LIFE BUSINESS WAS SATISFACTORY

Sun Life of Canada Reports Increase in New Business of $547,042 Compared with 1913

IMPERIAL HAD GOOD YEAR

Gratifying Feature Was Recent Opportunity For Securing Gilt-edged Investments at Good Prices Which Will Beneficially Affect 1915 Record.

The ability of the insurance business to weather the gravest financial storms is demonstrated by the reports of two of the big life companies, the Sun Life of Canada and the Imperial Life Assurance Company of Canada, which both indicate a very satisfactory year. Good reports have been published by some of the banks and the insurance companies are now beginning to make public preliminary figures dealing with their operations.

The new business of the Sun Life represents an increase of more than half a million dollars. Application for new assurance received by the company total $39,082,801, applications for annuities amounting to $2,508,000.

The total of $18,843,790 in new business written in Canada represents an increase of $547,042 over the record for 1913, a fact which is strongly indicative both of the popularity of the Sun Life of Canada and of the fundamental soundness of Canadian financial and commercial conditions.

The Imperial Life Assurance Company report that their new business for 1914 was practically the same as that of 1913, and that the loss of business through lapses was very much below what was anticipated. The death losses were only about 50 per cent. of the expected.

A particularly gratifying feature of the year's business was the opportunity afforded during the past few weeks for securing gilt-edged investments at prices to yield higher rates of interest than ever before. This did not affect appreciably the interest earnings in 1914, but it will have a very beneficial effect in 1915 and following years. The average rate of interest earned by the Imperial Life upon its investments in 1914 was again well above 7 per cent.

NO MORE ANTI-JAPANESE LAWS.

Washington, January 6.—In an unofficial, but convincing way, the State Department has learned that there is no intention on the part of the leaders in control of the California Legislature to bring forward any new anti-Japanese legislation during the present session. It has been made plain that the leaders cannot prevent members from broaching measures of their own, but it is understood that such measures will not receive support of the dominant party.

A disposition not to do anything that might jeopardize the success of the Panama-Pacific Exposition by curtailing Oriental exhibits is understood here to have been a potent factor in bringing about the determination to avoid further agitation of the Japanese question.

WILLAMS SHOE FACTORY.

Brampton, January 6.—The by-law to exempt the Williams shoe factory extension from taxes other than school and local improvements failed to get sufficient votes to pass it. The lack of interest was because there were no contests for any of the municipal offices.

MUNICIPALITY GRANTED AID.

South Vancouver, B.C., January 6.—W. J. Bowser, attorney-general, while in the city Monday, received a deputation from the South Vancouver council who asked for government assistance in carrying out the relief work in the municipality.

The attorney-general informed them that the government would advance $20,000 in cash to tide the municipality over until March, taking the note of the municipality at 5 per cent. Relief work will be started on Monday.

DECREASE OF $9,398,951 IN BUILDINGS ERECTED DUE TO WAR

Official Figures Show Permits Issued in 1914 Amounted to Only $17,638,446—Last Talf of Year Saw Heavy Decrease.

According to the figures compiled by Building Inspector Chausse, the actual decrease in the building operations of the year 1914 in Montreal amounted to $9,398,951. For the first six months the amount of construction was large, but in the latter part of the year there was a big decrease on account of the war.

From January 1 to June 31 of 1914, the value of the permits issued was $8,521,912, while for the same period of 1913 the amount was but slightly more, the figures being $9,942,286. For the entire year 1914 the value of the permits was $17,638,446, while in 1913 it amounted to $27,037,297.

