VOL. XXIX. No. 207

STEAMSHIPS

NARD LINE

ANADIAN SERVICE

rom Halifax to Liverpool:—

After

500 tons) ..... Jan. 18th. 1 a.m.

NIA (15,000 tons) .. Jan. 25th 1 a.m.

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s. 20 Hospital Street. Steerage Branch

nent St., Uptown Agency, 530 St. Catherine West.

LAN LINE

OSED WINTER SAILINGS—1915.

N.B. - Halifax, N.S. - Liverpool

YAL MAIL SERVICE

From St. John.

AN January 22nd.
February 5th.
February 12th.

AN February 26th.
March 12th.

all at Halifax the following dates

n, N.B. -- Havre -- London

From St. John.
February 11th
February 18th.

-- Portland -- Glasgow

From Portland — From Boston.
AN January 14th.
IAN ..... February 4th
AN February 18th
N ..... February 25th

all at Halifax westbound

ars of rates and all further information

H. & A. ALLAN

treet and 576 St. Catherine West; 530 St. Catherine West; W. H. Henry, Street; Hone & Rivet, 9 St. Lawrence

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ONTO—DETROIT—CHICAGO.

e, Cobourg and Port Hope
45 a.m. *10.00 p.m.

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Via Tweed and Peterboro
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Observation and Standard Sleeping Cars on Night Trains.

Daily. ‡Daily ex. Sun.

ORTANT CHANGE IN TIME.

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Windsor Hotel —Phone Up. 1146

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king a foreign foe; there
l be found.
e he himself has confessed
pire-colonial up-building
full intention of leading
gland. When this point
erwards, Delcasse clearly
stood of war, made friends
world knows the result.
signation from the French
war. France was humiliated
r he led the movement to
rance as well as the army
t Delcasse created the Triple
aved France and Europe.
wholly defensive battle supported
the Russian bear and on the other
n.
chastened by the war of 1870.
or redeemed by the war of 1914.
eople to-day is the spirit of sacrifice
haracter never before shone forth
errible disfigurement!" exclaimed
ly as she visited the wounded in
ospital.
rement at all, Madam," exclaimed the
"A decoration!"
ar may come great political and
here is one general in France to-day
not widely known, but of whom
"He is not only the equal but the
poleon." But the great hero through
day is the King of the Belgians, the
hat grew daily bigger in the eyes
grew daily smaller in possessed
re those who believe that France
e hereafter more closely together than
—stranger things have happened—the
e Belgians might be no greater miracle
the little Corsican more than 100 years

PERSONALS

Mr. G. J. Atkinson, of Toronto, is at the Windsor.

Col. Sherwood, of Ottawa, was in town for the week end.

Col. B. A. Scott, of Quebec, was at the Windsor yesterday.

Mayor Drouin, of Quebec, is registered at the Place Viger.

Hon. C. J. Doherty, Minister of Justice, spent Sunday at the Windsor.

Mr. Justice Louis P. Pelletier, of Quebec, is registered at the Place Viger.

The Hon. J. D. Hazen, Minister of Marine, was at the Windsor yesterday.

Sir William Price, of Quebec, has been elected honorary president of the Union Bank of Canada.

Hon. Thomas Chase Casgrain, Postmaster-General, left for Quebec Saturday evening and will return to Ottawa this evening.

Mr. John Bood left last evening for Ottawa, where he will spend the next few months in connection with a literary undertaking of an historical character.

CHICAGO FEELS DEPRESSION.

Chicago, January 11.—Depressed business conditions have had an adverse effect upon several Chicago insurance agencies and important changes are known to be impending. A number of agents and brokers have been caught with large unpaid premium accounts through recent failures. Extensions of credit are being insisted upon and some compromise settlements are being effected.

BUILDING EXPENDITURE IN U. S.

According to figures compiled by Bradstreet's Review building expenditures in the United States in 1914 reflected the refusal of capital to new speculative enterprises as much as overbuilding in the larger centres in a decrease of 10 per cent., following a 7 per cent. decrease the year before.

NO GREAT INCREASE IN THE ORDERS FOR EQUIPMENT.

New York, January 11.—Representatives of a large equipment company says there has been a great deal of exaggeration in the recent reports of increased business.

Equipment companies are not anxious to have circulated false reports of increasing business. They have secured some orders but there has been no great increase.

"We believe we are on the bottom and that improvement will set in but we do not care to exaggerate conditions. Such reports do us more ham than good.

STOVE MANUFACTURER DEAD.

