

RAILROADS
CANADIAN PACIFIC

Montreal-Toronto-Chicago
8.45 a.m. 10.00 p.m.
5.40 p.m., 7.35 a.m.
7.45 a.m., 9.05 p.m.
10.50 p.m.
8.00 a.m.
Cafe, Observation, Parlor and Dining
Observation, Compartment and Stand.

TRUNK RAILWAY SYSTEM
TRACK ALL THE WAY
Toronto - Chicago

INTERNATIONAL LIMITED
Train of Superior Service
real 9.00 a.m., arrives Toronto 4.30 p.m.
Chicago 8.00 a.m., daily.
PROVED NIGHT SERVICE
real 11.00 p.m., arrives Toronto 7.30 a.m.,
Chicago 8.40 p.m. Club Compartment,
Car, Montreal to Toronto, daily.

EXPERIMENTS IN OWNERSHIP OF UTILITIES

\$2,000,000 Bonds to Secure Funds for
Will Sell Electricity at 3 Cents.
November 21.—Cleveland has done
most cities in the application of the mu-
nicipal services.
cost \$2,000,000, in connection with a
total of \$2,000,000, and is doing well on the
\$80 to \$100 a year for street arc lights
for power use was 8 cents a kilowatt,
electric plants were established.
street arc lights dropped about half,
was sold by the city from its small
plants. A heavy loss was predicted, in-
ne plants more than paid expenses.

proposed a sale of \$2,000,000 worth of
to build a plant to sell electricity at
and issue was passed by the people, and
of the new plant by the company.
there was a profit of \$500 on the 2-cent
number the profit was \$1,700, and on the
as now in hand and contracted for the
estimates the profit for the first year
which would about cover interest charges,
and taxes if it were a private concern.
is completed and running at full
pendent estimates that there will
of \$500,000 annually.

REER RAILWAY CO.
AND MEN ARE AMICABLE.
November 21.—There has been some
trouble brewing between the Amal-
and Electric Railway Employees and
reer Railway Company. The sugges-
that the labor authorities objected
sent being passed by the company.
to show that the company is not
men this year than is customary at
end of the fall and winter season.
n-town lines are having their sched-

APPEAL WAS DENIED—
IVES SAID TO BE OBSCURE
Default, He Desires That There
Immediate Sale of the Plugged
Stock.
November 21.—A member of the Rock
Protective Committee says re-
tion arising from the decision in the

to state the effect of the decision
of Appeals until its opinion is
this will probably be some day next
meaning the sale will undoubtedly

applications for leave to be made
to the foreclosing suit. The appli-
heard by Judge Mayer, were de-
which has just been decided, was
to permit Amster to intervene, and
Circuit Court of appeals affects on-
to become a party to the suit.
procurement and sale was entered af-
s' counsel as to its form, but this
rectly involved in the appeal taken.

er desired in the suit is unknown,
that he may urge two things, that
the default there be no immediate
stock, or that the sale be made by
method than now prescribed by the

TELEPHONE MANAGER.
November 21.—M. J. McCarron,
local manager of the New Brun-
pany at this point. He came here

NORTHERN RAILWAY.
November 21.—The Great Northern
is prepared to issue promptly the
or under its \$18,480,000 stock issue
of the negotiable receipts at the
2 Nassau street.

OF NOVA SCOTIA.
November 21.—Mr. Harry Patterson, man-
of the Bank of Nova Scotia in this
to manage that institution's
k City.