Since the year 1900, the value of buildings put up in Montreal has increased until last year. The following figures give the years, the number of building permits issued, and the yearly valuation:

1900	331	$ 3,089,403
1901	443	2,368,372
1902	820	3,089,734
1903	1,010	4,094,596
1904	1,335	3,651,164
1905	1,694	5,500,658
1906	2,013	8,639,388
1907	1,990	8,406,229
1908	1,807	5,062,226
1909	2,426	7,785,621
1910	3,507	15,715,859
1911	3,736	14,579,952
1912	3,791	19,408,690
1913	3,794	27,037,297
1914	3,629	17,638,446

WESTERN ASSURANCE COMPANY
FIRE and MARINE Incorporated 1851
Assets Over - - $3,500,000.00
Losses paid since organisation over $57,000,000.00
HEAD OFFICE, - - TORONTO, ONT.
W. R. BROCK, President
W. B. MEIKLE, Vice-President and General Manager
MONTREAL BRANCH
61 ST. PETER STREET
ROBERT BICKERDIKE, Manager

PERSONALS

Mr. J. A. Mackinnon, of Sherbrooke, is staying at the Windsor.

Mr. F. O. Marchand, architect of this city, is now in Paris.

Messrs. H. Stone, F. P. Brady and A. H. Leger, of the I. C. R., Moncton, are at the Windsor.

The following were introduced on 'Change at the Board of Trade yesterday: Leo. A. Larocque, Chicago, by the secretary; M. B. Kirk, Orillia, Ont., by W. W. Hislop; A. G. Watson, Halifax, by Thomas Williamson.

Judge C. Mayer, of New York, is at the Ritz-Carlton.

Lieut.-Colonel Lafferty, of Quebec, is in town and is staying at the Ritz-Carlton.

Mr. J. P. Ferguson, of Ottawa, is at the Windsor Hotel.

FAILURES IN U. S.

There was a marked expansion in the business mortality in the United States during 1914, commercial failures, as reported to R. G. Dun and Co., numbering 18,280, and supplying $357,908,589 of defaulted indebtedness. This contrasts with 16,037 suspensions in the preceding year for $272,672,288, and in both respects the returns compared adversely with all earlier periods.

EXIT THE BLAST FURNACE.

Butte, January 6.—That days of the blast furnace are numbered is the prediction of Anaconda smeltermen, and the future will witness a smokeless reduction of ores. The development of the reduction industry under experiments being conducted by Anaconda experts tend to that end. In the near future all copper ore will be treated by the leaching and oil flotation methods. The Anaconda ores carry about 10 pounds of lead to the ton, and it is proposed to save all this by new methods and to recover also the aluminium and bismuth in the ore. The sulphur will all be utilized in making acid for the leaching plant and for commercial purposes. The enormous deposits of tailings at the Washoe and Great Falls smelters will be converted into cement, and it is also found to make excellent brick.

TWO MEN BURNED TO DEATH IN THEIR HOMES IN THE COUNTRY

Two men were burned to death in their own homes during the last few days, within a distance of fifty miles, in very similar circumstances.

Mr. William A. Parker, of Howick Station, Chateauguay County, was the victim of a fire which occurred in his home on Monday evening, and at Hemmingford, Huntingdon County, Mr. Joseph Levare was unable to escape from the flames that destroyed his dwelling, which was so small that he could not have been more than fourteen feet away from the street door when the fire broke out.

Mr. Parker lived at Howick Station, about a mile away from the village proper. At about 8.30 o'clock smoke pouring out of the house was noticed. The flames made their way up the staircase, a broken lamp being afterwards found at the bottom, and the house could not be entered for some time. The body of Mr. Parker was found stretched on the floor of his bedroom.

A fire which occurred at Hemmingford on New Year's Eve, caused the death of Joseph Levare, a chandler, who lived alone in a little shack, twelve feet by fourteen in size. At about seven o'clock neighbors noticed smoke coming from the shack, which they tried to enter, but the door was bolted on the inside.

POLICE SAYS NONE KILLED IN THE SUBWAY ACCIDENT.

New York, January 6.—The fire in the subway was extinguished at 11.45 o'clock, but the work of rescue is still hampered by the smoke.

After further investigation by the police department and the public service commission, a statement was issued to the effect that the explosion was occasioned by a northbound train coming in contact with a defective insulation between 50th and 55th Street.

The police department announced at 11.30 that none had been killed in the subway accident.

Official record can be obtained of only one death, that of a woman, who died in an ambulance on her way to hospital.

