigade under Deputy Chief Mann and District Chiefs Marin and Lussier, speedily extinguished the blaze.

District Chief Hooper, of the northern division of the brigade, was informed by a man who stood near the box at the corner of Mount Royal avenue and De Lanaudiere street, from which an alarm was pulled at 10 o'clock last night, that "someone had heard someone say that he thought there was a fire," this being the nearest approach the fire chief could get to a reason for the alarm having been pulled.

EXCELSIOR LIFE TO BUILD.

The Excelsior Life Insurance Co. is to erect a new office building at the south-west corner of Victoria and Adelaide streets, in the city of Toronto, at a cost of $100,000.

FELLOW-DIRECTORS PLEASED.

St. John, N.B., November 23.—At the quarterly meeting of the board of directors of the New Brunswick Telephone Company, Col. J. L. McAvity, commander of the 26th Battalion of the 2nd Canadian Overseas Expeditionary Force, one of the directors, was congratulated on his appointment to the command of this unit.

Col. McAvity was presented with a handsome gold wrist watch, suitably engraved.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
811 Board of Trade Building
Telephones: - - Main 7682, Up. 1322
Your patronage solicited

HON. W. G. MITCHELL,
Provincial Treasurer, who was elected by acclamation on Saturday. He represents the County of Richmond.

ANNUAL HEALTH EXAMINATIONS

Up to the Present Examinations Have Only Been Once in Three Years.

New York, November 23.—The Equitable Life Assurance Society has extended its health service so that policyholders who may have had their policies in force for one year or longer may have free health examinations annually.

At the inauguration of the service it was provided that the examination should be made once in three years only.

Further, a policyholder wishing an examination was compelled to communicate with the home office. Now he may secure the service through any agent and make an appointment with the examining physician at any one of the central points named by the society.

Chemical kidney tests will be made annually for policyholders who prefer it to the examination, and the agents will furnish the necessary blanks.

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	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	—	79
Central Park, Lachine	100	107½
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.)	—	17½
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	78½
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	94½
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	—	97½
La Societe Blvd. Pie IX	—	64½
Lauzon Dry Dock Land, Limited	—	80
Longueuil Realty Co.	—	100
L'Union de l'Est	—	101
Model City Annex	—	40
Montmartre Realty Co.	—	100
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	95	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	76	95
Nesbitt Height	50	84½
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.	—	50
Security Land Reg.	75	79½
St. Denis Realty Co.	75	95½
St. Lawrence Blvd. Land of Canada	—	120
St. Lawrence Heights, Limited	—	55
St. Lawrence Inv. & Trust Co.	85	89½
St. Regis Park	95	102½
South Shore Realty Co.	—	34
St. Paul Land Co.	650	680
Summit Realties Co.	45	55
Transportation Bldg. (pfd.)	—	62
Union Land Co.	80	86½
Viewbank Realties, Limited	130	140
Wentworth Realty	140	147
Westbourne Realty Co.	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd., 7% with 100% bonus	—	79
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	—	75½
Marcil Trust Gold Bond	95	101
Montreal Deb. Corp. 6% Deb.	—	39½
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.)	4 0	505
Prudential 7% pf.l., 50% paid up (pfd.)	95	116
Lester Securities	85	89½

REAL ESTATE

Hiram Mose Levinoff sold to Albert Piche lot 34a-357 parish of Montreal, with the buildings thereon for the sum of $16,905.

Mrs. Arthur J. Nesbitt sold to Mrs. Tobias Glickman lot 277-14, parish of Montreal, with the residence, No. 4,323 Western avenue, Westmount, for $21,000.

Myer Rosentzveig sold to Aron Ulenitzky lots 10-233 and 233a Cote St. Louis, with buildings on St. Dominique street, for $15,000.

Euclide Lafrancois sold to the City of Montreal lot 331-127 Cote St. Louis, containing 4,300 square feet, with buildings on Chambord street, for $13,062.

The City of Montreal purchased from Joseph Lamache lots 325-335 to 338 Cote St. Louis, containing 1340 square feet, with buildings on Resther street, for $16,497.

