e Between Liverpool Usually Small at Season

### IRY FOR BOATS

Have Steamers on Their or Are Reported to Have

-(By mail.)-The congeste ntinues to be the all absorb the difficulties experien of the quays, there is also lways which prevents good being moved prompti lack of cartage facilities are rs' difficulties. In view of Transatlantic shipping co

responsibility for demurrag ay trucks, or for losses aris-to this effect has been sen iness with Canada that the rise in rates of to this congestion at ports is really no dearth of ton-

duced volume of trade but on of it, which prevents an the fact remains, as I have ne delay and holding up of d off the Italian and French ing so much tonnage off the

In September and Oct iverpool to the French Bay d to 12s. This week 25s same busines

le from this port Canada is this period of the year, and very pronounced now. But nadian and American trade trades are satisfactory e that the sailing ship i

Several of this class has er Plate home. About Sepling ships began to accum er home ports owing to the to allow the insurance of he cover arranged for sail tward voyages. Now, how

oked on time charter last re-let them at 100 per cen not disposed to enter inte ompanies who have a great itioned find great difficult there is very little promi

reaped by owners of coal ards the liner class the in cured compare very poor! e getting, for the genera t if the steamers were takand chartered on the mar-ood deal more money.

Y GET APOLIS AND ST. LOUIS, -Strength in bonds and and St. Louis is reported to

olis and St. Louis when in-

ISHIPS.

SERVICE

Feb. lath, las ons) . . . . March 1st, 1 a.m. .March 12th, after 1 a.m. .March 22nd, after 1 a.m.

CO., LIMITED. General Steerage Branch, 23 St Agency, 530 St. Catherine

ADS.

N PACIFIC oit-Chicago

and Oshawa. •10.00 p.m. onge St.)

Peterboro. t and Standard Sfeepers \*Daily.

FFICES: Phone Main 8125. and Windsor St. Station

RUNK RAILWAY ALL THE WAY

- Detroit - Chicago. HICAGO LIMITED. daily. Club Compartmen oronto, Standard Sleeping Detroit and Chicago. aily to Toronto.

St., cer. Francis Zone — Phone Main 600 — Phone Up. 166 intion

# PENSATION LAW CHANGES

y, State Legislature Again Amending Compe-tion to be Paid Like Wages—Sum of \$425,000 Appropriated.

Albany, N.Y., February 3.—General amo Workmen's Compensation law have been intro-ted in the Assembly and indications are that they and in the enacted within the next few days. Governor whiman is said to favor their passage and they are line with the suggestions made by the Super

one of the changes provides that if an injured em e or in case of death his dependents, and the or in case of each his dependence, and the er as to the payment of compensation, such ent shall be made upon a blank furnished by amission and shall be filed with the commis-It shall not be deemed binding upon the parties a a final adjustment of their rights until it shall e been approved by the con nission. If approved ion the agreement shall be deemed an

I in the judgment of the commission the conduc of an insurance carrier in making agreements for ation pursuant to this section be unfair or the commission may determine by order hat settlement for the compensation insured by such rier shall be made only by award of the commis-

Another section is amended to provide that compenfor shall be payable periodically in accordance with method of payment of the wages of the employe G. N. Ducharme. at the time of his injury or death, but-tire commission may determine that all payments as to any particular group may be made monthly or at any other period, and the commission may commute such and the commission may commute such and the commission may commute such a such as the su ments to a lump sum when in the interest of jus-

The sum of \$425,000, or so much thereof as may be ary, is apropriated for the commission, \$25,000 the lish of February and each month thereafter up to valuation of the new company. including September 15th. Of this monthly sum not more than \$36,000 shall be used for the general aministration and expenses of the commission, and set more than \$14,000 shall be used monthly for the inistration of the State Insurance Fund. The change is to take effect immediately.

#### MONTREAL MAN INSURED

HIS LIFE FOR \$500,000 ment was recently made by the presient of the Union Central Life, Mr. J. R. Clark, that beginning January 11, the company placed \$100,000 of parance. In Montreal there has just been arranged the insurance of the life of one man for \$500,000. The risk is, however, divided between more than one empany.

#### PESPONSIBILITY FOR FINES

Chicago, February 9.-The Credit Men's Association nd busines organizations are indorsing the bill encing personal responsibility for preventable fires. The bill was prepared by the State insurance commisrs and the fire marshals, acting with the Nation al Fire Protection Association. As soon as the Illins Legislature is organized the bill will be introduc d through State Fire Marshal Bennett.

