## SUSPENDS NEW

r control of political boar r control of political boards week by the Massachusetts m's suspension for a second senger-fare increase on the senger-fare boston & Albany. designed to make passen ore consistent with the 24 almost a month, the Massaded them till February e first part of January, but, cision, the commission has out by a further

the Massachusetts one apsdiction was concerned. Alcommission's hearing no the proposed tariffs of the few protests were lodged rates, and the bulk of the was of a single feature of which its fares would be ve cents, the commission

changes. the Massachusetts commisy discrepancies. If a per-Boston and Albany, an ins sold him based on a price ereas if he is travelling to v York line (an intrastate is applicable. Again, if he ticket is on a 21/2 -cent-pertation just this side of the ferent rate is applicable

N IN DECEMBER eports for December and follows:-1913.

4. 3.077 3.077 7,792 x 234 2,105 \$ 3,892,924 \$ 800,819 5,837 1,223.518 266,686 5,697 5,491 \$ 5,677,958 \$1,082,278 745,685 913,798 1,781,440 1,789 1,398 312,008 387.042

601 \$ 3,710,264 \$ 980,662 ,347 319,658 x 11,689 1,669 \$ 1,648,036 \$ 113,366 ,199 \$33,315,973 \$4,405,773 ,226 8,903,701 1,199,475

,076 \$45,910,682 \$5,630,605 ,675 6,232,022 2,457,846 ,071 ,613 5,347,123 1,586,052 11,595,806 1,731.193 ,478 \$24,915,429 \$5,865,950 770 2,352,892 11,121

321 \$18,662,361 x \$244.960

WILL ASK

ASED FREIGHT RATES. 0.-W. M. Kirkpatrick, as fic manager of the Cana

notified the Railway Cor ailways are preparing to mission to make a gene east of Port Arthur. ent. will likely be asked

SERVICE

SHIPS.

. . March 1st, 1 a.m. ns)

Steerage Branch, 23 St. gency, 530 St. Catherine

ADS.

V PACIFIC

oit—Chicago and Oshawa. \*10.00 p.m.

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

\*Daily. FFICES: Phone Main 8125. and Windsor St. Staties

UNK RAILWAY

ALL THE WAY ORK (Via D. & H.) ON - NEW YORK

V.) \*8.30 p.m. Sleeping Cars on night Cars on day trains.

Se., cor. Francols Kates
—Phone Mais 688
—Phone Up. 196
—Mais 688

## HE OF HANGOCK MUTUAL INCREASED BY \$2,399,517

Tetal Income \$32,165,904 and Total Outstanding Insurance \$753,976,117.

Poston. February 10—The annual report of the John secock Mutual Life Insurance Co. shows gross added assets of \$116,305,468 on Dec. 31, 1914. The income was \$32,165,904—premium \$27,108,275, int. \$5.67,828—an increase of \$2,299,517 over 1913. interest received was at the rate of 4.74 p.c. to a palve reserves and all other posts of the post o

The policy reserves and all other liabilities of the were \$109,062,538 on Dec. 31, 1914, unasmed funds \$7,242,930. There was an increase of asunt of \$14,148,064 based on Massachune amount of \$13,13,000 based on massachu-ndard. Payments to policyholders in 1914 were att standard. Fayments to poneyholders in 1914 were militable. The payments for death, endowment and the policy claims during 1914 represented for each ther poncy casims during 1914 represented for each setting day, \$45.858. The total outstanding insur-use Dec. 31, 1914 was \$753.976.117.

re was loaned and invested last year \$15,390, at at the average rate of 5.85 p.c.

annual report is presented under the most unusual conditions, which have had and are exercising a considerable effect upon the whole insurance system, the directors point out, not important effect of this situation upon life innce is in the realm of finance. Insurance com is have been large holders of railroad bonds. The ilroads are in a very straitened financial position. ance companies hold many millions of dollars in tgages on the fawns of the country. Farmers have been able to sell their cotton and other products

gen favorable terms. Interest compactions, therefore, are delayed to some extent.

while there is no fear for the ultimate safety of the while there is no teal to the diverse securities, they say, the showing on Dec. 31 last, when taken upon the nce between the par value and the market value at the bonds, cannot fail to be impressive of the rained financial conditions of our country. Howev- Board of Trade. these conditions do not so deeply affect the finan-dal showing of this company as some others, because he law of Massachusetts, in common with that of lew York and New Jersey, now provides that sound ds shall be valued upon their true interest-producing basis-in other words, at par-adjusted so as to eld the effective rate of interest at which they were hased. As these securities are not purchased for sale, but are for investment, and are intended to he held until maturity, this principle is correct.