Hon. George A. Clare, M.P. for South Waterloo, is dead. He was president of the stove manufactory at Preston, conducted operated under the title of Clare Bros. & Co., with which he had been connected since 1875. He was also president of the Galt Stove and Furnace Company, Limited, Clare & Brockest, Limited, Winnipeg; Canadian Office and School Furniture Company, Preston, Solid Leather Shoe Company, Limited, Preston, and director of the Preston Car and Coach Company, Stamped and Enameled Ware, Limited, of Hespeler; Wellington Mutual Fire Insurance Company, Guelph.

AMERICAN BANK CLEARINGS.

New York clearings $224,635,282; decrease $9,236,487.

Philadelphia clearings $19,911,545; decrease $3,731,571.

Boston clearings $18,651,839; decrease $1,886,088.

FIXES RESPONSIBILITY ON OWNERS OF BURNED PREMISES

Secretary of National Fire Protective Association Proposes Bill Dealing With Fires Due to Carelessness or Neglect.

Chicago, January 11.—Franklin H. Wentworth, secretary of the National Fire Protective Association, was in Chicago recently for a conference with the Committee on Publicity and Education of the Union and Bureau relative to proposed legislation in connection with fire prevention work.

Mr. Wentworth holds that the educational work is progressed to an extent justifying the seeking of legislation embodying the public sentiment which has been developed for the reduction of the fire waste. He proposed a bill holding responsible the person or corporation in whose premises a fire starts due to carelessness or failure to comply with state or municipal requirements.

The responsibility covers any loss or damage caused, including adjoining property and the charge of the Fire Department for fighting the fire. In preparing the bill Mr. Wentworth had the assistance of Fire Marshal Adamson, of New York City, who has taken the lead in forcing personal responsibility, Fire Marshal Bennett, of Illinois, who proposed such a law in his annual report, and the general counsel of the National Board of Fire Underwriters.

FIRE ON ST. PAUL STREET.

Damage was done on Saturday afternoon by a fire which broke out in the wholesale establishment of Shaw and Evans, importers of sponges and chamois, at 393 St. Paul street. The firemen of the central division under Deputy Chief Mann and District Chiefs Martin and Lussier, battled for half an hour before the blaze was under control. The origin of the fire is unknown.

NIAGARA HAS $10,000 FIRE.

Niagara Falls, Ont., January 11.—Fire of unknown origin on Saturday afternoon destroyed the home of the Rescue Hose Company, on Ellen street, and the residence of Henry Campaigne, adjoining. The loss is estimated at about $10,000, covered by insurance.

A committee of 35 has been selected from all the provinces of Japan in order to constitute a Society for the Encouragement of Home Industries.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
811 Board of Trade Building
Telephones: - - - - Main 7682; Up. 1329
Your Patronage Solicited.

HOME INSURANCE CO. DENIES INTENT TO RESTRAIN TRADE

Files Reply to Petition Asking Courts to Compel Company to Sever its Relations With Underwriters' Association.

Washington, January 11.—Admitting that it is engaged in trade in the District of Columbia, but denying that at any time it has unlawfully designed or intended to restrain trade in this jurisdiction, the Home Insurance Company of New York filed answer on Saturday to the Jesse W. Towne petition to compel the company to sever relations with the Underwriters' Association of the District of Columbia.

The plaintiff claims that the Underwriters' Association is a combination in restraint of trade, and sues under the provision of the Clayton bill. The insurance company, through its attorney, admitted its membership in the Underwriters' Association, but denied that the purpose or effect of the association was to restrain trade in the District or elsewhere.

On the contrary, it is said that the aim, purpose and object of the association is, through the employment of men of great and varied experience, judgment, technical knowledge and training, to ascertain and determine what would be a fair and reasonable rate to the insured and a safe, conservative and adequate rate to the insurer upon the various classes of fire insurance.

UNION LIFE DIVIDEND.

The policyholders of the Union Life Assurance Company will receive a dividend of 70.72 per cent. of their investment in the defunct company. Mr. G. T. Clarkson, the liquidator, after winding up the affairs of the corporation, has found that it will be possible to pay back this amount to the policyholders, and cheques are now being issued to the policyholders. There are between three and four thousand affected. A large number of old policies were taken over by the Metropolitan Life.

AVERAGE INSURANCE INCREASES.

The average life insurance carried by 22,000,000 families in the United States is $932, compared with $760 for the 1,666,000 families in Canada. In that country there is $20,763,000,000 of life insurance in force, and in Canada $1,266,000,000.

DISTRIBUTED $6,357,658.

The Metropolitan Life Insurance Company distributed $6,357,658 last year to its industrial policyholders in premium and mortuary bonuses.

LAURENTIAN SECURITIES CORPORATION.