The London & Lancashire Life
General Assurance Association, Limited
Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITY FOR MEN TO BUILD
UP A PERMANENT CONNECTION.
Particularly desire Representatives for City of
Montreal.
Chief Office for Canada:
164 ST. JAMES STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

British America Assurance
Company
FIRE INSURANCE SINCE A.D. 1833.
W. R. BROCK, President.
W. B. MEIKLE, Vice-President.
PROVINCE OF QUEBEC BRANCH:
Lewis Building, 17 St. John Street
MONTREAL.
THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

THE LAW UNION AND ROCK
INSURANCE CO. LIMITED
OF LONDON
Assets Exceed \$48,000,000.
Over \$12,500,000 Invested in Canada.
FIRE AND ACCIDENT Risks Accepted.
CANADIAN HEAD OFFICE:
57 BEAVER HILL
Montreal
Agents wanted in unrepresented towns in Canada
J. E. DICKSON, Canadian Manager.
W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co.
LIMITED OF LONDON, ENGL.
The Largest General Insurance Company in the
World.
AS AT 31ST DECEMBER, 1913.
Capital Fully Subscribed, \$14,750,000
Capital Paid up, 1,475,000
Life Fund and Special Trust Fund, 69,326,740
Total Annual Income Exceeds, 42,500,000
Total Funds Exceed, 124,500,000
Total Fire Losses Paid, 164,420,230
Deposits with Dominion Government, 1,077,033
Head Office, Canadian Branch—Commercial Union
Building, 232-236 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented
districts.
J. MCGREGOR, Mgr. Canadian Branch
W. S. JOPLING, Asst. Manager

UNION ASSURANCE SOCIETY
LIMITED OF LONDON, ENGLAND
FIRE INSURANCE SINCE A.D. 1741.
Canada Branch, Montreal:
E. L. MORRISSEY, Resident Manager.
North-West Branch, Winnipeg:
THOS. BRUCE, Branch Manager.
AGENCIES THROUGHOUT THE DOMINION.

THE BRITISH CANADIAN REALTY
AND INVESTMENT CO. LIMITED
Real Estate, Timber Limits, Farm and Coal
Lands, Water Powers.
J. T. BETHUNE
Managing Director,
605-606 TRANSPORTATION BUILDING.
Cable Address: BRITISHCAN.
Codes: Western Union and Premier Bentley.

North American Life
Assurance Co.
Solid as the Continent.
— 1913 —
Insurance in force over: \$52,000,000.00
Assets: 14,045,814.69
Net Surplus: 1,781,117.49
Income: 2,568,115.88
For information as to Agency Openings Write to the
Home Office - TORONTO

AN IDEAL INCOME
can be secured to your Beneficiary with
Absolute Security by Insuring in the
Union Mutual Life Insurance Company,
Portland, Maine
on its
MONTHLY INCOME PLAN
Backed by a deposit of \$1,688,902.65 per value with the
DOMINION GOVERNMENT in cream of
Canadian Securities.
For full information regarding the most liberal
Monthly Income Policy on the market write, stating
age at nearest birthday, to
WALTER J. JOSEPH, Manager
Province of Quebec and Eastern Ontario,
Suite 222 MCGILL BLDG., MONTREAL, QUE.

The Independent Order of Foresters
Policies issued by the Society are for the
protection of your family and cannot be
bequeathed, pledged or sold.
Benefits are payable to the beneficiary in
case of death, or to the member in case of
his total disability, or to the member on at-
taining seventy years of age.
Policies issued from \$500 to \$5,000.
TOTAL BENEFITS PAID - 42 MILLION DOLLARS
FRED J. DARCH, S.S.
Temple Bldg., Toronto, Can.
ELIOTT G. STEVENSON, S.C.R.
Temple Bldg., Toronto, Can.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
111 Board of Trade Building
Telephone: Main 7682; Up 1329
Your patronage solicited

PERSONALS

Professor Morrison, of Queen's College, Kingston,
spent a few days in Ottawa this week.

Mr. Huntly Davis returned to town yesterday morn-
ing from a week's visit in New York.

Dr. H. C. Perrin, of the Conservatory of Music, Mc-
Gill University, Montreal, has consented to address
the members of the Women's Canadian Club at the
Chateau Laurier on Saturday the 28th, his subject
being "The place of music in the national life."

Major-General Panet, of the Royal Engineers, has
been recalled to England from Bombay with the
second force from India. His son expects to leave short-
ly for England, where he will be gazed with an Eng-
lish regiment.