ADDITION TO HOTEL MCALPIN. New York, February 9 .- Plans have been filed for a new \$1,000,000 addition to the Hotel McAlpin, which will adjoin the present structure on the Thirty-Fourth

street side. It will occupy a plot 100 by 50 feet and contain 200 rooms. CHINA EXTENDS OPTION New York, February 9.—Because of unsettled finincial conditions, China has extended for one year

from January last an option held by American bankers to raise a loan of \$20,000,000 to eliminate floods in the Huai River Valley. ROCK ISLAND HEARING

Washington, February 9.—Commissioner Clement ill hold further hearings in the case of the Chicago, ck Island and Pacific Railway Company, beginning pary 25th in this city.

OPPOSED TO CONSOLIDATION. New York, February 9 .- Governor Whitman has med the plan to combine the two public service

sons, and believes that sentiment in New

# Cily is against such a consolidation.

NO PROTEST REGISTERED. Washington, February 9.—The President stated at no protest had been received from any source the display of the United States flag on the Lusi-

GERMANS FIRING AWAY 309 TONS OF COPPER A DAY

London, Eng., February 9.—The London Times stiles on copper," in which it is calculated that the Geman armies fire away 309 tons of copper a day, or 11,000 tons a year. One of the first living auth The total copper output of Germany and Austria

placed at 40,000 tons.

Prediction is made that if England and France prevent any copper from reaching the Teutons leir fate is certain.

Notices of Births, Marriages and Deaths, 25e each

## BIRTHS.

CAMPBELL—At the Montreal Maternity Hospital, or St. Denis Realty Co... St. Lawrence Blvd. Land of Canada... St. Lawrence Heights, Limited... St. Lawrence Inv. & Trust Co...

DEATHS. \*

DEATHS. \*

Lawrence Blvd. Land

St. Lawrence Heights, Lin

St. Lawrence Inv. & Trus

St. Regis Park. ...

St. Lawrence Inv. & Trus

St. Regis Park. ...

St. Paul Land Co. ...

Transportation Bldg. (pfd.)

Ges Neless Cemetery.

St. Regis Park. ...

St. Paul Land Co. ...

Transportation Bldg. (pfd.)

Union Land Co. ...

ES ROSIDES—At his late residence, 294b Fare La Jonaine, on February 7th, 1915, Dr. Amedee Des Resiers, ared Years. Funeral from family resi-dence at \$45 am. Tuesday, February 10th, for Bon-with the Station, thence by 8 a.m. train for inter-

Roslers, aged 14 years. Funeral from family resisence at \$45 a.m. Tuesday, February 10th, for Bonward at Vaudreuii.

Bonds and Debentures. Windsor Arcade Ltd., 7% with 100-70 with the Station, thence by \$ a.m. train for interment at Vaudreuii.

Bonds and Debentures. Bonds and Debentures. Alex. Bldg., 7% sec. mig. bonds, with resistence of her son, 191 Mance Street. Christian Adelaide Bockus, wife of the late Henry Harrison, of Moulinette, Ont. Interment at \$t. Andrew's, Ont. Ontermoni, on February 7th, 1915, Wilson Irwin. Please of the Wilson Irwin. Please of Moulinette, Ont. Interment at St. Andrew's, Ont. ItWin.—At his residence, 1053 Mount Royal Avenue, Outcement, on February 7th, 1915, Wilson Irwin. Outcement, on February 7th, 1915, Wilson Irwin. Outcement, on February 8th, 1915, Wilson Irwin. Online 1 Private. Interment at Toronto. Please Strow.—On February 5th, 1915, in her 93rd year, Anna Maria Sinton, eider sister of the late Lieutens. Trust Gold Bond. Montreal Deb. Corp. 6% Deb. Transportation Bidg, 7%.

TAILLON—At St. Michel, County of Napierville, on the Brain Which Jeaves Montreal, Bonaventure Staline at 7.20.

Caledomian Reames City Central Real Estate Bond.

City R. & Inv. Co., Bond. Marcil Trust Gold Bond. Montreal Deb. Corp. 6% Deb. Transportation Bidg, 7%.

Transportation Bidg, 7%.

Trust Companies.

Crown.

Trust Companies.

Crown.

