e subscription to \$100,000, stockholders at par states, for its services in under-nt Smith's letter says: "All ling unfunded indebtedness provided for by this issue ss than \$22,000,00 against \$19,00,000 of quick notes ng 1916, 1917, 1918 and 1919 dness, funded and unfund-00. These amounts do not trust payments.

PROCEEDINGS

2.-The State Department stay the Prize Court prohe cargo of the American ed by the British authorigotiations, according to a by Norvin R. Lindheim, of dheim, counsel for the W. pany, of St. Louis, owners

are preparing for the use a more complete set of garding the cargo and the n planned to put it on its ese papers will be laid be. t Saturday. steamer Wilhelmi

inned hams 18,675 hams 1,850 l lard nd lard c beef 10,500 iked beef

cided to make weekly sailwith grain cargoes for Eu of the seaso

ISHIPS

YAL LINES GS: ASON OF NAVIGATION ALL FROM

ax, N.S., to Liverpool: and London; and on to Glasgow. s presently employed in

SCANDINAVIAN, Etc. Second Class & "Cabin ng to Steamer. N, General Agents

EAL — 4 Youville Square

SERVICE

to Liverpool:-March 8th, 1 a.m. March

CO., LIMITED. General Steerage Branch, 28 St. Agency, 530 St. Catherine

ADS.

N PACIFIC

oit—Chicago and Oshawa. *10.00 p.m.

(onge St.) Peterboro. *10.50 p.m. t and Standard Sleepers

Daily. FFICES:

Phone Main 8125. and Windsor St. Stations

RUNK RAILWAY

OTTAWA. 4.00 p.m., *8.05 p.m. 7.13 p.m., \$11.05 p.m. Sunday. ‡Arrives Ottaws

Coaches on all trains.

St., cor. Francis Robe —Phone Main 600 —Phone Up. 150 —Phone Up. 150 Station

MINION LIFE PAYMENTS INCREASED BY 35 PER GENT.

ome From Pres \$19,828.

the twenty-sixtir annual report of the Dominior urance Co. held at Waterloo, Ont., to-day tife Assurance Co. held at Waterloo, Ont., to-day above an increase in payments to policyholders of addes issued and revived amounted to \$2,749,903, total business in force being \$16,624,584. The cash mome from premiums (net) was \$484,694 and from interest \$195,639,90, a total of \$680,333,92, an increase were 1913 of \$19,823. Out of this income \$224,654 was said to policyholders, and \$276,935 carried forward, and said to policyholders. The cash in New York. ther paying all expenses of management. The inter-et rate was 8.22 p.c. on investments of unquestionable

th losses in 1914 were 45 p.c. lower than ex-Gross assets were \$3,738,938, a substantial ase. Reserves now stand at \$2,718,661.29. Surplus earnings for the year were \$145,608. The amount plus earnings for the sear and bonuses was \$45,-paid to policyholders in cash and bonuses was \$45,-156. Thes ubstantial sum of \$84,653 was available for addition to policyholders' surplus. The surplus oved capital was thus increased by fully 15 per cent. making the total net surplus \$651,574.

The gross surplus to policyholders stands at \$776, 114. If, however, the sufficiently safe standard of calculation in use by the Dominion Insurance Departent we readopted, the gross surplus would be ap mately \$900,000. steady, substantial growth in all de-

partments is shown by	the follow	wing figur	es:	ŀ
partments is silound	1904.	1909,	1914.	l
Assurance issued	.\$916,295	\$1,910,490	\$2,749,903	l
Assurance issued	5,653,775	9,276,322	16,624,564	
Amount in force	953,852	1,865,953	3,738,939	l
Reserves	746,553	1,531,175	2,718,661	
Cash income	206,764	303,465	680,334	
Payments to policyholde	ers 34,538	65,319	224,654	
Average rate of interest	5.68 p.c	. 7.21 p.c.	8.22 p.c.	
Average late of	0109 069	\$215 n22	\$776 574	h

ARCHITECTS WILL COMBINE

TO PRODUCE FINER BELGIUM. February 12.-A comprehensive plan for discussed at the opening yesterday or the Interna-

ional Conference of Garden Cities. From the ashes of the devastated towns and cities

rnment Board. ernment BORIU.

"Among the 200,000 refugees who were welcomed to England there are about two hundred architects. The dea is to bring them together and to place at their disposal our experience for the development of Bel-

gian towns along modern lines." Dolegates at the conference include representatives of the United States, France, Holland and Spain.