Lieutenant Kelyvn Carson sailed on Wednesday by
the S.S. Baltic for England, where he will join Colonel
Carson.

Mr. Archie K. Drury sailed on Friday for a short
trip to England.

Mr. William Brymner has been in Toronto for a
week, where he attended the opening of the Royal
Canadian Academy on Thursday evening.

Hon. Robert Rogers is spending a few days in the
city.

Mr. E. C. Grant, who was expected home from Eng-
land this week, have not yet left England.

MACKAY COMPANIES DIVIDEND.
New York, November 21.—The Mackay companies
declared the regular quarterly dividends of 1 1/2 per
cent. on the common and 1 per cent. on the preferred
stock, payable January 2nd to stock of record De-
cember 9th.

THE PRUDENTIAL
INSURANCE CO. OF AMERICA
FORREST F. DRYDEN, President.
Home Office - Newark, N.J.
Incorporated as a Stock Company by the State of
New Jersey

Burglary Insurance
STORES,
OFFICES,
CITY RESIDENCES,
SUMMER RESIDENCES.
Accident, Health, Plate Glass, Automobile,
Fidelity, Judicial and Contract Bonds, Em-
ployer's and Public Liability.

The Provident Accident
and Guarantee Company
HEAD OFFICE - MONTREAL,
160 St. James St. - Tel. Main 1826.

THE ART OF NOT FORGETTING
Students desiring some assistance in their studies should
apply to
THE REV. M. O. SMITH, M.A.
No. 73, McGill College Ave., Montreal
INSTRUCTOR IN THE LANGUAGES AND MATHEMATICS.

ALFRED WALFORD, L.I.A.
ACCOUNTANT AND AUDITOR.
Investigations, Reports, Annual Audits
410 LAKE OF THE WOODS BUILDING
Phone Main 6586.

REAL ESTATE

Real estate, which has been active all the week,
showed further evidence of the improvement yesterday
with a formal registration of sixty-two deals. The
largest was the purchase by the Laurier Park Land
and Development Company, Ltd., from Robert Birker-
dale and others of one thousand and ninety-five lots
of land in the parish of Sault au Recollet, known
collectively as Nos. 411-1 to 5, 8a, 10, 10a, 11, 11a, 12,
12a, 13, 13a, 100 to 21 and 222 to 262. The prop-
erty with the buildings thereon brought the sum
of \$102,500.

Another large purchase was that by W. Lasalle
from Aron Simonovitch of Nos. 72 to 84 Forfar street,
91 to 93 Menal street, 59 to 65 Britannia street, 108
Menal street together with the land upon which the
buildings stand, also lots 404-4 and 8 St. Ann ward,
containing 4,233 square feet with frontage to Britannia,
the price of the whole being \$75,000.

An Outremont transaction was the purchase by
Joseph Horace David from J. A. Emile Boileau of his
rights in lots 34-355, 356, 358 and 364 parish of Mon-
real, with buildings thereon in Bloomfield avenue, the
purchase price being \$51,400.

Jean Baptiste Dupre and Charles Marquette sold to
Mrs. Orlas Lamoureux lots 35-1 and 2 parish of Mon-
real, with buildings thereon in St. Catherine Road,
Outremont, for \$40,000.

Adlon Belanger sold to the city of Montreal the
south-western portion of lot 239-465, the north-east-
ern part of lot 239-466 and lots 239-208 to 210 Cote St.
Louis, measuring superficially 9,324 feet, the same be-
ing situated in St. Joseph Boulevard Extension, St.
Denis ward. The purchase price was \$21,610.40.

The remaining deals of importance included the
sale by J. H. David to G. A. Marsan of lot 24-364
parish of Montreal, with No. 484 Bloomfield avenue,
for \$15,000; the sale by J. J. Johnson to O. Bogue of
various lands with buildings on the corner of Van
Horne and DeVaar avenue, and others on Amherst
avenue, for \$14,433 and the purchase by O. Char-
bonneau from U. Charbonneau of land at Pointe aux
Trembles, with buildings on 18th avenue, for \$10,600.