Trust Companies.

Cown.

Trust Companies.

Cown.

Anticolal Trust Co..

Marcil Trust Co..

Marcil Trust Co..

Montreal Deb. Corp. 6% Deb. Transportation Bidg, 7%.

Trust Companies.

Crown.

Trust

#### \*\*\*\*\*\*\*\*\*\*\* **PERSONALS**

Dr. C. H. Godin, of Ottawa, is at the Windsor,

Mr. Robert Bickerdike has arrived at Ottawa,

Mr. Mortimer Davis will leave shortly for Califo

Senator Domville, of St. John, N.B., is at the Plac

Mr. C. E. Gault, M.L.A., left yesterday afternoo

Sir Lomer Gouin was in town yesterday and was a

Messrs, H. C. Bradley and W. C. Teagle, of Toron o are at the Ritz-Carlton.

Messrs, Alban Germain and Arthur Plante returne

The following were introduced on 'Change yester day at the Board of Trade: T. T. Renton, Tor N. C. Wight, and H. P. Iverson, New York, by E. E.

Among the visitors at Caledonia Springs Hotel over the week-end of February 7th were: Montreal-Mr Cushing, Mr. C. B. Allardice, Mr. J. R. Rainville, Mr. G. P. Browne, Mr. E. H. McLea, Mr. R. Johnston, Mr

#### LIFE INSURANCE MERGER.

Lexington, Ky., February 9.—The Henry Clay Fire Insurance Company, of this city, and the Great Southern Fire Insurance Company, of Louisville, were merged here to-day, according to an announcement issued at the office of the former company

The sum of \$4.00000 company.

The announcement stated that the Great Southern stockholders would get \$525,000 in stock and over-

#### ATLANTIC SUGAR REFINERIES.

The Atlantic Sugar Refineries, Limited, hopes to have its product in the hands of wholesalers within two weeks, the first barrel of refined sugar having been turned out yesterday.

# 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. Belleury Inv. Co. Caledonian Realty (com.) Canadian Consolidated Land, Limited Cartier Realty. Central Park, Lachine. City Central Real Estate (com.) City Estates, Limited Corporation Estates. Cote St. Luc & R. Inv. C. C. Cottrell, 7% (pfd.). Credit, National. Crystal Spring Land Co. Daoust Realty Co., Limited Denis Land Co. Drummond Realties, Limited. Eastmount Land Co. Fort Realty Co., Limited. Greater Montreal Land Inv. (pfd.). Highland Pactory Sites, Limited, Improved Realties Limited (pfd.) Improved Realties Limited (pfd.). Limitproved Realties Limited (pfd.). Limproved Realties Limited (pfd.). K. & R. Realty Co. Kenmore Realty Co. Kenmore Realty Co.	BID
Aberdeen Estates	
Rellevine Land Co	The same
Bleury Inv. Co.	70 97
Caledonian Realty (com.)	37
Canadian Consolidated Land, Limited	3
Cartier Realty	
Central Park, Lachine	100
City Central Real Estate (com.)	*******
Corporation Estates	
Cote St. Luc & R. Inv.	50
C. C. Cottrell, 7% (pfd.)	
Credit National	
Drougt Peolty Co. Limited	10000
Denis Land Co. Limited	45
Dorval Land Co.	75 15
Drummond Realties, Limited	10
Eastmount Land Co	90
Fort Realty Co., Limited.	-
Greater Montreal Land Inv. (com.)	174
Highland Factory Sites, Limited	100 25
Improved Realties Limited (pfd.)	50
Improved Realties Limited (com.)	
K. & R. Realty Co	781
La Compagnia D'Immaubles Union Val	
La Compagnie Immobiliere du Can I td.	55
La Compagnie Immobiliere Quest de	40
N. D. de Grace	91
Improved Realites Limited (com.). K. & R. Realty Co Kenmore Reality Co La Compagnie D'Immeubles Union, Ltd. La Compagnie Immobiliere du Can Ltd La Compagnie Immobiliere Ouest de N. D. de Grace. La Compagnie Industreille D'Immeubles, Ltd.	
Ltd	
La Compagnie Nationale de l'Est	90 80
Lachine Land Co	30
Landholders Co., Limited	-
Ltd. Similar Difficults Ltd. Compagnie Montreal Est., Ltd. La Compagnie Nationale de L'Est Lachine Land Co. Landholders Co., Limited Land of Montreal. La Salle Realty. La Societe Blvd. Pie IX Lauzon Dry Dock Land, Limited Longueuil Realty Co.	Throwing.
La Salle Realty	
Lauzon Dry Dock Land Limited	
Longueuil Realty Co.	-
L'Union de l'Est	
Model City Annex	
Montmartre Realty Co	-
Montreal Deb. Corporation (pid.)	
Montreal Western Land	
Montreal Extension Land Co., Limited	
Montreal Factory Lands	55
Montreal Lachine Land	95
Montreal South Land Co. Ltd. (add)	40
Montreal South Land Co., Ltd. (pid.)	40 10
Montreal Welland Land, Ltd. (pfd.)	
Montreal Welland Land, Ltd. (com.)	10
Montreal Welland Land Co	-
Mountain Sights Limited	10.000
Mutual Bond & Realties Corporation	76
Nesbitt Height	50
North Montrael Centre, Limited	123
North Montreal Land, Limited	150
Notre Dame de Grace Realty	
Ottawa South Property Co. Limited	100
Pointe Claire Land	100
Quebec Land Co	1751
Rivera Estates	
Rivermere Land Co	_
Rockfield Land Co	100
Rosehill Park Realties Co. Limited	27
St. Andrews Land Co	74
La Salie Realty. La Societe Blyd. Pie IX Lauzon Dry Dock Land, Limited Longueuii Realty Co. L'Union de l'Est. Model City Annex. Montmartre Realty Co. Montreal Deb. Corporation (pfd.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Deb. Corporation (com.). Montreal Extension Land Co., Limited Montreal Lachine Land. Montreal Lachine Land. Co., Ltd. (pfd.). Montreal Land & Imp. Co., Limited Montreal South Land Co., Ltd. (com.). Montreal South Land Co., Ltd. (com.). Montreal Welland Land, Ltd. (pfd.). Montreal Welland Land, Ltd. (com.). Montreal Welland Land, Ltd. (com.). Montreal Welland Land, Limited. Mountreal Welland Land, Limited. Mountreal Westering Land, Limited. Mountreal Westering Land, Limited. North Montreal Cand. North Montreal Cand. North Montreal Cand. North Montreal Cand. Drohard Land, Limited. North Montreal Cand. No	
ecurity Land Reg.	75