PHOENIX FIRE TO PURCHASE MAJORITY OF ACADIA SHARES

Halifax, N.S., February 12 .- The Phoenix Fire Assurance Company of London has entered into an agreement to purchase a majority of the shares of the Acada Fire Insurance Company of Halifax. The par value of the stock is \$40, and the Phoenix of London will pay \$59.

The stock thus contracted for was chiefly in the

ames of the directors of the company, but every der can obtain the same figure for his holdings. Any shareholder who deposits his shares with the Eastern Trust Company on or before June 1st ext, will receive the same price of \$59. Payments will be made by the purchasers as follows: One-third n July 1st. Two-thirds on January 1st, 1916.

The usual dividend will be paid, if earned, up to July 1st, and thereafter interest on the two-thirds mlance of the par value of \$40 per share.

The entity of the Acadia will be preserved as be- La pre with its board of directors and official staff, the ly difference being that a majority of the stock La will be held by the Phoenix of London, or all of it, if La urcholders wish to sell. The paid-up capital of the Acadia is \$400,000.

The old board of directors was re-elected at the annual meeting of the company yesterday, R. MacD.
Paterson, of Montreal, going on the board in place of the late Freeman Elliot, who died during the year. The directors are being congratulated on the deal, which is considered favorable to the shareholder.

AUTOMOBILE JAIL-BIRD EMPLOYE

IS NOW EASILY WORTH \$250,000. Boston, Mass., February 12.—A friend of Henry Ford says: "Henry Ford has been one of the most talked Months and I have the most talked Months and Mont about men in American business life. He is almost totally misunderstood down in Wall Street, where the majority view his methods with emotions varying bt to suspic

"Mr. Ford is probably a better student of human "Mr. Ford is probably a better student of human M. M. M. M. M. M. Considerable by the onsiderable, because he is no slouch as a man of M

"Mr. Ford believes in the dignity of human nature. He has 300 ex-convicts among his employes. How well some of them have done is snown by the fact that one of his important superintendents was a former jail-bird, has made good with Ford and is today easily worth \$250,000."

WANTS STEEL RAILS. New York, February 12.— Great Northern Railroad s in the market for about 10,000 tons of steel rails.

Notices of Births, Marriages and Doaths, 25c each

BIENVENUE—At 1364 De Montigny street, on February 8, the wife of J. Bienvenue, of a son.

DESROCHES—At 420 Fullum street, on February 8, the wife of Rodolphe Desroches, of a son.

DEATHS.

ROBERTSON—On the morning of the 9th inst., after long illness, Flora Crais, beloved wife of Farquiar Robertson, Funeral private, from her late realisms. Please omit flowers.

CAMPEAU—At 1231 St. Dominique street, on February 8, Ernestine Campeau, daughter of Damlen Campeau, aged 24 years, 11 months and 6 days.

COUSINEAU—At 20 Lejeune street, on February 8, Elicatine Campeau, daughter of Damlen aged 40 years and 3 months.

BION.—At 80 Mount Royal Ayenue east, on February 8, Marie Jeanne Biron, wife of J. E. A. Dion, aged 44 years and 7 months.

FOREST—At 356 Plessis street, on February 8, Urself of J. E. A. Dion, see Forest, formerly of L'Assomption, aged 76

BOURDEAU—On February 7, 1915, at Quebec, Alice Routeau, daughter of A. Bourdeau, Conductor Q. Bouteau, daughter of A. Bourdeau, Conductor Q. Prudential 7% pfd., 50% paid up (pfd.) 35

Eastern Securities.

PERSONALS

Mr. James Walker is leaving for California to-day

Mr. E. E. Clarke of Ottawa, is at the Windsor Ho

Mr. E. Mackay Edgar has arrived in Montreal from

Mr. W. H. McNally has been spending a few days

Mr. R. J. Tooke has been in New York for th past few days.

Mr. J. E. A. Dubuc, of Chicoutimi, is in town, and Mr. S. G. Dobson, the new appointed assistant man-

Ritz-Carlton. The Hon. Rodolphe Lemieux, who is now in Quebec, will return to Montreal to-morrow, leaving for

NEW LIEUTENANT GOVERNOR.

Ottawa in the evening.

Hon. P. E. Leblanc is to be sworn in as Lieutenant Sovernor at Quebec to-day.