George Cardinal sold to Mrs. Edward Cardinal lots
23-43 and 44 Hochelaga ward, containing 5,060 square
feet, with buildings thereon in Stadacona street, for
\$17,000.

REAL ESTATE AND TRUST COMPANIES

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

	BID	ASKED
Aberdeen Estates	125	125
Beudin Ltd.	197	197
Bellevue Land Co.	70	75
Bleury Inv. Co.	107	104
Caledonian Realty (com.)	15	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	30	37
Central Park Land	100	107
City Central Real Estate (com.)	8	8
City Estates, Limited	120	120
Cooperation Estates, Limited	52	52
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (pfd.)	174	174
Edith National	119	119
Crystal Spring Land Co.	50	50
Daoust Realty Co., Limited	45	58
Denis Land Co., Limited	75	90
Dorval Land Co.	15	20
Drummond Realty, Limited	90	100
Eastmount Land Co.	90	97
Fort Realty Co., Limited	90	24
Greater Montreal Land Inv. (com.)	174	189
Greater Montreal Land Inv. (pfd.)	100	118
Highland Factory Sites, Limited	23	38
Improved Realities Limited (pfd.)	50	60
Improved Realities Limited (com.)	15	15
K. & R. Realty	78	100
Kenmore Realty Co.	70	78
La Compagnie D'Immeubles Union Ltd.	55	67
La Compagnie Immobiliere du Can., Ltd	40	73
La Compagnie Immobiliere Quebec	91	94
N. D. de Grace	91	94
La Compagnie Industrielle D'Immeubles	90	90
Lid.	92	92
La Compagnie Montreal	80	80
La Compagnie Nationale de L'Est.	90	98
Lachine Land Co.	125	125
Landholders Co., Limited	100	97
Land of Montreal	100	100
La Salle Realty	100	100
La Societe Blvd. Pie IX	64	64
Laurion Dry Dock Land, Ltd.	80	80
Longueuil Realty Co.	100	100
L'Union de l'Est.	100	100
Model City Annex	40	40
Montmarie Realty Co.	10	10
Montreal Deb. Corporation (pfd.)	44	44
Montreal Deb. Corporation (com.)	34	34
Montreal Western Land Co., Limited	80	80
Montreal Factory Land Co., Limited	55	60
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	95	94
Montreal South Land Co., Ltd. (pfd.)	40	58
Montreal South Land Co., Ltd. (com.)	10	10
Montreal Welland Land, Ltd. (pfd.)	10	15
Montreal Welland Land, Ltd. (com.)	10	15
Montreal Western Land Co.	85	85
Montreal Western Land, Limited	85	85
Mountain Sights, Limited	84	84
Mutual Bond & Realty Corporation	76	85
Nesbitt Height	125	141
North Montreal Centre, Limited	150	155
Notre Dame Real Estate Co., Ltd.	100	124
Orchard Land & Realty Co., Limited	100	124
Ottawa South Property Co., Limited	100	124
Pointe Claire Land	100	124
Quebec Land Co.	175	178
Rivera Estates	70	70
Rivermere Land Co.	100	113
Riverview Land Co.	100	113
Rochfield Land Co.	27	30
Rosehill Park Realty Co., Limited	10	10
St. Andrews Land Co.	74	76
St. Catherine Road Co.	9	9
Security Land Reg.	75	79
St. Denis Realty Co.	75	95
St. Lawrence Blvd. Land of Canada	120	120
St. Lawrence Heights, Limited	55	55
St. Lawrence Inv. & Trust Co.	85	102
St. Regis Park	95	95
South Shore Realty Co.	34	34
St. Paul Land Co.	650	680
Summit Realities Co.	45	55
Transportation Bldg. (pfd.)	80	80
Union Land Co.	80	80
Viewbank Realities, Limited	120	140
Westmount Realty Co., Limited	140	147
Westbourne Realty Co.	140	147
West End Land Co., Limited	80	80
Windor Arcade Ltd., 7% with 100% bonus	79	79

BOMB INSURANCE THE RAGE.
London papers mention the demand for bomb in-
surance in a matter of fact way, quoting rates rang-
ing from 1 1/2 to 2 1/2 per cent., as if it were a quota-
tion on a dwelling with a woodworker exposure. A
good deal of business is reported as done at Lloyd's
in the interest of trade and property owners. The
contents are at owners' risk and are being heavily
insured. The newspaper stories of the fleet of Zepp-
elins being prepared by Germany for a descent on
London are quite sensational, and are the first hal-
loon appears the demand for insurances will undoubt-
edly increase. The first serious loss will prob-
ably double the rates for the risk, and maybe triple it.
This is a fine chance for the speculation of London
underwriters in unknown quantities, but we infer
that the rates for life insurance remain unaltered,
despite the records made in bomb throwing in Paris
and Antwerp many weeks ago. The expectation of
the Germans is by no means to be despised, but the
damage to property is most to be feared.

CLASSIFIED ADVERTISEMENTS

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

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

FOR SALE OR EXCHANGE.
KINDLING WOOD FOR THE MILLION—Kindling
\$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per
ton. "Molasses" and "Sorghum" at J. C. McDiarmid,
402 William Street. Tel. Main 452.

FOR SALE—MEDIUM SIZED SAFE. nearly new,
no reasonable offer refused. Must be sold at once.
Apply M. S. Journal of Commerce, 35 St. Alexan-
der street.

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

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

BUSINESS PREMISES TO LET.
WE HAVE some very fine offices, show rooms, in the
Windor Arcade Building, corner of Peel and St.
Catherine streets, and Southam Building, 128
Bleury street. For further particulars and book-
let, apply The Crown Trust Company, 145 St.
James street. Main 7990.

**TO LET—CLAREMONT APARTMENTS, WEST-
MOUNT.** Clean, comfortable, just below Sherbrooke.
Beautiful location; all new; finished inside with
modern dado effects, different colors; tiled bath-
rooms, elaborate papering and novel electric fix-
tures; blinds and gas stoves with each; janitor's
service; everything up to date. Reasonable rentals
to good tenants. Apply on the premises, to Mr.
Parker. All cars go to Westmount.

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

HIGH CLASS APARTMENTS.
590 SHERBROOKE WEST, Rite-Carlton Block.
Single and double rooms, suites. First-class board;
evening dinner.

POINCLANA APARTMENTS, 64 Sherbrooke Street
West—Very desirable apartments, four to six
rooms, hot water and janitor service; immediate
occupancy; moderate rents. Further information,
apply to janitor, or The Crown Trust Company, 145
St. James Street, Main 7990.

ROYAL GEORGE APARTMENTS—Beautiful furn-
ished apartments of five and seven rooms, equip-
ped with all modern conveniences, cold storage,
vacuum cleaner, electric dumb waiters, elevator
service, janitor service; centrally located. Rents
moderate. Apply at the office, 214 Bishop street,
Tel. Up 2875.

SLEAKESPEARE APARTMENTS, 2248 Hutchison—7
rooms, heated, hot water all year round; electric
fixtures, gas ranges, refrigerator; janitor service.
Apply Janitor or phone Main 6498; evenings, St.
Louis 3518.

PATENT FOR SALE.
AN INDISPENSABLE KITCHEN SINK STOPPER,
converting an ordinary sink into a set tub, also
preventing the escape of gas. Just patented. F. A.
Cote, 65 Angus Street, Montreal.