The Metropolitan Life Insurance Company has comd a canvass of its industrial policy-holders in ew York made on behalf of the mayor's committee n unemployment, and has rendered a report showing the company's agents found cases of unemploy ent in 34,560 out of 145,995 families, containing 850, 600 individuals. In the whole number of families d there were 238,475 wage earners and of these

#### NORTHERN LIFE ASSURANCE.

London, Ont., February 10 .- The Northern Life ssurance Company, according to the report pre-med by the president, Mr. T. H. Purdom, at the annual meeting has well over ten million dollars worth of insurance in force, and a million and a half dollars invested in mortgages.

The year's business showed a steady increase.

#### YEAR OPENED BADLY WITH NUMBER OF COSTLY LOSSES

Liverpool, February 10 .. - The chairman of the Livpool Underwriters' Association, in his speech at the nual meeting, said that owing to the effective work the British fleet the losses during the war thus L to British shipping had been much less than ght have been expected.

After six months of war, he said, the loss to they reantile fleet was estimated at £6,000,000 6 £7.00,000 (\$30,000,000 to \$35,000,000). The report the 1912 committee gave a probable loss of £18,-190 (\$45,000,000) in the first six months of the

se chairman said that the year 1915 has opened with a large number of very costly losses, the conthe books of the association showing a toat of \$6,500,000 against \$3,500 for the corresponding ried of last year. The insurance of hulls on time M the higher cost of labor and materlass which made arge percentage of premiums disappear in claims, erted action had been taken to raise rates moder-

erring to war risks, he said this part of the ins had brought very satisfactory prounderwriters.

#### MR. LUCAS AT THE FRONT.

MR. LUCAS AT THE FRONT.

Mr. Alsernon Lucas, formerly with Messrs. J. E. Badet, and Company, has received a commission a the "King Edward Horse," and will shortly leave the Trage.

Mr. Licas is a member of the Montreal Hunt, and the a well known pole player.

Melicas of Births. Marcianes and Devite company to the Montreal Land, Limited.

Orthography Correct Limited.

Orthography Correct Land, Country Country Control Land, Limited.

Pointe Claire Land.

Quebec Land Co.

Rivermere Land Co. a the "King Edward Horse," and will shortly leave

for Trance.

No Mocas is a member of the Montreal Hunt, and

Notices of Births, Marriages and Deaths, 25c each

BIRTHS.

CAMPBELL—At the Montreal Maternity Hospital, or february 3rd, to Dr. and Mrs. Grant Campbell, a daughter.

DEATHS.

CATELLI—At her father's residence, 626 City, Hall Avenue, Montreal, on the 6th February, 1915, at the Puperal will take place on Tuesday, the 9th, at 8.30 des Neiges Gemetery.

DES ROSERS—At his late residence, 294b Parc La Pontaine, on February 1th, 1915.

Es ROSIERS—At his late residence, 294b Parc La Brottaine, or February 7th, 1915. Dr. Amedee Des Rosiers, 48ed, 74 Years. Funeral from family residence at 645 a.m. Tuesday, February 10th, for Bon-Sventure Station, thence by 3 a.m. train for interment at Vaudreuil.

Viewbank Realties, Limited
Wentworth Realty
Wentworth Realty
Wentworth Realty
Wentworth Realty
Westbourne Realty Co.
West End Land Co., Limited
Wentworth Realty
Westbourne Realty Co.
West End Land Co., Limited
Windsor Arcade Ltd., 7% with 100%
Ment at Valureuil.
West End Land Co., Limited
Windsor Arcade Ltd., 7% with 100%
West End Land Co., Limited
Windsor Arcade Ltd., 7% with 100%
Monitor of the rison, 191 Mance Street, Christian
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Monitor of the rison of the late Limited
Wentworth Realty
West End Land Co., Limited
Wentworth Realty
West End Land Co., Limited
Windsor Arcade Ltd., 7% with 100%
bonus

Bonds and Debentures.