George A. Marson sold to Joseph Wilfred Simard lot 34a-364 parish of Montreal, measuring 33 feet by 104 feet, with No. 484 Bloomfield avenue, Outremont, for $15,500.

Treffle Valiquette purchased from Dieudonne Peloquin lots 177-418 and 419 parish of Montreal, measuring 50 feet by 90 feet, with No. 448 Old Orchard avenue, for $18,190.

Louis R. Lefebvre purchased from Mrs. Joseph Cote one-third of lots 463, 465, 467, 466, 460 and 468, Longue Pointe ward, comprising in all about 153 arpents, together with the buildings thereon situated on the St. Leonard de Port Maurice, for $42,700.

Prosper Gadbois sold to J. Leon Patenaude lots 14-487 to 489 and the south-east portion of lot 14-490 Hochelaga ward, measuring in all 100 feet by 100 feet, with the eighteen buildings thereon known as Nos. 785 to 819 Jean D'Arc street, Maisonneuve, for $30,000.

Real estate deals formally registered on Saturday last numbered twenty-seven, the largest being one for $45,000. This was the sale by Charles Marquette and Jean Baptiste Dupre of the northwestern portion of lot 34a-264, the south-east part of lot 34a-265, the north-west part of lot 34a-265 and the north-west part of lot 34a-267, parish of Montreal. In the sale were included the buildings on De l'Epee avenue, Outremont.

NEW FORM OF INDUSTRIOL LIFE INSURANCE IS ANNOUNCED

Newark, N.J., November 23.—A new form of industrial life policy is announced by the Prudential Insurance Company. It is payable in weekly instalments instead of one sum. It is the belief of the company that there is a widespread field for a policy providing for the payment of a certain amount each week in order to tide a household over a reasonable period until members have had a chance to readjust themselves to the changed conditions after the breadwinner is gone.

By the terms of this new policy the beneficiary receives the amount of insurance in regular weekly instalments for 13 or 26 weeks, as the insured elects at the time of this application.

It is not intended that the new form shall replace the regular industrial policy, payable in one sum, but that it shall be supplementary to it.

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

BIRTHS.

PEROWNE—On Tuesday, November 17th, 1914, to Mr. and Mrs. Herbert Perowne, 2203 Waverley St., a daughter.

TIMMONS—On Wednesday, November 18, 1914, at 595a Esplanade avenue, to Mr. and Mrs. Harry M. Timmons, a daughter.

MARRIAGES.

DODD-TATE—On Thursday, November 19, at First Presbyterian Church, by the Rev. Malcolm Campbell, Geoffrey Johnston Dodd, of Glassonby, Jamaica, B.W.I., to Ida Jane, daughter of the late Laurence Tate, of Shaftston, Jamaica.

DEATHS.

McCREADY—At Bedford, New Jersey, on November 18th, of pneumonia, E. Hugh McCready, youngest son of the late Robert McCready, and brother of Mrs. C. F. Wand and Mrs. J. W. Mulligan, formerly of Montreal.

CARROLL—On Monday, November 22nd, 1914, Jeramiah Carroll, of 789 St. James Street, city, native of Abbeydorney, County Kerry, Ireland.

METROPOLITAN L MOVE D TO LOOK INTO FUTURE

Life Underwriter Says Remote Contingency of Major Portion of 80,000 Shares Falling Into Unscrupulous Hands is Impelling Metive in Action to Relinquish Control.

New York, November 23.—The principal topic of interest in life insurance circles is the surprising announcement that the Metropolitan Life Insurance Co. had decided to transfer the control of the company from the stockholders to the policyholders. It appears that the attitude of the stockholders is that they are conserving the best interests of the company.

"There is no doubt," said a prominent life insurance man, that the stockholders are taking a long look ahead. The Metropolitan is not only a life insurance company, but it has developed a series of movements in the service of the public which promise to have a wide influence in the future attitude of life insurance and other corporations toward their policyholders and other clients.

"If it could be a certainty that the present policyholders would be alive 20 years from now there would be no doubt as to the future both as to the continued development of the policy of the company and also as to the conservation of the assets.

