FIRE EQUIPMENT OF CANADA IMPROVED

Capital of the Dominion However has Water System That is Considered Dangerously Defective

YEAR SAW MANY CHANGES

Licenses Given to Two French and Two American Insurance Companies—Five Firms Have Retired or Been Re-insured.

With some notable exceptions, Canadian cities have shown considerable enterprise in the equipment and maintenance of waterworks systems and fire fighting apparatus, during the past year, says Mrs. E. F. Garrow, secretary of the British America Assurance Co. of Toronto. The exceptions, on the other hand, present some alarming problems.

A year ago Montreal was prostrate as regards fire protection, with a broken main-supply conduit.

Matters are not yet in a satisfactory condition. To-day it is the Capital city, Ottawa, whose main supply is also imperiled and whose pumps and distribution system have been pronounced dangerously defective.

Following a recent inspection, the underwriters imposed a sharp advance in rates. The havoc wrought in Ottawa and Hull by the conflagration of 1900 is as yet too recent and trying an experience to have lost its force as a fire prevention argument, and a repetition thereof can best be prevented by a vigorous civic policy upon the lines indicated.

Insurance companies have lately been scrutinizing with anything but satisfaction the results of the business in the maritime field, embracing the three Provinces Nova Scotia, New Brunswick and Prince Edward Island. For many years the field gave a fair profit, but the period 1911-1913 inclusive was disastrous and the year just closing will be even worse.

It has always been recognized that, having regard to the prevalence of frame and generally indifferent construction, basis rates were much too low and rating schedules, themselves inadequate, were not impartially applied, but so long as the business paid its way companies were indisposed to face a change with its consequent disturbance. But the feeling is now to cry hal' and to ask of the boards at Halifax, St. John and Charlottetown the imposition of such rules and practices as will reflect the wishes of the companies and permit the prosecution of the business at a reasonable profit.

The year has seen several changes of interest in the companies operating in the Canadian field. Dominion licenses have been granted to two French companies with head offices in Paris and to two American companies, one with head office in New York and the other in Pittsburgh. The latter company reinsured the business of a Canadian company and has taken over its agency staff; the others start with a new agency organization. Some five companies retired or were re-insured, including the company above referred to. Two of these companies have operated throughout the Dominion at large, while the other three did business in only portions of the field, and all but one company operated outside the tariff.

VICTORIA HAD SMALL FIRE LOSS.

The fire loss of Victoria, B.C., for 1914, aggregated only $46,952, the smallest total in years. Last year's figures of $47,352 were supposed to be exceptionally favorable, but the present year's showing is even better. This is ascribed to the close inspection which is in force in the congested section and to the greater efficiency of the motor apparatus, which allows of much more prompt response to alarms. The loss this year on buildings totalled $19,310, and on contents $27,642. The total insurance carried on the buildings affected by fire was $623,800, compared with $525,550 in 1913.

FIRE ON ST. CATHERINE STREET.

Damage to the extent of several thousand dollars was done yesterday afternoon by a fire which broke out at 5.50 in the men's furnishings store of P. Grossman, at 1125 East St. Catherine street. The blaze is supposed to have originated from an overheated stove, and when discovered had gained a good start. The firemen of the eastern division of the brigade, under Deputy Chief St. Pierre and District Chiefs Gauthier and Marin, battled with the blaze for over half an hour, extinguishing it only after it had worked its way into the shoe store of L. Rouleau, at 1421 St. Catherine street.

COMMERCIAL BLOCK BURNED.

Palmer, Mass., January 7.—The commercial block, a three-story wooden structure on Main street, was burned on Tuesday, with a loss of $40,000.

AMERICAN BANK CLEARINGS.

New York, $286,970,741; decrease, $55,608,114.
Boston, $24,905,725; decrease, $796,704.

SUCCESS AND LIFE INSURANCE.

A sky-rocket is a brilliant thing as it soars upward. So is the career of a successful man. But the rocket's life is short and its sparks do not keep anybody warm. See that your career produces more than sparks which die with you, for your family may find the night a cold one. Many a man is admired by his club friends far more than by his executors. "A good many men who are very wise while they are alive turn out to be pretty stupid after they die." Your will may be valuable to your widow only to light the fire with, but your insurance policy will keep the fire going. Riches frequently take themselves wings. Life insurance makes an excellent cage.—Mutual Interests.

SUN LIFE OF CANADA
LEADS THE EMPIRE!
Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life insurance business in the British Empire.
The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus, and in all other respects in which companies are usually compared.
SUN LIFE ASSURANCE COMPANY OF CANADA
ROBERTSON MACAULAY, President.
T. B. MACAULAY, Managing Director
Head Office - - - MONTREAL

OF 559 EXPORTERS, 229 ARE AGAINST THE SHIP PURCHASE BILL

Many American Shippers Were Averse to Expressing Opinion Because of Unfamiliarity with the Subject.