Alex. Bldg., 7% sec. mtg. bonds, with
50% bonus com. Bonds.
Caledonian Realties Co., Ltd., 6%
Caledonian Realties Co., Ltd., 6%
City R. & Inv. Co., Bond
Montreal Deb. Corp. 6% Deb.
Transportation Bldg. 7%
Transfortation Bldg. 7%
Transfo

Crown.
Eastern.
Marcil Trust Co.
Montreal.
National.
Prudential (com.).
Prudential 7% pfd., 50% paid up (pfd.).
Eastern Securities. LOX—AI St. Michel, County of Napierville, on, the of February, 1915, Rev. L. M. Taillon, Curate the Farish, Funeral will take place at St. Mi-Medneday, 10th instant, after the arrival of tain which leaves Montreal, Bonayenture Sta-

#### \* **PERSONALS**

Mr. N. R. Jennings, of Toronto, is at the Windsor

The Hon. J. D. Caron left town this morning fo

Mr. A. A. Fournier, of Ottawa, is in town for Sir George, Garneau, of Quebec, is staying at the

Mr. Duncan MacEachran, of Ormstown, Que., is at

The Dean of Ontario arrived at the Ritz-Cariton yesterday from Kingston.

Sir Henry Pellatt, who has been in Ottawa for several days, has returned to Toronto.

Place Viger, has left for Ottawa

Major-General, the Hon. Sam Hughes was in town ast night and was entertained at dinner by Lieut.-Col. J. A. Gunn and the officers of the 24th Victoria

Hospital for this week are: Messrs. F. W. Fairman n favorable terms. Interest obligations, therefore, A. G. Whitley, F. E. Meredith, K.C., and Lansing

Rifles.

#### A. E. BRYANT AND CO.

Mr. Adin Bryant of the local firm of A. E. Bryant and Co., has been elected a member of the Chicago

MR. GAUVIN ELECTED BY ACCLAMATION. Mr. J. A. E. Gauvin has been elected second vicepresident of the Montreal Chambre of Commerce, Mr. Albert Lambert having retired from the contest.

## REAL ESTATE AND TRUST COMPANIES

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

and an experiment of the first pro-	BID	
Aberdeen Estates	_	•
seudin Ltd	-	
sellevue Land Co. Bleury Inv. Co. Laledonian Realty (com.). Lanadian Consolidated Land, Limited Lartier Realty. Lentral Park, Lachine. Lity Central Real Estate (com.). Lity Estates, Limited Lorporation Estates. Lote St. Luc & R. Inv. L. C. Cottrell, 7% (pfd.). Liredit National Lirystal Spring Land Co. Limited Lentre Land Co. Limited Lity Land Land Land Lity La	70	8
Bleury Inv. Co	97	
Caledonian Realty (com.)		
anadian Consolidated Land Limited	.,	
artier Realty	-0	
entral Park Lachine	100	
City Central Peel Fetate (com	100	
ity Central Real Estate (Conf.)		
Try Estates, Limited		
orporation Estates	3	
ote St. Luc & R. Inv	50	
C. Cottrell, 7% (pld.)	-	
redit National		
rystal Spring Land Co		
Daoust Realty Co., Limited	4.5	
Denis Land Co,. Limited	75	
Dorval Land Co., Limited Dorval Land Co. Drummond Realties, Limited Lastmount Land Co., Ort Realty Co., Limited Land Inv. (com.)	15	
Drummond Realties, Limited	10	
astmount Land Co	90	
ort Realty Co., Limited	80	
reater Montreal Land Inv. (com.)	174	
reater Montreal Land Inv. (nfd.)	174	
lighland Factory Sites, Limited mproved Realties Limited (pfd.)	100	
mproved Position Limited (-64)	25	
mproved Realties Limited (pid.)	50	
. & R. Realty Co	781	
& R. Realty Co enmore Realty Co a Compagnie D'Immeubles Union, Ltd. a Compagnie Immobiliere du Can Ltd	· media	
a Compagnie D'Immeubles Union, Ltd.	55	
a Compagnie Immobiliere du Can., Ltd	40	
N. D. de Grace	91	
N. D. de Grace		
Ltd		
a Compagnie Montreal Est., Ltd	90	
a Compagnie Nationale de L'Est	80	
a Compagnie Industrelle D'Immeubles, Ltd. a Compagnie Montreal Est., Ltd. a Compagnie Nationale de L'Est. achine Land Co. andholders Co., Limited and of Montreal. a Salle Realty.		
andholders Co., Limited		
and of Montreal		
a Salle Realty		
a Societa Blad Die IV		
a Salle Realty. a Societe Blvd. Pie IX. auzon Dry Dock Land, Limited.		
auzon Dry Dock Land, Limited		
ongueuil Realty Co		
Union de l'Est		
lodel City Annex. Iontmartre Realty Co. Iontreal Deb. Corporation (pfd.)		
iontmartre Realty Co		
Iontreal Deb. Corporation (pfd.)	-	
Intreal Deb. Corporation (com.) Intreal Western Land Intreal Extension Land Co., Limited		
Iontreal Western Land		
Intreal Extension Land Co., Limited.	-	
ontreal Factory Lands	55	
ontreal Lachine Land	95	
ontreal Land & Imp. Co., Limited		
ontreal South Land Co., Ltd. (pfd.)	40	
ontreal South Land Co. Ltd. (com.)	10	
ontreal Welland Land Ltd (ned)	10	
ontreal Welland Land Ltd. (pld.)		
ontreal Welland Land Co.	10	
iontreal Extension Land Co., Limited iontreal Factory Lands iontreal Lachine Land iontreal Land & Imp. Co., Limited iontreal South Land Co., Ltd. (pfd.) iontreal South Land Co., Ltd. (com.) iontreal Welland Land, Ltd. (pfd.) iontreal Welland Land, Ltd. (com.) iontreal Welland Land, Ltd. (com.) iontreal Welland Land, Limited iontreal Westering Land, Limited iontrial Westering Land, Limited	-	
ountain Sights Limited		
ountain Sights, Limited		
itual bolid & Realties Corporation	76	