"Eighty thousand shares however, are likely, in the course of years, to become widely scattered. In a country of 100,000,000 of people there may be some person or persons with the acquisitive faculty highly enough developed to acquire control of a majority of the stock and to exploit the constantly growing assets and the unassigned funds. This of course is a remote contingency, but a life insurance company such as the Metropolitan m[illegible] r member that it has now over 14,500,000 [illegible] not take chances.

"The Metropolitan is the [illegible] company to take steps toward becoming a mutual. The Prudential of Newark has reached the final steps toward this consummation following the death of the founder and first president, John F. Dryden. It was necessary for the Prudential to present its views to the New Jersey legislature before it could get authority to make the move. In New York the Metropolitan found its way cleared by section 52 of the insurance law which provides for such an action and describes the method to be taken."

Fire destroyed a business block in Keansburg, N.J., at a loss of $250,000.

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion — **1c. Per Word for Each Subsequent Insertion**

BUSINESS OPPORTUNITIES.

SUM OF $7,000 TO $10,000 ON FIRST MORTGAGE real estate valued $25,000. Address Dr. Handfield, 244 St. Catherine East. East 7279.

FOR SALE OR EXCHANGE.

KINDLING WOOD FOR THE MILLION— Kindling $2.25; Cut Hardwood, $3.25; Mill Blocks, $2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel. Main 452.

WANTED TO PURCHASE, A SECOND HAND safe, inside size about 19 x 15 x 13. State maker and price. M. S., Journal of Commerce, 35 St. Alexander Street.

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

FOR SALE— CROSS FOXES, HALF PRICE; crowded for room. Write for breeding and prices. T. R. LYONS, Waterville, King's Co., N.S.

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.

TO LET—CLAREMONT APARTMENTS, WESTMOUNT, 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.

PHILLIPS SQUARE, Near St. Catherine str. — Store to let, heated, no taxes. Apply Jas. H. Maher, 724 Transportation Building, 120 St. James street. Phone Main 2510.

HIGH CLASS APARTMENTS.

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

POINCIANA APARTMENTS, 56 Sherbrooke Street West—Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 145 St. James Street. Main 7990.

ROYAL GEORGE APARTMENTS—Beautiful furnished apartments of five and seven rooms, equipped with all modern conveniences, cold storage, vacuum cleaner, electric dumb waiters, elevator service, janitor service; centrally located. Rents moderate. Apply at the office, 214 Bishop street. Tel. Up. 3375.

SHAKESPEARE APARTMENTS, 2248 Hutchison—7 rooms, heated, hot water all year round; electric fixtures, gas ranges, refrigerator; janitor service. Apply Janitor or 'phone Main 5498; evenings, St Louis 3518.

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, 68 Angus Street, Montreal.

PERSONAL.

"IT'S A LONG WAY TO TIPPERARY" but its only 75 miles to THREE RIVERS from Montreal. Three Rivers is inviting all capitalists to turn their eyes in that direction as a: ideal spot for factories. Excellent location; unequalled shipping facilities and a hundred other attractions. A dainty booklet free for the asking. To-day is the day to write for it. Bureau of Publicity, Three Rivers, Que.

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, 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.

AUTOMOBILE STORAGE.

AUTOMOBILES STORED FOR WINTER MONTHS, in heated building; cement floors, finest in city; low insurance rates; touring cars, $7 per month; runabouts and coupes, $5 per month. Terminal warehouses, 36 Grey Nun Street. Phone Main 8660.

LARGE STORAGE FOR AUTOMOBILES, CARriages, waggons, also repairs of all kinds at reasonable price. Jos. Bonhomme, Limited, 200 Guy.

FARMS FOR SALE.

FARM—40 acres, near Smith's Falls, $1,400; 10 acres, Kemptville, Ont., $1,800; 97 acres, Morin Heights, Que., $1,200; 152 acres, Magog, $1,800. Corbett, 523A St. Denis.

COUNTRY HOUSES TO LET.

BEACONSFIELD—Two good winter houses, at very low rent till May; also for year round; close to station; all conveniences; can be seen any time. Apply to H. Wood, Beaconsfield.

O-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkzweg, 866 St. Lawrence.

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 $3 a day, American plan. 'Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.