There are upwards of fifty injured people at the Roosevelt hospital.

It was on a down town train that most of the injuries occurred.

Although traffic between Bowling Green and Brooklyn has not been resumed, the stalled trains have been removed from under the river, and the lines are clear.

ADMITTED TO PARTNERSHIP.

Herman Gifford, for ten years Chicago representative of William Salomon & Co., has been admitted to partnership in the firm. He will remain at the Chicago office.

NEW WATERWORKS SYSTEM.

St. Catharines, January 5.—Ratepayers of the village of Port Dalhousie, carried a by-law to provide $50,000 by the issue of debentures for the introduction of a waterworks system. It is proposed that a supply of wtaer be obtained from the St. Catharines system, and piped by a main to the new village system to be installed. Some opposition in the city has already been foreshadowed, although the question has not become a live issue.

STRICT CIVIC ECONOMY.

Winnipeg, Man., January 6.—Strict economy is to be the watchword in civic administration here throughout the year.

Major Waugh favors submitting no bills involving capital expenditure to the ratepayers this year and undertaking no local improvements except where absolutely necessary.

OBJECTS TO NATURE OF WILL.

Cut off with only $100 a year by his father ,the late Major Thomas Beattie, M.P. for London, Ont., Hindley Beattie, it is said, will attempt to break the will. An estate valued at $130,000 is involved.

CARPENTER DIED YESTERDAY.

St. John, N.B., January 6.— Chas. Godfrey, carpenter, who fell down the hold of the C. P. R. liner Montreal, here last night, died.

New York, January 26.—Lima Locomotive Company has taken an order for 25 Mikado locomotives from Illinois Central, to cost about $700,000.

G. A. MORROW,
President, Imperial Life Assurance Co. of Toronto.

INSURANCE ON H. B. MILL

Newcastle, January 6.—The following is the list of insurance on the N. B. Pulp and Paper Mill at Lower Derby, which was burned on Friday which, with the necessary reductions, will cover the loss: Fidelity, $3,000; North British, $500; L'Union, $2,500; Commercial Union, $1,500; Fidelity Phoenix, $3,000; Fidelity Phoenix, $1,250; U. S. Fire, $5,000; North River Insurance Co., $3,500; Stuyvesant Insurance Co., $2,500; Russian Transport, $3,750; British Crown, $2,500; Pacific Coast, $5,000; Anglo-American, $2,000; Lloyds, $2,250; Yorkshire, $1,500; British Colonial, $2,000; Merchants Fire, $2,500; Wilmington Fire, $1,000; Great Southern Fire, $2,000; Montreal, Canada, $2,500; North West Fire, $5,000; Liverpool & London & Globe, $2,500; National Fire, $2,500; National Union, $7,500; Factories Underwriters, $2,500; Factories Insurance Co., $2,500; North America, $2,500; National Benefit, $2,250; Palatine, $2,500; Yorkshire, $2,500; Queen, $5,000; North America, $1,000; London Mutual, $1,500; British Crown, $3,000; Fidelity Fire, $2,000. Total, $96,750.

The weekly output, when running was about 70 to 80 tons.

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	—	65
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (pfd.)	—	17
Credit National	—	119
Crystal Spring Land Co.	—	58
Daoust Realty Co., Limited	45	60
Denis Land Co., Limited	75	90
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 Industreille D'Immeubles, Ltd.	—	90
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.)	—	24
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	95
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.	175½	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.	7½	9
St. Catherine Road Co.	—	50
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	88
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

REAL ESTATE

Of 25 realty transfers registered yesterday the largest was the sale by Louis Philippe Deslisle to Benjamin B. Lusher of the undivided portion of lot 1574 St. Antoine Ward, with buildings known as Nos. 13, 13a to f, 15, 17, 19, 21, 23, 25 and 27 Overdale avenue; lots 1575-2, 3 to 8 St. Antoine Ward with Nos. 29 to 41 Overdale avenue; lots 386-174 and 175 parish of Montreal with Nos. 747 to 757 Atwater avenue and the south-eastern portion of lot 8-155 Cote St. Louis with Nos. 2451 and 2453 Drolet street, the price for the whole being named as the sum of $50,000 and other considerations.