New York, January 7.—As a result of a canvass of 2,447 leading exporters of the country, 559 replies were received of which 85 expressed approval of the government ship purchase bill, 20 were in favor under certain conditions, 229 were opposed while the balance who answered excused themselves from expressing an opinion, because of unfamiliarity with the bill, a desire not to go on record or because their export shipping is handled for them by others.

The canvass was made by mail beginning December 17, and ending January 4, thus being completed before the debate on the measure began in the Senate. Those asked by the American Exporter to express their views were 1,196 manufacturers known to be engaged in or seeking export trade and 1,257 export commission houses, manufacturers' export agents, New York buying offices for foreign firms and corporations and foreign freight forwarders, and included all members of the American Manufacturers' Export Association, the American Exporters and Importers' Association, and a large portion of the Merchants' Association.

ACTIONS AGAINST INSURANCE COS.

Toronto, January 7.—W. S. Brewster, K.C., of Brantford, formerly member of the Legislature for North Brant, has been appointed by the Ontario Government to take charge of the litigation against the insurance companies which resist the payment of the provincial tax. The amount involved is about $145,000.

WAR RISK INSURANCE.

Very few changes appear in the latest war risk insurance rate schedules, as announced by the leading underwriters. Opinion seems to vary, however, as to the proper rate for trans-Atlantic insurance. In some quarters ½ of 1 per cent. is quoted for coverage on British steamers to England, Scotland and Ireland, and to Europe between Havre and Gibraltar; in other quarters underwriters are not inclined to meet this rate, in the belief that the English Channel hazard is constantly increasing. These underwriters believe that 2 per cent., or more, should be charged for coverage to all east coast English ports.

SPECIFIED RATES FOR SPECIE.

About thirty important marine insurance companies in London and Liverpool, with wide ramifications, have signed an agreement not to write specie risks to or from various places after the New Year, except at specified rates, which range from 2s 6d to 4s per cent., such insurances to exclude mine risks. The fixing of minimum rates by groups of underwriters in trying times is no new expedient—it is, indeed, an ever-recurring one; but such agreements have been short-lived hitherto, owing to defections. It remains to be seen whether this latest one will endure, but in case of withdrawal seven days' notice must be given by any signatory company to the secretary of the Underwriters' Institute.

INSURANCE CLUB FORMED.

An organization to entertain members of the insurance fraternity at the San Francisco Exposition has ben formed under the official title of the Panama-Pacific Club. It has sixty-nine charter members, and a membership committee is now strenuously seeking for additional applicants in order to make this number an even hundred before closing of the charter. The temporary officers are: President, Warren R. Porter, Western States Life; vice-president, J. H. Borland, United States Fidelity and Guaranty; secretary, Garner Curran, deputy commissioner World's Insurance Congress.

CITY AND DISTRICT BANK.

The annual meeting of the Montreal City and District Savings Bank has been called for February 8th.

CANADIAN SOLDIERS AT THE FRONT INSURED BY AETNA LIFE

It is stated officially that more than 100 Canadian soldiers now at the front in France and Belgium have been insured by the Ætna Life Insurance Company. Those who received the benefit of the policies of the Ætna were recruits from Wentworth County, Ontario.

The premiums were paid by the county and the men were covered by policies ranging from $500 to $1,200 each. The families of the soldiers are the beneficiaries. The policies are the regular twenty-year endowment policies of the Ætna, and were charged at the regular rates in spite of the great risk involved. It is understood that the premiums will be paid from the Wentworth County treasury, and that at the end of the war the men will be permitted to continue the policies if they so desire.

SPEAKS FOR DR. BELAND.

General Hughes has suggested to Lord Kitchener that Hon. Dr. Beland, ex-Postmaster-General, be released from Antwerp when the first exchange of prisoners takes place. Dr. Beland was acting as a surgeon with the Belgian army when that city was captured.

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

BIRTHS.

ROTHSCHILD—On Tuesday, December 22nd, 1914 to Mr. and Mrs. Ben Rothschild, Cochrane, Ont., a son.

TOOHEY—On Thursday, December 31, 1914, at 1701 Mance street, to Mr. and Mrs. William A. Toohey, a son.

MARRIAGES.

CAM-THOMAS—On Thursday, December 31, 1914, at Crescent Street Presbyterian Church, Montreal, by the Rev. R. W. Dickie, D.D., Winifred, daughter of Lieut.-Col. J. J. Thomas, of Vancouver, B.C., to William G. H. Cam, of Montreal, eldest son of the Rev. W. H. Cam, Panlerspury Rectory, Northamptonshire, England.

GENGE-CONDIE— At 15 Cornelia street, Smith's Falls, Ont., on Dec. 30, by the Rev. Alex. L. Fraser, B.D., Harold S. Genge, of Verona, Ont., to Jessie Mildred Condie, of Smith's Falls.