The name of the L. O. McCormack Co., Ltd., has been changed to "Laurentian Securities Corporation, Ltd."

NO IMPORTANT DECISIONS.

Washington, January 11.—The Supreme Court rendered no important railroad decisions.

MONTREAL MINING CLOSE

(Reported by E. L. Doucette.)

Cobalt Stocks—	Bid.	Asked.
Bailey	1¼	1¾
Beaver	21	21½
Buffalo	75	100
Chambers	14	15
City Cobalt	15	30
Cobalt Lake	25	50
Coniagas	5.25	5.75
Crown Reserve	70	72
Foster	3	5
Gifford	1	3
Gould	1¼	1¾
Great Northern	3½	4½
Hargrave	1¾	2¼
Hudson Bay	30.00	45.00
Kerr Lake	4.25	4.50
Larose	70	80
McKinley-Darragh	52	60
Nipissing	5.75	5.85
Peterson Lake	26½	27½
Right of Way	2½	3
Rochester	1	2
Silver Leaf	2¼	2¾
Seneca Superior	1.25	1.30
Silver Queen	1	3
Temiskaming	12½	13½
Tretheway	13	16
Wettlaufer	4	7
York, Ont.	6	6½
Porcupine Stocks—		
Apex	1½	2
Con. Goldfields	4	5
Con. Smelters	65.00	70.00
Doble	10	12
Dome Lake	32	35
Dome Extension	6½	7½
Dome Mines	6.25	6.50
Foley O'Brien	10	18
Gold Reef	1	1½
Homestake	13	15
Hollinger	21.25	21.50
Jupiter	10	11
Motherlode	10	15
McIntyre	22	24
Pearl Lake	3¼	3¾
Porc. Crown	80	85
Porc. Imperial	2	2½
Porc. Pet.	15	17
Porc. Tisdale	1	2
Porc. Vipond	25½	26½
Preston E. Dome	1¼	2
Rea Mines	20	25
Teck Hughes	8	9
West Dome	3	5

INCREASED DIVIDENDS

During 1915 the Sun Life of Canada will declare and pay LARGER DIVIDENDS upon over 85% of its Policies in Force than those received by similar Policies during 1914.

War conditions only emphasize the absolute security and the increasing profitableness of Sun Life of Canada Policies.

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE—MONTREAL

A. J. MEIKLEJOHN,
President Canadian Underwriters' Association.

ADOPTS NEW RULES

The United States Compensation Inspection Rating Board has adopted rules requiring that copies of declarations of all compensation risks must be submitted to it to be approved as to the proper classification. These rules will prevent any company from selecting the lower classification on risks where, because of the nature of the business, there might be some doubt as to the proper one to be applied. Whether these rules will or will not guide the operations of the State Fund, which is also a member of the board, remains to be seen. They will, however, securely tie the hands of the companies.

EQUITABLE MAY RETURN.

Madison, Wis., January 11.—The Equitable Life Assurance Company has started a legal move which is expected to be part of a campaign by Eastern insurance companies to secure a change in laws by which they can return to this State, which they abandoned in 1908 in the face of restrictive laws.

The new move so far is technical, being a request for a certified copy of its notice to Insurance Commissioner Ekern that it will no longer recognize service of court papers upon him, as being equivalent to service upon the company.

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
Dacoust Realty Co., Limited	15	50
Denis Land Co., Limited	75	100
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	70
La Compagnie Immobiliere Oue t de N. D. de Grace	91	94
La Compagnie Industreille D'Immeubles, Ltd.	—	66
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	—	65
La Societe Blvd. Pie IX	—	14½
Lauzon Dry Dock Land, Limited	—	8
Longueuil Realty Co.	—	110
L'Union de l'Est	—	101
Model City Annex	—	20
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pfd.)	—	41
Montreal Deb. Corporation (com.)	—	3
Montreal Western Land	—	89½
Montreal Extension Land Co., Limited	—	12
Montreal Factory Lands	75	100
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	—	94
Montreal South Land Co., Ltd. (pfd.)	41	58½
Montreal South Land Co., Ltd. (com.)	11	18½
Montreal Welland Land, Ltd. (pfd.)	—	75
Montreal Welland Land, Ltd. (com.)	11	15
Montreal Western Land Co.	—	75
Montreal Westering Land, Limited	—	85
Mountain Sights, Limited	—	84
Mutual Bond & Realties Corporation	75	85
Nesbitt Height	50	84
North Montreal Centre, Limited	125	130
North Montreal Land, Limited	150	175
Notre Dame de Grace Realty	—	100
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited	—	158½
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	50
Rosehill Park Realties Co., Limited	—	96
St. Andrews Land Co.	7½	9
St. Catherine Road Co.	—	16
Security Land Reg.	75	79½
St. Denis Realty Co.	—	50
St. Lawrence Blvd. Land of Canada	—	115
St. Lawrence Heights, Limited	—	75
St. Lawrence Inv. & Trust Co.	—	80
St. Regis Park	95	112½
South Shore Realty Co.	15	47
St. Paul Land Co.	650	680
Summit Realties Co.	50	75
Transportation Bldg. (pfd.)	—	92
Union Land Co.	80	86½
Viewbank Realties, Limited	—	150
Wentworth Realty	140	147
Westbourne Realty Co.	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd., 7% with 100% bonus	—	90
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.	—	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.)	490	505
Prudential 7% pfd., 50% paid up (pfd.)	95	116
Eastern Securities	—	85