Joseph Dinovitzer sold to Morris Godel, senior, lots 490-1 and 2 and part of lot 491-1 and 2 St. Jean Baptiste, measuring together 63 feet by 102 feet, with the buildings on the south-eastern corner of Mary Anne and Esplanade avenue, known as Nos. 245 to 255 Esplanade avenue. The price paid was $36,000.

Guillaume Lecourt sold to Joseph M. Gustave Poirier the north-western portion of lot 12-22-37 Cote St. Louis with the buildings thereon, Nos. 2676, 2678 and 2680 Park avenue, for $20,000.

C. Guerin sold to Mrs. J. A. Chevier lot 39-26 parish of Montreal, measuring 35 feet by 124 feet, with No. 748 Rockland street, for the sum of $17,500.

P. Mathieu sold to the City of Montreal lot 1043 St. James Ward, containing 3,329 square feet, with buildings on Demontigny street, for $16,641.

Gedeas Clermont sold to Mrs. Zotique Berard lot 11-252 Cote St. Louis, with buildings on St. Lawrence Boulevard, for $15,000.

P. Fishman sold to M. Toker part of lot 137-1 Cote St. Louis, with Nos. 1559 to 1565 St. Dominique street, for $12,000.

PROTECTIVE COMMTTEES FORMED.

Protective committees have been formed in London for the Brazilian Railway Company 4½ per cent. bonds, Brazilian Railway 5 per cent. convertible debentures, and the Madeira-Mamore Railway Company 5½ and 6 per cent. bonds. The chairmen of each of the three committees are Sir William Plender, Lord Ritchie and Sir William Haggard, respectively. Both of these companies have been in the hands of receivers since October 11 last. W. Cameron Forbes is receiver of the Brazilian Railway Company, and Mr. Forbes and David T. Davis are receivers for the Madeira-Mamore Company.

MANY INQUIRIES FOR LAND.

Prince Rupert, B.C., January 6.—Indications point to a large influx of settlers in the northern part of the province next spring. Many inquiries are being made for land along the line of the Grand Trunk Pacific Railway.

MR. LAFLEUR TO SPEAK.

Mr. Eugene Lafleur, K.C., is to speak at the meeting of the Ontario Bar Association held in Toronto today.

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.

ONE COMPANY PAID $400,000 ON POLICIES HELD BY SOLDIERS

Annuities and Claims in Cases of Natural Death Being Paid Promptly by American Companies Others Taking Advantage of Moratorium.

Paris, January 6.—One of the American life insurance companies has paid out about $400,000 on policies held by soldiers who were killed in the war. The last policies issued which cover the war risk were dated July 25. After that date American policies were so modified as to exclude all risks connected with the war.

A captain of artillery who paid his first premium on a $5,000 policy on July 25 was killed in one of the early engagements.

Annuities and claims in case of death from natural causes are being paid promptly by American companies. Others in accordance with the provisions of the moratorium, are paying no annuities in excess of $240 per year and no death claims.

There were six German and Austrian life insurance companies doing business in France before the war. They come under the measures taken against Germans doing business in France, and their reserves deposited with the national consignation department will be used for the benefit of the policyholders other than those of German or Austrian nationality.

REPRESENTING MONTREAL BAR.

The Montreal Bar is being represented at the meeting of the Ontario Bar Association in Toronto by Mr. E. Fabre Surveyor, K.C.

APPOINTED JUNIOR MAJOR.

Major Ibbotson Leonard is to go to the front as junior Major of the 24th Battalion (Victoria Rifles.)

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 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.

590 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, Nos. 73 McGill College Ave. Or aned, 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, 313 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 it. 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 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.

AUTOS: 'PHONE EAST 4363—Eight cars and Packard Limousine for hire. Montreal Auto Livery, 181 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 86 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, Rosenkzweg, 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.