THE ONLY MAN.

The only single man on the staff of the London County Commercial Re-insurance Office Limited who is eligible for service has joined the army, and is now in training, and has volunteered for active service

THE BALKAN NATIONAL.

The assets of the United States branch of the Bal kan National Insurance Company of Sofia, Bulgaria, on December 31, 1914, aggregated \$2.056,555. Its American insurance business has steadily expanded and its reserve for unearned premium liability now reaches the sum of \$1,130,495. A reserve of \$288,886 is carried for losses in process of adjustment and \$65,000 for obligations to other companies and all other lia-

REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:— Aberdeen Estates..... Beudin Ltd. Bellevue Land Co. Bleury Inv. Co. Caledonian Realty (com.)

aledonian Realty (com.)anadian Consolidated Land, Limited	_	1
anadian Consolidated Land, Limited	3	
artier Realty entral Park, Lachine ity Central Real Estate (com.)	100	10
ity Central Real Estate (com.)	_	
ity Estates, Limited	-	12 5
orporation Estates	- 50	5
C. Cottrell, 7% (pfd.)		1
redit National		11
rystal Spring Land Co	-	5
enis Land Co., Limited	45 75	5
orval Land Co	15	2
rummond Realties, Limited		10
astmount Land Co	90	9
reater Montreal Land Inv. (com.)	174	18
reater Montreal Land Inv. (pfd.)	100	11
ighland Factory Sites, Limited	25	3
nproved Realties Limited (pfd.)	50	6
& R. Realty Co.	781	10
enmore Realty Co		7
a Compagnie D'Immeubles Union, Ltd.	55	6
Compagnie Immobiliere du Can., Ltd	40	7
N. D. de Grace	91	9
entral Park, Lachine. ity Central Real Estate (com.). ity Estates. Limited orporation Estates. ote St. Lue & R. Inv C. Cottrell, 7% (pfd.). redit National. rystal Spring Land Co. aoust Realty Co., Limited enis Land Co., Limited orval Land Co. rummond Realties, Limited. astmount Land Co. ort Realty Co., Limited reater Montreal Land Inv. (pfd.) ighland Factory Sites, Limited, ighland Factory Sites, Limited, ighland Factory Sites, Limited, proved Realties Limited (pfd.) proved Realties Limited (com.). & R. Realty Co. enmore Realty Co. a Compagnie D'Immeubles Union, Ltd. a Compagnie Immobiliere du Can., Ltd. a Compagnie Immobiliere Ouest de N. D. de Grace. a Compagnie Industreille D'Immeubles, Ltd. a Compagnie Industreille D'Immeubles, Ltd. a Compagnie Industreille D'Immeubles, Ltd. a Compagnie Montreal Est., Ltd.	0.1	3
Ltd	777	3
Compagnie Nationale de l'Est	90 80	9
achine Land Co	30	9 12
andholders Co., Limited		. 9
and of Montreal	-	10
Societe Blvd Pie IX		9
uzon Dry Dock Land, Limited	-	6-
a Compagnie Industreille D'Immeubles, Ltd	-	10
Union de l'Est	-	10
ontmartre Realty Co.		49
ontreal Deb. Corporation (pfd.)		4
ontreal Deb. Corporation (com.)	-	3
ontreal Extension Land Co. Limited	To card	89
ontreal Factory Lands.	55	95 60
ontreal Lachine Land	95	10
ontreal Land & Imp. Co., Limited	_	94
ontreal South Land Co., Ltd. (ptd.)	40 10	58
ontreal Welland Land, Ltd. (pfd.)	10	18 78
ontreal Welland Land, Ltd. (com.)	10	18
ontreal Welland Land Co		7.
ountain Sights. Limited	transmit.	88
utual Bond & Realties Corporation	76	8/ 98
sbitt Height	50	84
orth Montrael Centre, Limited	123	130
stre Dame de Grace Realty	150	155
chard Land, Limited	100	100 124
tawa South Property Co., Limited		148
ebec Land Co	100	124
vera Estates.	175}	178
nuzon Dry Dock Land, Limited mygueuil Realty Co. Union de l'Est. oodel City Annex. ontmartre Realty Co. ontreal Deb. Corporation (pfd.) ontreal Deb. Corporation (com.) ontreal Deb. Corporation (com.) ontreal Western Land contreal Factory Lands. ontreal Factory Lands. ontreal Factory Lands. ontreal Land & Imp. Co. Limited. ontreal Land & Imp. Co., Lid. (pfd.) ontreal South Land Co., Ltd. (com.) ontreal Welland Land, Ltd. (com.) ontreal Westering Land, Limited buntain Sights, Limited utual Bond & Realties Corporation shitt Height. orth Montreal Centre. Limited. orth Montreal Centre. Limited. orth Montreal Land, Limited. It bear and Land. It bear and Co. very bear and Co. very bear and Co. very bear and Co. very bear and co.		65
verview Land Co	100	113
sehill Park Realties Co., Limited	27	30
Andrews Land Co	75	16
Catherine Road Co		50
Denis Realty Co	75	79
Lawrence Blvd. Land of Canada		90 117
Lawrence Heights, Limited	-	55
ebec Land Co. vera Estates. vermere Land Co. verriew Land Co. ckfield Land Co. ckfield Land Co. ckfield Land Co. Catherine Road Co. urity Land Reg. Denis Realty Co. Lawrence Blyd. Land of Canada Lawrence Heights, Limited. Lawrence Inv. & Trust Co. Regis Park.		80
Regis Park.	95 45	102
Paul Land Co	650	680
nmit Realties Co	50	55