St. Paul Land Co.
Summit Realties Co.
Transportation Bldg. (pfd.)
Union Land Co.
Viewbank Realties, Limited
Wentworth Realty
Westbourne Realty Co.
West End Land Co., Limited
Windsor Arcade Ltd., 7% with 100%
Donus. 80 83 50 75 101 391 70 95

MR. J. N. GREENSHIELDS. President, The City Central Real Estate Company. The annual meeting was held here to-day.

# TEN MILLION GALLON WATER RESERVE TO PROTECT CITY

(Special to Journal of Commerce.)

Regina, Sask., February 9.-Designed to place the city's safety from a fire protection viewpoint beyond all question, a five million gallon reinforced concrete reservoir has been constructed in the heart of the feet, and the price paid \$7,800. wholesale area, and is being filled with water to-day. With a similar basin built two years ago at the source of supply, nine miles from Regina, a water reserve of 10,000,000 gallons is assured. These measures, it is expected, will result in a reduction

#### WAR RISK UNDERWRITERS AHEAD

The Liverpool and London War Risk Association has published figures for the merchant marine losses and war risk insurance experience for Great Britain during the first four months of the war. In this period there were captured or destroyed by the enemy, fifty-four British foreign-going ships, whose vere valued at \$11,400,000 and their cargoes at \$18,-

The losses were 1.23 per cent, of the total number The losses were 1.50 per cent. of the colar number of vessels insured, 1.49 per cent. of the aggregate value of the cargoes carried. These figures indicate, therefore, that the vessels could have been insured at John McCormack, E. R. Decary, Ernest Pitt, M. Roba rate of 0.37 per cent. monthly, and their cargoes at

a rate of 0.94 per cent. The rate fixed by the British Government, at the beginning of the war and charged by the War Risk Insurance Association, has been 0.72 per cent, monthly for vessels and 1.24 per cent. for cargoes. At the end of the first four months of the war, therefore, the underwriters were well ahead.