100 100 175} Riverview Land Co... Rockfield Land Co... Rosehill Park Realties Co., Limited.... 80 140

The Hon, J. C. Kaine, of Quebec, who was at the which is preparing new housing and planning acts.

# Capt. J. B. Belanger, of Quebec, is in Montreal and PREPARING HOUSING a staying at the Place Viger Hotel.

The Visiting Governors to the Montreal General Conservation Commission Studying Conditions and has Already Drafted Town-Planning Law

NEW BRANCH OF WORK

Town Planning and Housing Adviser Appointed-Investigating Subjects as Canadian Problem—Will Persuade all Provinces to Accept Legislation.

With a view to securing information necessary for the framing of a new housing act which is to be a model for the various Provincial Legislatures, the members of the Commission of Conservation, of which Sir Clifford Sifton is president, will shortly visit all the provinces and many of the towns of the Domin-A draft town planning act has already been prepared following the system of legislation in Great

The important bearing of the twin subjects of town planning and housing upon the conservation of life and natural resources in Canada has led the Commission to establish a new branch of its work and to appoint a town planning and housing adviser. It tions and to bring together a collection of scientific data which has not been practicable without a special branch devoted to the subject.

Up to the present time town planning and housing have been officially dealt with in the department of the medical adviser of the Commission. These sub-jects will not now cease to be matters for study and investigation from the medical point of view, but in agent of the United States Government, attempting their broader aspects embracing among others the economic, the engineering and the architectural as well as the medical, they will be dealt with by a added that his visit abroad has no other significance. trolley car, by the payment of \$5,500. special branch under an expert adviser.

The subjects are being investigated as a special Canadian problem. Nevertheless the legislation of Great Britain on town planning has so far commended itself to the Commission as the Lest basis for legislation in Canada, and the draft town planning act has followed the British precedent. This draft will require further discussion and amendment before it can be presented to the Provincial Governments. The proper kind of provincial machinery required for the administration of such new legislation will also be considered.

In obtaining the necessary information for the preparing of the housing act and the elaboration of the town planning act all the provinces and a number of the cities of the country will be visited. Confer ences will be arranged with the representatives of Provincial Governments and municipalities.

It is the object of the Commission to persuade all the provinces to adopt town planning and housing acts based on the same general principles but differing in detail only so far as may be necessary to meet the varied conditions and needs of different provinces Three of the provinces-Nova Scotia, New Brunswick and Alberta have passed town planning acts but the machinery to make them effective has apparently not been provided. The Commission will endeavor to have these acts applied or such changes made in them as may be necessary to secure harmonious and 181 uniform legislation throughout the Dominion.

#### MARITIME PROVINCE SECURITIES

(Quotations furnished by J. C. Mackintosh & Co Members Montreal Stock Exchange, 166 He

Halifax, N.S.)	noms	Street
1879	Asked.	Bid.
Eastern Canada Savings & Loan	140	130
Eastern Trust Company	155	150
Maritime Tel. & Tel, pfd	98	95
Do., Common	75	72
Nova Scotia Underwear, pfd	9.5	90
Do., common	35	30
Porto Rico Telephone Common	50	45
Standfield's, Limited, pfd	95	90
Stanfield's Limited, Common	45	39
Trinidad Electric	72	68
Bonds.		, AT
Brandram-Henderson, 6 p.c	95	90
Eastern Car, 6 p.c	98	94
Maritime Nail, 6 p.c.	100	97
Maritime Tel. & Tel., 6 p.c	102	100
Porto Rico Telephone, 6 p.c. with 10		
p.c. stock bonus)	100	98
Stanfield's, Limited, 6 p.c	98	95
Trinidad Electric, 5 p.e	86.	83

WESTERN ASSURANCE COMPANY COMPANY FIRE and MARINE Incorporated 1851

**Assets Over** - \$3,500,000.00 Losses paid since organisation over HEAD OFFICE,

\$57,000,000.00 W. R. BROCK, President
W. B. MEIKLE, Vice-President and
General Manager
MONTREAL BRANCH
61 ST. PETER STREET TORONTO, ONT ROBERT BICKERDIKE, Manager



M. J. G. Poirier sold to E. E. Leger lot No. 177-613, Parish of Montreal, Westmount, measuring 35 by 96 feet, with buildings on Old Orchard street, for \$11,-

au Recollet, withb utidings on Christophe Colomb and on January 8, told Fire Commissioner Ritchie at yes

M. J. G. Poirier sold to E. E. Leger lot No. 176-35, Parisin of Adultreal. Active Dame de Grace, with the witness, a rat could nave tember and planting St. Nos. 281, 283 and 285 Marcil avenue, containing 25 by 90 feet, for \$13,000.

others lots Nos. 2643-2443 and 2444. St. Laurent, con-taining an area of 3,200 feet, with buildings Nos. 3775

Abraham Levine, to 3791 de Gaspe street, for \$11,000.

Nos. 158 to-168, Fairmount street, for \$17,500. The Sheriff of Montreal sold to A. Charbonneau and that the witness could give for the change in position of the candles was that "there are rats in the house ward, forming the southeast corner of Hochelaga and occasionally stray cats." and Iberville streets, with buildings, for \$11,000.

Forty real estate transfers were registered yesterday, of which the most important was that of the Viau Home Land Co., Ltd., which sold to L. O. Beauchemin lots Nos. 4-2 to 5 and lots 5-509 to 312 in Longue Pointe ward, containing a total area of 17,-311 feet, for \$23,628.

#### LONDON LIFE ASSURANCE.

year of \$676,000.

Its total assets now exceed five millins The insurance in force is nearly thirty-one millions gain of 13 per cent. over last year, Mr. John McClary was elected president

#### BANK OF COMMERCE.

Mr. G. W. Harrison, manager of the Fredericton Branch of the Canadian Bank of Commerce, has been is considered desirable to extend its research opera-lottetown, P.E.I. His successor will be Mr. Demille, notified of his transfer to the bank's branch at Charnow manager of the branch at Waterloo, Ont., where

#### ARRANGEMENTS FOR RELIEF WORK

Washington, February 10.-President Wilson, said that Col. E. M. House is in Europe as an informal

## GANDLES MOVED IN EMPTY HOUSE AND FIRE FOLLOWED

-Proprietor Told Court he Was Away at the Time.

G. E. Depocas and others sold to A. and D. Filron. Fireman Oscar Brown, the first man to enter the lots Nos. 488-537, 538, 538 and 540, Parish of Sault burning premises of Joseph Levine, 111 Drolet street, 111 Daniel streets, for \$12,350.

Emile Cordeau sold to Chas. L. Papineau lots 1972 and 1973, St. James ward, with buildings Nos. 16 and 18 Robin street and other buildings Nos. 443, 445, 447, 449 Beaudry street, for \$16,500.

On January 8, told Fire Commissioner Ritchie at yesterday's enquiry that he had found the doors of the flat unlocked, and that the fire was eating its way around the kitchen table under which was a lighted candle standing in a cardboard box of shavings. On the edge of the table, of which the cover was in flames, there was another lighted candle in flames, t

The commissioner asked whether, in the Parish of Montreal. Notre Dame de Grace, with the witness, a rat could have removed the lighted in the box of shavings, this supposition naving been hinted at by a previous witness. Firemen Brown re-H. Vermette and others sold to J. A. Canuel and plied that it would depend upon the size and the in-

Abraham Levine, a 14-year-old school boy, who with his younger brother was keeping nouse during the absence of his parents and other members of the Mrs. E. C. Eaton sold to Wm. Kydd lots 15-90 and 31 and part of lot 12-16-1. Cote St. Louis, containing Friday, he had lighted two candles, in keeping with 50 feet in front by 101, with the houses known as the Jewish custom, before leaving the house 4.20 and 5.00 p.m. He did not return until 9 o'clock when he discovered the fire. The only explanation