DEATHS.

BAZIN—Suddenly, at the residence of his son, Dr. A. T. Bazin, Westmount, on Sunday evening, January 3rd, 1915, Doctor James Alfred Bazin of Ormstown, P.Q., formerly of Montreal, in his 85th year.

BAYNE—In Carleton Place, on Friday, Dec. 25th, 1914 Alexander Bayne, in his 76th year.

BINGHAM—At Paris, Ont., on Wednesday, Dec 30, 1914, at the residence of her daughter, Mrs. (Dr.) Lovett, Selina, wife of Rev. Thomas Bingham, formerly of Arnprior, in her 67th year.

H. C. COX,
President Canada Life. This company is carrying on a vigorous advertising and canvassing campaign, which is producing very satisfactory results.

PERSONALS

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

Mr. Eugene Brieux is the guest of Sir Wilfrid Laurier at Ottawa.

Mr. Aemilius Jarvis was in Ottawa at the Chateau Laurier this week.

Lieut.-Colonel E. M. Renouf is spending a few days at Ste. Agathe.

Messrs. E. P. Clarkson and G. A. Powell, of Toronto, are at the Ritz-Carlton.

The following were introduced on 'Change at the Board of Trade yesterday: Captain J. Gentles, Boston, by A. G. Thomson; G. W. McIndoe, New York, by Wm. Cairns.

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.)	—	97
Credit National	—	119
Crystal Spring Land Co.	—	58
Daoust Realty Co., Limited	45	50
Denis Land Co., Limited	75	80
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	73
La Compagnie Immobiliere Oue t de N. D. de Grace	91	94
La Compagnie Industrielle D'Immeubles, Ltd.	—	50
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	—	97½
La Societe Blvd. Pie IX	—	64½
Lauzon Dry Dock Land, Limited	—	80
Longueuil Realty Co.	—	100
L'Union de l'Est	—	101
Model City Annex	—	40
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pfd.)	—	44
Montreal Deb. Corporation (com.)	—	34
Montreal Western Land	—	89½
Montreal Extension Land Co., Limited	—	92
Montreal Factory Lands	55	66½
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	—	94
Montreal South Land Co., Ltd. (pfd.)	40	58½
Montreal South Land Co., Ltd. (com.)	10	18½
Montreal Welland Land, Ltd. (pfd.)	—	78
Montreal Welland Land, Ltd. (com.)	10	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	155
Notre Dame de Grace Realty	—	100
Orchard Land, Limited	100	124
Ottawa South Property Co., Limited	—	148½
Pointe Claire Land	100	124
Quebec Land Co.	175	178
Rivera Estates	—	70
Rivermere Land Co.	—	65
Riverview Land Co.	100	113½
Rockfield Land Co.	27	30
Rosehill Park Realties Co., Limited	—	16
St. Andrews Land Co.	7	9
St. Catherine Road Co.	—	10
Security Land Reg.	75	79½
St. Denis Realty Co.	—	90
St. Lawrence Blvd. Land of Canada	—	113
St. Lawrence Heights, Limited	—	55
St. Lawrence Inv. & Trust Co.	—	80
St. Regis Park	95	102½
South Shore Realty Co.	45	47
St. Paul Land Co.	650	680
Summit Realties Co.	50	55
Transportation Bldg. (pfd.)	—	62
Union Land Co.	80	86½
Viewbank Realties, Limited	—	130
Wentworth Realty	140	147
Westbourne Realty Co.	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd., 7% with 100% bonus	—	70
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

OUTLOOK FOR 1915 IS DARK SAY AMERICAN UNDERWRITERS

Fire Insurance Statements Will Not Show Real Losses. —Almost No Profit Last Year and Weaker Companies Will Suffer.

New York, January 7.—Fire underwriters contemplating the record of fire losses sustained, premium income and collections for insurance outstanding are satisfied that probably not one company will show a trade profit as the result of the business of 1914 and that increases in assets and surplus if they are shown in the annual statements will be due to decreases in the reinsurance reserve and improvement in the value of the securities held.

"The outlook for fire insurance is not a promising one at the beginning of 1915," said one of the most prominent underwriters in the country yesterday. "We are facing a flood of hostile laws in the various states, the losses continue numerous and large, and the premium income is still below normal on account of the falling off in insurable stock and the stagnation of business.

"Of course there is every reason to expect that there will be a steady improvement in business with increasing stocks and larger values to insure and this fact should keep the loss ratio down, but if we are to face a continual agitation for reduced premiums from state governments, there is little prospect that the companies will be able to take advantage of improved conditions and make an underwriting profit.

"Of course the strong companies have not been weakened by the situation but there are weak companies which cannot stand the drain and strain of another year such as was last year, and remain in the field for business."