Cobalt, Ont., February 9.- The ore shipments for the week ending February 5 were:-

			rotar	The second of
	High.	Low.	Pounds.	tics,
Mining Corp. of Can	322,465		322,465	fa
Dom. Reduc	172,400		172,400	1.75
Coniagas	115,060		115,060	Ne
Trethewey	40,000	46,791	86,791	morni
Kerr Lake		50,520	50,520	
Temiskaming	57,335		57,335	-
Totals	707,260	97,311	804,571	1
Week's bullion shipmen		s follows	:	Ĭ
	ars.	Ounces.	Value.	Ŧ
Dom. Reduc	56 63,	336.00	\$31.668.00	I
Caribou Cobalt	23 28,	044.00	14,472.00	Ť
Crown Reserve	14 17,	500.00	8,500.00	****

## MARITIME PROVINCE SECURITIES

Totals .. .. .. 93 109,880.00

\$54,640.00

	Quotations furnished by J. C. Ma	ckintosh	& Co.,
	Members Montreal Stock Exchange, 16	6 Hollis	Street.
	Halifax, N.S.)		
		Bid.	Asked
ì	Eastern Canada Savings & Loan	135	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
	Stanfield's, Limited, pfd	95	94
	Stanfield's Limited, Common	45	39
	Trinidad Electric	7.2	68
	Bonds.		
	Brandram-Henderson, 6 p.c	9.5	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.c	86	83
1			

## LIMITING HEIGHT OF BUILDINGS.

New York, February 9 .- Chas. F. Noyes, in oppos ing New York City ordinance, limiting height of buildings, says: "The ordinance would work seriou 1134 injury to downtown real estate owners, particularly of property not now improved, on Broadway, Nassau William and Cross Streets. I feel that buildings at least 150 feet high should be permitted on these narrow downtown streets, where property probably averages \$50 per square foot.

## PACIFIC POWER AND LIGHT.

New York, February 9 .- Pacific Power and Light Company has sold to Wm. A. Read and Company, and White, Weld and Company \$1,052,000 first mortgage 5 per cent. bonds due 1930, and has sold to a syndi-cate headed by White, Weld and Company, 5,000 shares of its preferred stock. Bonds have practical-75) shares of its presented stock. Bonds has 80° ly all been re-sold privately by bankers.

## WAS NOT A GERMAN.

St. John, N.B., February 9.—The police have freed 76 A. Scheller, whom they detained here yesterday on 791 his way to England from Winnipeg, and he sailed on the Corsician to-day. He is not a German but

## DOMINION RAILWAY COMMISSION.

Ottawa. February 9.—Out of the 961 complaints year, 702 applications were heard at public sittings

"Dead men tell no tales," observed the sage. "Maybe not," replied the fool. "But their tombstones are

## REAL ESTATE

...... J. W. Julien sold to E. Lacasse and others lots 4669-

450 on Second avenue, Verdun, for \$9,000. Jos. Brazeau sold to Mrs. J. Malchelasse lot No. 28

St. Mary ward, being 46 by 125 feet, with buildings on Panet street, for \$8,000. Peretz Siminovitch sold to Nathan Siminovitch lot 199, St. Antoine ward, with buildings on Notre Damstreet, for \$45,000 and other good considerations.

Georges Lamothe sold to William J. Hushion par of lot 58, St. Antoine ward, with buildings on St. James street. The total area is 7,320 feet, and the

Jean Brunette sold to Thos. F. McGrail lots 4613 and 4615-1, 2, 6 to 17, Parish of Montreal, with buildings, being Nos. 17 to 27 and 43 to 77 Gordon avenue

John G. Palmer sold to Walter S. Hulbell lot 207-10 West ward, with buildings Nos. 152-154 Craig street the area being 26 by 118, and the price \$1 and other Mrs. P. Doyle, sold to F. Jos. Beaulieu, lot No. 457

A big deal in real estate was recorded yesterday, thrown away a stub of a cigarette.

when Robson, Hill, Ritchie and Davy sold to Beau.

The loss of about \$15,000 is partly covered by inspection.

The property in Notre Dame de Grace for surance. \$127,000. The property is composed of the portion of lot 149-151, Parish of Montreal, and is bounded in front by the Upper Lachine road, and in the rear by part of lot 149, and also a part of lot 152 in the same parish. Its total area is 901,908 feet.