COMPENSATION ACT COST BRITAIN $25,000,000 IN YEAR

Report Covering One Year's Operations in Group of Seven Industries Shows That 7½ Million Employes Were Insured.

At least £5,000,000 (about $25,000,000) is estimated to have been the cost of the working of the Workmen's Compensation Act during 1913 in a group of seven industries dealt with in a Blue Book recently issued by the Statistical Branch of the British Home Office.

The groups of industries selected are mines, quarries, railways, factories, harbors and docks, constructional works and shipping. The total amount of compensation paid was £3,361,650, as compared with £3,174,101 in 1912, and it is estimated that costs of management, commission, legal and medical expenses, etc., bring the total charge borne by the seven industries to £5,000,000.

In these industries the number of employes included in the returns was 138,686, and the aggregate number of persons employed coming within the provisions of the Act was more than 7½ millions, of whom 5¼ millions come under the heading "factories."

Compensation was paid in 3,748 cases of death and 476,920 cases of disablement, the average payment in case of death being £159, and in the case of disablement £5 16s.

The annual charge for compensation averaged 8s. 11d. per person employed. It was lowest among persons employed in factories, being only 5s. per person, on the railways it was 8s. 5d., it rose to 10s. 2d. in quarries; to 14s. 5d. in constructional work, and to 1os. 2d. in shipping. It was highest in docks (£18 2s.) and in mines (£1s. 3d.). In the coal mining industry the charges arising under the Act work out at about 1.09d per ton of coal raised.

Only a very small proportion of the claims under the Act became the subject of litigation.

TO INSURE PAYMENTS TO WORKMEN.

Insurance Commissioner Hardison, of Boston, in his annual report asks for legislation to provide a suitable method for making secure payments to insured workmen and their dependents by compulsorily transacting business of workmen's compensation insurance in case these companies should withdraw from the Commonwealth. The Commissioner also suggests that legislation be enacted to prevent a slow by insurance companies of the law requiring a company in issuing a policy containing total and permanent disability provisions to "state the special benefits to be granted thereunder and cost of such concessions to be assessed" by listing in such policies that the concessions are furnished without additional cost to insured.

PRIZE OF $10,000 OFFERED FOR A BETTER FIELD AMBULANCE.

London, January 11.—Prizes to the total value of $10,000 are being offered by the Wellcome Bureau of Scientific Research for the best designs for a field motor ambulance body fitting a standard chassis.

Sir Frederick Treves is chairman of the expert commission of judges. The war has shown many defects in the existent types of field ambulances.

REAL ESTATE

Philime Demieux sold to Ademar Lalonde lot 2-245 Hochelaga ward, with buildings thereon in St. Catherine street east, Maisonneuve, for $11,500.

Samuel Goldstein sold to Damas Leonard and others lot 28-202 and 28-179-32 village of Cote des Neiges, with the residence known as No. 16 Maplewood avenue, Mount Royal ward, for $15,000.

Mrs. Lewis D. Perham sold to L. Phillips Perham lots 31, 30-2 and 3, and 11-83 and 84 parish of Montreal, with the buildings thereon known as Nos. 44 and 47 Billingham avenue, Outremont, for $35,000.

The largest of the remaining deals included the sale by James B. Scott and others to Mrs. Henry E. McIntosh of lot 374-4-4-1 parish of Montreal, with No. 19 Holton avenue, for $9,500; Amidie Larose sold to H. Simon lot 23-82 Hochelaga ward, with Nos. 219-225 Jollette street, for $8,150, and H. Robert sold to G. Beaupre all his rights in lot 137 parish of Pointe Claire, comprising about 52 arpents with buildings thereon facing the public road, for $8,250.