PROMPT RELIEF AND WORK AS PREVENTIVE OF ACCIDENTS

Harrisburg, Pa., November 21.—Discussion of a
comprehensive Workmen's Compensation and Em-
ployers' Liability Bill took up the whole of the clos-
ing hours of the second annual Industrial Welfare
and Efficiency Conference here.
Various amendments were suggested to the bill
presented two years ago to the Legislature by the
committee appointed by Governor Tener.
At the conference meeting on the Compensation Bill,
James H. Maurer, president of the Pennsylvania Fed-
eration of Labor, presided.
Professor Francis G. Bohlen, of Philadelphia, secre-
tary of the Pennsylvania Accident Commission, out-
lined the Compensation Act contemplated. He urged
the passage of a law that would give prompt relief
was simple in operation, eliminating long-drawn-out
litigation.
Francis Frehan, of Pittsburg, also a member of the
Commission, said the people are now prepared for a
Compensation Act, and it was probably a good thing
the bill was formerly defeated.
F. H. Walker, of Beaver Falls, representing manu-
facturers, brought forth a sharp retort from Carl M.
Hansen, of New York, representing the Workmen's
Compensation Service Bureau, when he said there
should be a state fund and that the act should be
compulsory.
Mr. Hansen said the statements of Mr. Walker
could not be substantiated and that he was not ac-
quainted with the laws of his own state.

TWO TYPES OF SKY SCRAPER.

Further distinction comes to New York by reason
of having the world's largest office building, using the
most valuable plot of ground known. It is the new
Equitable Building, at Broadway, Cedar, Nassau and
Pine streets, a block valued at \$14,500,000. There are
thirty-eight floors above ground and three beneath
the street level, and the height totals nearly five hun-
dred and fifty feet. Other buildings are taller, but
this is largest because the great space of each floor
makes the surprising total of forty-five acres in all.
Fifteen thousand people are to be accommodated.
The Equitable Life Assurance Society expects to
move all its offices and departments to the new
place next April.
The importance of the building was given recog-
nition by the city administration, and it is one of the
few having its cornerstone laid by the mayor of the
city.
Next door, occupying the centre of the picture, is
another structure of interest to the insurance field—
the American Surety Company's home office, one of
the finest and most successful office structures in
New York. It was erected twenty years ago, and
was then the highest inhabited building in the world.
The company uses part of the ground floor and all
of four upper floors, as well as a floor in the annex.

MISCELLANEOUS

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

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

MISCELLANEOUS.
FOR SALE, TRUSTWORTHY CUTLERY—This
fine cutlery is all that the name implies. Made of
the best Sheffield shear steel, fitted into the han-
dles by a patent method. Handles of Sterling Sil-
ver, Prince's Plate, Tusca (the nearest substitute
for Ivory), or Stag. You will appreciate the True
worth of Trustworthy Cutlery when you use it.
Mappin & Webb, Jewellers, St. Catherine Street
West, Montreal.

AUTOMOBILE STORAGE.
AUTOMOBILES STORED FOR WINTER MONTHS,
in heated building; cement floors, finest in city;
low insurance rates; touring cars, \$7 per month;
runabouts and coupes, \$5 per month. Terminal
warehouses, 36 Grey Nun Street. Phone Main 469.

LARGE STORAGE FOR AUTOMOBILES, CAR-
riages, wagons, also repairs of all kinds at rea-
sonable price. Jos. Bonhomme, Limited, 209 Guy.

FARMS FOR SALE.
FARM—40 acres, near Smith's Falls, \$1,400; 10 acres,
Kemptville, Ont., \$1,800; 57 acres, Morris Heights,
Que., \$1,200; 152 acres, Magog, \$1,800. Carleton, 522 A.
St. Denis.

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

O-FLAT SOLD PROPERTY TO EXCHANGE
for a farm, lots for balance of sale. Apply proprie-
tor, Rosenkwey, 368 St. Lawrence.

BEST RECREATION AND SOLID COMFORT
—These are the attractions of Gray Rocks Inn. These
strenuous times,
business men and
their families can
live at the Inn
with every home
comfort at less
cost than they
can at home. This
time of year the
place is ideal;
great big fire-
place, running water in the house; own gas plant;
best cuisine in the Laurentians. Rates \$5 a day, Amer-
ican plan. Phone or write for particulars, G. E.
Wheeler, Proprietor, Ste. Jovite Station, Quebec.