#### POINT CLAIRE LANDS COMPANY

Hard times did not appear to affect the carnings of the Pointe Claire Lands Company very much in 1914. At the meeting of the shareholders held to-day the and the fire is under control. report presented showed net earnings after providing for an expenditure of over 200 per cent

The usual dividend of 6 per cent, was paid and profits are used to retire the mortgage on the property John McCormack, E. R. Decary, Ernest Pitt, M. Robertson, J. A. Davis, Wm. Currie and B. F. Watson. J. A. Davis and Company will still continue to act

#### CHILDREN AS INSPECTORS.

reducing the fire loss is being made by the authori- it. This theory will be investigated by electrical exties at Ottawa, Illinois, An inspection blank with perts. return postage has been sent to each child telling about the work of the board of fire examiners, and the reduction of the fire loss. Children are asked to inspect their homes, especially chimneys and attics, and to report defects.

#### NORMAN B. REAM DEAD.

morning at the Presbyterian Hospital in this city. States.

# WATER PRESSURE USELESS; NO ACTION HAS BEEN TAKEN

Chief Tremblay Has Made Reports to the Board of Control-Investigation of Hotel Fire Does No Disclose Cause.

That the water pressure on the Back River road was practically of no service in extinguishing the fire which recently destroyed Cote's Hotel there was the statement of District Chief Hooper to Fire Commis-sioner Ritchie yesterday. The investigation of the outbreak failed to disclose the cause.

Commissioner Ritchie sent Chief Hooper's report to

Chief Tremblay, with the recommendation that he makes a report to the Board of Control. The chief sent it back to the commissioner with the message that it was for the Fire Enquiry Court to take action. as he could not do more than he had done already Chief Tremblay, speaking later of the inadequate service furnished by the Montreal Water & Power Com pany in the recently-annexed suburbs, said that he had made reports frequently to the Board of Control. Hyacinthe Cote, proprietor of the premises, who was the principal witness, stated that it was he who had discovered the bodies of his two employes, Prevost and Sanscartier, on his return from St. Adele the day following the fire. Both were fully dressed. He could not say whether or not they had been to and southeast part of lot No. 456, St. Mary ward, with bed, as the beds had been burned up with the other buildings on Dorchester street, the total area being furniture. Cote said that he did not know of any en-L. de G. Ed. Ledue sold to Dr. Jos. Z. Male, the northwest half of lot 8-557, Cote St. Louis, with buildings on De Vaher street. The area is 25 by 100 feet, and the price paid \$7.800 emies, as no one had ever threatened him. He had fire apparently originated, and the only explanation

#### FIRE IN HEART OF ROME.

Rome, N.Y., February 9.-A fire which started yesterday swept through the Corcoran and Purdy blocks in West Dominick street in the heart of the usiness centre. Estimates of the damage amount to \$150,000, with insurance at seventy per cent.

The fire originated from the explosion of a gast

### A NEW FORM OF SUDDEN DEATH.

What seems to be a new form of sudden death happened on the New Haven railroad the other day. A passenger was boarding a train at Glenbrook, Conn., when he fell back dead. The testimony of the doctors who performed the autopsy, was to the effect that an electrical shock caused his death. One theory was that, as it was raining heavily, raindrops falling from the 11,000 voltage wire charged the car, and so killed An effort to enlist school children in the work of the passenger when he grasped the handrail to board

## INSURANCE IN CANADA AND U. S.

Although the United States with a population of more than 22,000,000 families, has life insurance in force of approximately \$20,800,000,000, the amount is inadequate. Canada with 1.666,000 families, has \$1,266,000,000 insurance in force, an average of \$760 New York, February 9 .-- Norman B. Ream died this per family, as against \$346 a family in the United

# CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First 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 cash, or will trade equity for built property and some cash. Apply for further particulars to Post Office Box 2645, Montreal

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. 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 property, 76x148, at bargain price. Will take vacant lots or second mortgages for equity; a snap. C. Withycomb.

NOTRE DAME DE GRACE-Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W.

## one Main 4825 or

BUSINESS OPPORTUNITIES. THE MANGER 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 cantiel this opening should appeal strongt. Write 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, different Inished inside with modern dato effects, diffe-colors; tiled bathrooms, elaborate papering and it el electric fixtures; blinds and gas stoves with e janitor's service; everything up to date; low re 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.

1c. Per Word for Each Subsequent Insertion

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 15 McGill College Ave., Tel. Uptown 210.

# 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—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.

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