Mr. S. G. Dobson, the new appoints a sarrived at the ager of the Royal Bank of Canada, has arrived at the Ritz-Carlton.

Co. The Fire department of the Phoenix Assurance Company has absorbed the Acadia Fire Insur-Canadian Director of the Phoenix Life Assurance ance Co. of Halifax.

NEW TAX SERIOUS FOR

ensed Companies May Drive **Business Out of Country**

THE PEOPLE WILL PAY

Cost of Insurance in Canada Will Rise But as it Wil Remain Fixed Outside Many Will Insure in Unlicensed Companies.

The new tax of one per cent on premiums of inous event which is likely to have far-reaching efshare of the devastated towns and cities there shall arise a newer and finer Belgium," said there shall arise a newer and finer Belgium," said ed that the imposition of this latest tax on companies licensed in Canada without any restriction of the contract licensed licensed in Canada without any restriction of the contract licensed li panies unlicensed in Canada will unduly work to the

> The addition of further taxation in any form is regarded as a serious enough happening from the point of view of the companies. They are already taxed by the Dominion, by the various provinces and by the cities and towns in which they operate. So another levy is regarded as something in the nature of a last straw.

should be imposed. This would equalize matters somewhat; but under the present system an outside comwhat; but under the oresint system at outside the pany can operate at an advantage over those in Li is stated by the London and Manchester Indus.

Canda. This tax may agravate that condition. trial Assurance Company that just over 200 of the American-Belgium Relief Association is shipping to Relief Association is shipping to Relief Association is shipping to the Relief Association is the Relief Association is shipping to the Relief Association is ing a very serious burden."

Mr. H. M. Lambert, manager of the Guardian Assurance, pointed out that, under the Dominion In-surance Act, insurance could be placed outside the Dominion without any restrictions. Even now he said people are taking out policies in unlicensed companies. The new tax will not affect those companies and

the consequence may be that a lot of business will be driven out of Canada. The insured will, of course, have to pay the tax. It does not seem probable that any considerable part of the burden will be borne by the companies, which, of course, is the usual condition and will emphasize the advantage of the unlicensed companies in the matter. The cost of insurance will go up in the

CLAIMS \$5,000 FOR LOSS OF UNTRACED VALUABLES

A fire which occurred at 190 St Domi on January 31 and which, according to the evidence of Fireman Adolphe Gignac, covered an area of only by 21/2 feet, was investigated by Fire Commissione. Latulippe yesterday. It is thought to have originated in a bedroom on the ground floor, whence it communicated itself by way of an opening in the ceiling

A. O. Rousseau, who occupied the room above, is laiming from an insurance company about \$5,000 beause for sale at 35 Royal Ave., above Sherbrause of the loss which he said that he sustained by the fire. It was contended that in a fire which had claiming from an insurance cause of the loss which he said that he sustained by the fire. It was contended that in a fire which had been confined to the proportions stated by the firebeen confined to the proportions stated by the firemen, there would be some traces left of the goods which had been destroyed, but there was, he said, no sign of a rack full of Hudsop seal which Rousseau claimed had been burned. Rousseau stated that the intensity of the dire, however small in area, might have destroyed all traces of the furs.

Deputy Chief Oscar Marin said that he was the first to arrive on the scene of the fire and he was

Deputy Chief Oscar Marin said that he was the first to arrive on the scene of the fire, and he was compelled to break in the door. The blaze was in a bed immediately beneath the room rented by Rous-Chief Marin said that the fire had not done much damage to the property.

PRINCE OF WALES FUND.

Hon. W. T. White says that he knows nothing of BRIGHT OUTSIDE OFFICE OR DESK ROOM TO \$5,000,000 of the Prince of Wales Fund having been sent to Canada, as alleged by the London Daily

NEW YORK EDISON CO.

New York, February 12.-At the annual meeting of the New York Edison Company, J. W. Lieb, vice-president of the company, was elected director to succeed Dr. D. G. Love. The other retiring directors

WILL GIVE MORE NEWS.

London. February 12.-The British government has capitulated at last to the insistent demand for news from the front. The Prime Minister, Mr. Asquith, promised to-day that arrangements would be made to publish communications from Sir John French, the British Commander-in-Chief, twice weekly.

FOURTEEN SHIP CONTRACTS.

New York, February 12.- Shipbuilding con n the country continue to operate at full capacity. contracts for new ships total fourteen,

REAL ESTATE

Mrs. Z. Comtols sold to L. J. Lavallee lot No. 1-342 St. Jean Baptiste ward, with buildings on Marquette street, for \$9,700.

J. A. Godin sold to A. Raymond lots Nos. 12-10 and 11, St. Jean Baptiste ward, containing 25 by 129 feet, on St. Hubert street, for \$17,375.

A. Viau sold to Mrs. J. B. Laflamme, Jr., lot No. 1704-180, Parish of Montreal, St. Henry, with buildngs on Notre Dame street west, for \$19,500.

Geo. Bazinet and others sold to Sylvain Gagnon

lots Nos. 1359-59 and 135 and part of lot 75, St. Mary ward, with buildings on Dufresne street, for \$10,500. Louis Goldberg sold to I. Skips part of lot 414, St. Jean Baptiste ward, containing 20 by 83 feet, with buildings Nos. 1384 and 1386 St. Lawrence Boulevard,

for \$15,888. A. Lalande sold to H. Simard part of lot No. 36-341 and part of 36-342, Parish of Montreal, with buildings Nos. 40, 42 and 44 Cyrille avenue, Outremont, for \$11,000.

Mrs. E. Guilbault and other sold to Mrs. A. Robert parts of lot No. 744. St. Louis ward, with buildings at the corner of St. Denis and Ontario streets, measurng 24 by 65 feet, for \$34,000.

G. N. Clermont sold to G. N. Clermont, Ltd., the half of lots 12-18, 15 and 12-19 and 53, Cote St. Louis, containing 25 by 110 feet, with buildings Nos. 2619-2619a and 2621 Park avenue, for \$9,500.

Lachute Land Company sold to J. D. Guay and S. Fouchette 54 lots at Park Dorion, being Nos. 17-561 to 563, 340 to 342, 116 to 139, 163 to 179, 180 to 185 and 222, Parish of Longue Pointe, for \$9.450.

CHARGE FORGERIES

ion Insurance Company. The complaints were sign-ed by Theodore L. Osborn, treasurer of the insurance company, who appeared in court with Attorney Philip vey to the milling company all the property "both H. Treacy. Attorney Treacy intimaced that the real and personal," covered by that indenture. H. Treacy. Attorney Treacy intimaced that the amount involved may be increased by further investigation, forgeries of \$20,000 being suspected.

WOUNDED RECOVERED, 60 P.C.

"The Government has not protected the licensed companies in Canada at all," said Mr. J. Gardner Thompson, manager of the Liverpool and London and Globe, to the Journal of Commerce, "A heavy tax on the same of the Liverpool and London and Globe, to the Journal of Commerce, "A heavy tax on the same of the same of the Liverpool and London and Globe, to the Journal of Commerce, "A heavy tax on the same of the same Globe, to the Journal of Commerce. "A heavy tax on per cent. of the wounded already had recovered and serious damage, were fit for service.

trial Assurance Company that just over 200 of the American Belgium Renel Association is shipping to company's representatives in various parts of the Belgian sufferers \$6,000,000 of clothing, foodstuffs, etc., country are now serving their country in connection per month. Close to sixty vessels are employed in with the present war.

PLATE GLASS EXCHANGE SETTLES BROKERS' RATES

Agents Must Sign Pledge That They Will Observe Regulations.—Rules in Effect For New Business.

New York, February 11.—The Plate Glass Exchange at yesterday's session adopted the brokerage and agency resolutions recommended by the committee and on which action was postponed at last week's neeting, with some slight verbal changes, but omitting the clause limiting acquisition expense to 35 per cent. The meeting was attended by representatives of all members of the exchange and the action taken was unanimous

Business introducers will be divided into general agents, to be known as branch office managers; local agents and brokers. A broker is defined as an individual, firm or corporation, licensed to solicit plate glass insurance, but not specifically included in either of the classes mentioned.

No bonus, discount, rebate, commission, brokerage or other allowance may be paid, except as specifically provided as follows:

To general agents a commission not exceeding 321/2 per cent. of the net amount of premiums collected.
To local agents not exceeding 30 per cent. of the net premiums collected. To brokers not exceeding 25

per cent. No appointment of a general agent or local agent shall be made until approved by the governing com-mittee. The agents must sign a pledge that they will observe the regulations of the exchange as respects allowances to business introducers. The zone system of dividing territory is to be adopted. A survey and inspection department will be organized.

E. G. Leger sold to J. M. G. Poirier lots Nos. 198-91 First, to write all new business at zone rates until E. G. Leger soid to J. M. G. Foirier iots Nos. 1987.

and 92, Parish of Montreal, with building No. 422, at the corner of Marlowe street and Brillon avenue.

First, to write all new business at zone rates untuing the corner of Marlowe street and Brillon avenue.

10, the brokerage rules will become effective, and, third, that all companies shall notify agents of cancellations of any contracts contrary to the exchange agreement, such cancellations to take effect on or

CANCELLED MORTGAGE

New York, February 12.— At a recent meeting of Chicago, Ill., February 12.—Two warrants charging forgery and uttering a forged chaeque have been sworn out before Judge Prindiville for the arrest of John W. De Lisle, a bookkeeper for the Federal Un-

FOUND GAS LEAK WITH OPEN LIGHT.

A plumber looking for a leak last evening in the London, February 12.—In connection with his re-cent statement to the effect that the British casual-

the transportation of supplies

CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE.

OUTH 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 2646,

VANTED 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. Alexan-der Street.

WANTED TO PURCHASE, A SECOND HAND safe, inside size about 419 x 15 x 13. 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. Withy-

BUSINESS OPPORTUNITIES.

BUSINESS PREMISES TO LET.

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 1990. ury street. For furth apply The Crown T nes street. Main 1990.

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.

included in rental. \$12 per month, 31 C. P. R. Tele graph Bldg. Tel. Main 592. PART OF OFFICE IN EASTERN TOWNSHIPS Bank Building to rent, with desk, typewriter, tele-phone, etc. Post Office Box 2812.

APARTMENT TO LET.

CLAREMOUNT APARTMENT TO LET.

CLAREMOUNT APARTMENTS. Claremount Ave., 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; low rentait to suit hard times to good tenants. Apply on the premises, to Mr. Parker. All cars go to Westmount Tinished 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; low rental to suit hard times 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.

Wheeler, Proprietor, Ste. Jovite Station, Quebec.

PERSONAL.

HE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics. After April at No. 544 Sherbrooke St. West. Or apply at Miss Poole's 45 McGill College Ave., Tel. Uptown 210.

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

WANTED—AUTOMOBILE OWNERS TO ENQUIRE about our insurance policy for autos. Best in Canada. Phone M. 3487 or write London & Lancashire Guarantee and Accident Insurance Co., 164 St. James St., Montreal.

WANTED TO BORROW \$200,000, WANTED FOR RELIGIOUS CORPORA-tion, 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 43, 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.

BUSINESS CHANCES MANUFACTURERS' AGENT with office in Ham-ilton 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 quary, 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. Louis 2691.

AUTOMOBILES FOR HIRE. AUTOS: 'PHONE EAST, 4363—Eight cars and Pack-ard Limousine for hire. Montreal Auto Livery, 181 Berri. A. Goudron. Prop.

GARAGES TO LET.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 550 St. Catherine St. W. Phone Up. 524, or call at 360 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 56 Dorchester W. Main 1784.

REST, RECREATION AND SOLID COMFORT