Joseph Levine, who keeps a tailouing establishment at 230 St. Lawrence boulevard, was next called. He A. Lemire sold to the School Commissioners of Sault au Recollet lots Nos. 225-198 to 201, 112 and 113, Parish of Sault au Recollet, on Chambord street, each containing 25 by 100 feet, and other lots Nos. 225-202 and 203, same ward, for \$9,200. had understood that his children would remain at

#### MUTUAL HAD GOOD YEAR.

The year 1914 was a satisfactory one of the Mutual Life of Canada. The war has not disturbed the equanimity of the Mutual and the only perceptible effect was London, Ont., February 10.-The London Life As- in the amount of new business written. Instead of the surance Company showed a net surplus for the past usual 10 per cent, to 20 per cent, increase this year they contented themselves with duplicating the amount written in 1913, with a small margin in favor of 1914. The actual figures are for 1913, \$14,400,734, and for 1914, \$14,525,411. The total insurance in force now amounts to \$94,477,359. A feature in the experience of the company during the past year was the amount of surplus earned. This amounted to \$1 ags. 778, an increase over the preceding year of \$188,615.

#### WANTS STATE INSURANCE.

Undeterred by the experience of states which have tried the costly experiment of state fire insurance, Representative McKnight has just introduced a bill in the Missouri legislature to establish a state fire and tornado insurance fund to be made up from premiums

#### PAID \$5,500 FOR A FOOT.

The Brooklyn Rapid Transit Co. yesterday settled

## CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertion

#### FOR SALE OR EXCHANGE.

SOUTH SHORE—A FARM COMPRISING 125 acres, with buildings, very suitable for subdivision, not far from the Armstrong-Whitworth Mammoth Plant, now in operation, for each or will trade equity for built property and some cash. Apply for further particulars to Post Office Eox 2645, Montreal Montreal.

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

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

PROPERTY FOR SALE. CLARKE STREET, ABOVE CRAIG, Central proper-ty, 76x148, at bargain price. Will take vacant lots or second mortgages for equity; a snap. C. Withy-

NOTRE DAME DE GRACE—Beautiful nine room house for sale at 35 Royal Avc., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West. 5267.

BUSINESS OPPORTUNITIES. BUSINESS OPPORTUNITIES.

THE MANAGER OF A STRONG CANADIAN LIFE Company wishes to obtain the services of two or three good business men, salesmen or other. Life insurance underwriters now form a respected profession, beneficient in its workings and well-paid in its results. To men, who wish to make a move to an independent position and who are without capital this opening should appeal strongly. Write stating previous business to Manager, P.O. Box 2015.

BUSINESS PREMISES TO LET.

HAVE some very fine offices, show rooms, in the Windsor Arcade Building, corner of Peel and St. Catherine Streets, and Southam Building, 128 Bleury street. For further particulars and booklet, apply The Crown Trust Company, 145 St. James street. Main 7990.

#### OFFICES TO LET. BRIGHT OUTSIDE OFFICE OR DESK ROOM TO let by the month, with light, taxes paid; telephone. G. J. Goddard, 52 Cartier Building, 212 McGill St.

PART OF BEAUTIFUL CORNER OFFICE TO LET. Desk, chairs, telephone, light and two stenographers included in rental. \$12 per month, 31 C. P. R. 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 APARTMENTS. Claremount Ave.
just below Sherbrooke. Beautiful location, all new
finished inside with modern dado effects, differen
colors: tiled bathrooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each el electric fixtures; blinds and gas stoves with each, janitor's service; everything up to date; low rentai to suit hard times to good tenants. Apply on the premises, to Mr. Parker, Ali cars go to Westmount 590 SHERBROOKE WEST, Ritz-Cariton Block, Single and double rooms, suites. First-class hoard: 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.

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-best culsine in the Laurentians. Rates \$2 a day, American plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.

#### PERSONAL.

THE 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 216.

#### SITUATIONS WANTED-FEMALE.

OMPETENT LADY STENOGRAPHER, (BOTH languages), experienced in Financial, Law and Commercial work, desires position; or would take temporary position. Good references. Address: A. M. 1290 Cartler 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., 184 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 \$ to 9 per cent. interest. For particulars address M. Gagnon, Prop., \$32 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 quarry, with up-to-date machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. Write Box 3796 Star Office, or phone St. Louis 2691. AUTOMOBILES FOR HIRE.

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