Registrations of real estate transactions, which have been numerous since the commencement of the year, on Saturday numbered twenty-four, the largest being the transfer from Damas Leonard and others to Samuel Goldstein of lots 165-53-2, 165-53-1, 165-52-2, 165-52-1, 165-51-2, 165-50-2, 165-50-1, 165-49-1 and 165-49-2 (Ste St. Louis), together with the seven emplacements known as Nos. 7 to 13 and 15 to 17, rue des Carrieres street. The purchase price for the whole was $55,000.

HAD VERY LITTLE INSURANCE.

Moncton, N.B., January 11.—All buildings of Joseph Hope, a farmer at Stevens Mountain, were destroyed by fire. Nearly all the contents of the buildings, and two horses were lost. The loss is over $3,000, with very little insurance.

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

BIRTHS.

GOSSELIN.—At 656 Gilford street, on January 4, the wife of Arthur Gosselin, of a daughter.

CLICHE.—At 2006 Bever street, on January 4, the wife of Xavier Cliche, of a daughter.

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

VILLAY COURT.—At 5 Jodoin street, on January 5, the wife of Adelard Vaillancourt, of a daughter.

DEATHS.

DESJARDINS.—At Montreal, at the residence of his son, Dr. G. H. Desjardins, Jacques Cartier square, Sunday, Jan. 10, Jean Baptiste Desjardins, aged 61 years, died on Saturday, Jan. 9.

DE BELLEFEUILLE.—At 16 St. Joseph street, Lachine, on January 9, Angelique Leclaire, widow of the late Louis De Bellefeuille, aged 73 years.

McGILLIS.—At Cape Rosieres, Que., on Wednesday, Dec. 27, 1914, Mr. Angus McGillis, aged 59 years.

NEWTON.—At Bloomfield, on Sunday, Jan. 3, 1915, Mary Newton, aged 84 years.

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

Yeomans.—In Paris, on Saturday, Jan. 2, 1915, Parker B. Yeomans, 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-Walworth 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.

PROPERTY FOR SALE.

CLARKE STREET, ABOVE CRAIG, Central property, 75x118, at bargain price. Will take vacant lots or second mortgages for equity. Apply C. Withycombe.

NOTRE DAME DE GRACE, 15 choice 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, either of other Life insurance underwriters now in the profession, beneficient in its work and well-paid in its results. To men who will make a move to an independent position and who are without capital the opening should be through. Write stating previous business to Box P 99, Box 2015.

BUSINESS PREMISES TO LET.

WE HAVE some very fine offices, low rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 128 Bleury street. For further particulars and booklet, appl. The Crown Trust Company, 145 St. James street. Main 7990.

APARTMENTS TO LET.

MONT. 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.

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

"LAURENTIAN."

COTE DES NEIGES ROAD, 29 - Near corner Guy and Sherbrooke streets. A few very choice apartments. Immediate occupancy. Rent right. Apply Janitor, or Jas. H. Maher, 724 Transportation Bldg. Phone Main 2510.

ROOMS TO LET.

95 MANSFIELD STREET—Large pleasant room in English family; central, with all modern conveniences; terms very reasonable; with home comforts.

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.

CARRIAGES, ETC.

HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; waterproof horse and waggon covers; repairs of all kinds. D. Dowell, 102 St. Henry. Main 61.

HORSE IN RETURN FOR HIS KEEP. Light express work, by reliable party, for one month or the winter, will be well cared for. Apply to 2290 Hutchison St., or telephone Rockland 1453.

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.

WANTED TO BORROW.

$200 WANTED FOR RELIGIOUS CORPORATION; ample security, 6% interest. Apply East 0849.

PERSONAL.

THE C. A. M. C. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill College Ave. Or apply at Miss Peake's, 45 McGill College Ave. Tel. Uptown 750.

MISCELLANEOUS.

UNCLAIMED PICTURES AT LESS THAN PRICE of frame. Nothing better for wedding or Christmas presents. Hearley & Co., Picture Framers, 315 Bleury Street.

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

FIRST CLASS FIRE LIGHTER, Patented in Canada and United States. Patent for sale. For particulars apply to J. P. Griffin, Cross Creek, York Co., New Brunswick.

BUSINESS CHANCES.

MANUFACTURING 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 operating machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. W. — Box 3796 Star Office, or phone St. Lambert 269J.

AUTOMOBILES FOR HIRE.

AUTOS. PHONE EAST 1263. Eight cars and Packard Limousine for hire. Montreal Auto Livery, 188 Berri. A. Goudreau, Prop.

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FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Prince Arthur. Apartments (above Villeneuve street). Address enquiries to 550 St. Catherine street W. Phone Up. 594, or call at 309 St. Joseph Boulevard West.

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