FEAR OF FLOATING MINES ENHANCES FREIGHT RATES.

St. John, N.B., January 7.—Deal freights to United Kingdom east coast ports are the highest known in years.

The Norwegian bark Juno is in port to load at 100 shillings a standard.

The Juno is a trim little craft and came around here from Australia via Barbadoes. On learning that she was to load for a North Sea port, most of her crew deserted, hoping for the higher wages being paid for voyages of this nature.

Considering the risk caused by floating mines, the high rate of freight is not to be wondered at.

Another Norwegian barque is loaded and anchored in the stream, after a hard task picking up a crew.

SUN LIFE APPOINTMENTS.

Mr. Frederick Morgan has been appointed manager of the Chile Agency of the Sun Life of Canada. For many years Mr. Morgan occupied an important position with Smith, Bell and Company, Limited, fiscal agents for the Sun Life in Manila, and for six years held the post of cashier in the company's agency in Manila. In April of this year Mr. Morgan was appointed manager for Hong Kong and he has now been promoted to the management of the agency in Chile, with headquarters at Santiago, a position vacated by the retirement of Mr. P. Parry-Jones on account of ill-health.

HUGE FIRE LOSS DUE TO GLARING NEGLECT

Legislators Attempt to Atone by Expensive Departments for Glaring Neglect of Building Requirements

PUBLIC SAFETY BETRAYED

Secretary of National Fire Protective Association Condemns Attitude of Cities and States.—Public Making Unreasonable Attacks on Companies.

McKeesport, Pa., January 7.—In a speech delivered at the McKeesport Business Men's Luncheon, Secretary Wentworth, of the National Fire Protection Association, scored the attitude of the American cities and states in attempting to atone by expensive departments for glaring neglect in building requirements. He cited the action of the Boston City Council, which last summer met in secret session one evening and repealed the fire limits ordinance, the Mayor's veto being the only bar to the reopening of Boston to a wooden three-decker construction.

"Such a performance by city officials," said Mr. Wentworth, "would be incredible were it not so common. The growing impatience of the people with the huge fire cost of the nation is not expressing itself in rebuke to renegade public servants who betray the public safety into the hands of Jerry-builders, or in demands for such legal enactments which shall exercise authority and check upon the shameful fire waste.

Public impatience finds its principal outlet at present in unintelligent and unreasonable attacks upon fire insurance companies. It is an amazing fact that not ten per cent. of the tax originally imposed upon fire insurance companies to support state insurance departments is actually used for this purpose; the remaining ninety per cent. is diverted into the general revenues.

The effect of this is to enable the man who does not insure his property to shift the burden of his taxes upon the man who does. If the policyholders had sufficient discernment to analyze the present mode of state taxation they would not tolerate them. It is perfectly plain that all unreasonable tax exactions increase the cost of insurance to the property owner since they must be included as part of the expense upon which, with the losses, the premium rate is based."

ATTEND MRS. AHERN'S FUNERAL.

Colonel J. E. Hutchison and Mr. E. F. Sise, of this city, were in Ottawa yesterday for the funeral of Mrs. Thomas Ahern, whose husband is the president of the Ottawa Street Railway.

STOCK TRANSFER TAX.

Albany, January 7.—December transfer stock tax totalled $87,748.

CLASSIFIED ADVERTISEMENTS

7c. 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 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, 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. 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, 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.

WE 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.

APARTMENTS TO LET.

MOUNT, 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.

WAINTED TO BORROW.

$200,000, WANTED FOR RELIGIOUS CORPORATION, ample security, 6% interest. Apply East 6849.

PERSONAL.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill College Ave. Or apply at Miss Poole's, 45 McGill College Ave., Tel. Uptown 710.

MISCELLANEOUS.

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

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

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

BUSINESS CHANCES.

MANUFACTURERS AGENT with office in Hamilton is open for first class line of merchandise; highest references. Reply in first instance P. O. Box 3296, 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.

AUTOS: 'PHONE EAST 4363—Eight cars and Packard Limousine for hire. Montreal Auto Livery, 184 Berri. A. Goudron, Prop.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 550 St. Catherine street W. Phone Up. 594, or call at 300 St. Joseph Boulevard West.

SOMERVILLE AVE., Ahuntsic—Gentleman's residence, with 34,500 feet of land. Fine large house, garden, beautiful shade trees and two beautiful lawns, also garage, to be sold at a very low figure. Full particulars 85 Dorchester W. Main 1784.

NOTRE DAME DE GRACES Beautiful nine 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.

COUNTRY HOUSES TO LET.

TWO-FLAT SOLID PROPERTY TO EXCHANGE for a farm, lots for balance of sale. Apply proprietor, Rosenkzwey, 866 St. Lawrence.

REST, 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 fireplace, running water in the house; own gas plant; best cuisine in the Laurentians. Rates $2 a day, American plan. 'Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec.