# RAILROADS ADIAN PACIFIC

TO-LONDON-DETROIT-CHICAGO. RBOROUGH-TORONTO (Yonge St.)

10.50 p.m.

Observation, Parlor Car and Diner. LEDONIA SPRINGS-OTTAWA.

\$8.30 a.m. \$7.35 p.m. \*9.45 p.m.

rs on Day Trains. Local Sleeper on 9.00 Daily ex. Sunday. §Sun. only.

TICKET OFFICES: t. James Street Phone Main 8121 ND TRUNK SYSTEM

LE TRACK ALL THE WAY al - - Toronto - - Chicago NTERNATIONAL LIMITED. ada's Train of Superior Service, real 3.00 a.m., arrives Toronto 4.30 p.m., p.m., Chicago 8.00 a.m., dally. PROVED NIGHT SERVICE. real 11.00 p.m., arrives Toronto 7.30 a.m., b.m., Chicago 8.40 p.m., Club Compart. Car, Montreal to Toronto, daily.

122 St. James St., cor. Francois Xavier —Phone Main 6908 Windsor Hotel Bonaventure Station

HICAGO, ST. LOUIS AND NEW NS RY. EQIUPMENT CERTIFICATES. December 11.-Kuhn, Loeb & Con 5,000,000 Chicago, St. Louis and New

ay 5 per cent. equipment trust cert. nteed by the Illinois Central. e part of an issue limited to \$5,700,000 mi-annual instalments during ten years.

City Rapid Transit Company declared arterly dividend of 1% per cent, on prend the regular quarterly dividend of 11/2 common stock, payable January December 15.

n Key West, Fla., and Havana, a disexpansion reciprocal engine nd arrangements have been made by e guns and small calibre batt ed in case it is necessary to fit the

of the great \$35,000,000 terminal imsas City, is the building of It is half a mile long and a gh, with two levels and i Harold E. Ketchur nployed as a carpenter, but soon wer

# FIRE COMPANIES

Their Statements of Underwriting Profits and Losses Omit Interest Earned on Assets

WISCONSIN'S POSITION

oner Ekern Makes a Statement of Its Actual Position Which is Much Better Than Was
Thought, Ten-Year Record is Exceedingly Good.

man discussion about the federal stamp tax on fire ant with a statement that the stock fire companies ar period they collected from Wisconsin policyover \$37,500,000 net premiums in excess of year. old losses and the increase in reserve. They paid llosses only \$42.80 for each \$100 in net premiums, ainst United States losses paid of \$56.30 for each gallist content of net premiums. Taking the five-year period, 200-13, which climinates the San Francisco conflation, these companies returned to policyholders United States \$52.30 against only \$43.70 losses mid to Wisconsin policyholders for each \$100 in net ns, and against only \$38.20 in 1912 and \$34.40 the Empire. 1913 of net losses paid Wisconsin policyholders for h \$100 of premiums.

Neither are the companies losing money," he says, n their business, as a whole, throughout the United Their statements of underwriting profits and s omit the interest earned on the assets. Roughalf the assets belong to the stockholders and half to the policyholders, and this interest income test source of profit. Without any profit m underwriting, the companies' rate of profits on ments in capital and surplus will be double mte of interest earned on the assets, as the stockolders take the earnings on their own money and on emphasize an underwriting loss of \$16,ten years from 1904-13, while the fact that during this period; including the San Francisco dividends than they paid back into sur

bined capital and surplus. The average anstockholders' gain, in dividends paid and insed surplus, was 17.5 per cent. on the average the big American fund. or 5.9 per cent. on capital stock and The more normal last five-year period, ws largely increased profits, notwithstand the great shrinkages in values of securities in

lend was 20.14 per cent, on the capital stock, or per cent, on the capital stock and surplus. The ge annual stockholders' net gain, in dividends surplus, was 33.3 per cent. on the capistock or 10.68 per cent. on the combined capital

ers' gain, in net dividends and increased surplus, 8 per cent. of the net premiums, or 9.2 per During the five-year period gain to stockholders was 9.95 per cent. of During the five-year period the stockholders was 9.95 per cent. of the net ms paid by policyholders or 19.3 per cent. of losses baid to the insured.

is not all. During the five-year period the ine 30 per cent, used by the New York Fire Investiganittee contains an added profit of \$14.765,144. is makes the total gain to stockholders (in net divicrease in surplus and the 30 per cent. increase cent. of the net losses paid.

what it has cost the policyholders for the ses of \$150,000,000 in the largest conflagration through to the Pacific coast. companies and stockholders have made With the San Francisco losses now gains should be reduced rather than in-

### C. P. R. EARNINGS.

C. P. R. for the week ended December 7th were \$1.766,000, as compared with \$3. By a man of the were \$1.766,000 last year, or a decrease of 41.4 per cent. ge decreases are to be expected as long as the tern farmer continues to hold his grain.

### C. N. R. EARNINGS.

or the week ending December 7, amounted to 14,200, which is \$189,300 below the carnings of the my for the corresponding period in 1913.

### MORE POWER FOR KINGSTON.

sston, December 11.—The application of the te Electric Light and Water Supply Co. Limr permission to bring power into the city from on Mills for the purpose of operating the flour ils of the Kingston Milling Co. at the foot of Brock The Electric Company is controlled by pany, his country estate at Westbury, L. I.

# WELLAND CANAL TO CLOSE DEC. 15th.

The Welland Canal will officially close on December warnings were discontinued on De-Only three boats are in the canal and ther quarters at Port Colborne are: The in, Doric, D. A. Gordon, Glendoyle, Glenallah, ton, Jacques, Midland Queen, John W. Moore, Victoria, B. C. December 11.—The new fire insurance Court, Spaketon, Distriction of the Court Spaketon, Distriction by the

BELL TELEPHONE GETS \$441 DAMAGES.

the Bell Telephone Company on January 7th

# **PERSONALS**

W. F. Vilas, M.L.A., is at the Windsor

guest at the Queen's Hotel.

Mr. J. M. McIntyre, of McIntyre & Sons, the local

wholesale drygoods house, and also a director of the Quebec Bank, left for New York last night.

The following were introduced on 'Change at the Board of Trade yesterday: A. C. Smith, St. John, N.B., by Geo. J. Crowdy, and J. F. McMartin, Vancouver, B.C., by F. L. M. Chaplin.

Mr. T. O. Galipeau, shoe manufacturer of Montreal, as been appointed to the Committee to inquire into the quality of the shoes made for the Canadian

E. A. Wilson, manager of the Nova Scotia Furishing Company, has returned to Halifax from a three weeks' tour of the large Canadian and Ammoney. Thus, the National Board crican furniture and carpet manufacturing centres.

Reign of the Common People" and discuss the spread infifigration year, on an average capital stock of and history of Democracy with special reference to Women's Suffrage, under the auspices of the Montreal Suffrage Association, to-morrow evening

I. G. Ogden, vice-president of the Canadian Pacific to conflagration year, was 8.39 per cent. on Railway, has donated five hundred dollars to help pay for a widespread appeal for the American Women's War Relief Fund being raised in conjuncti

Mr. Alexandre Macheras, the principal of the Montreal Technical School, arrived in the city yesterday from France. The army roll-call reports Mr. Macheras' son, Joseph, as missing; whether he is dead or nterned in some prison camp of the enemy can not be known at present. Mr. Macheras resumes his du-

Mr. Ernest Cinq Mars, King's Printer for Quebec, who was formerly a lieutenant in the 81st Regiment of Montreal, has been promoted to the rank of captain, and will leave for the front with the second Canadian contingent, as a staff officer on the intelligence department. Capt. Cinq Mars has already been to the front, as a war correspondent for La Presse, Montreal, and only returned to Canada about a month ago.

### IN SUCCESSION TO ROBERTS.

Field Marshal Lord Kitchener has been appointed Colonel of the Irish Guards in succession to the late Field Marshal Lord Roberts.

.67 per cent. of the net premiums or 21.5 Winnipeg, on December 14, still another farewell ban-

of the stockholders' capital and surplus. Taking stock fire insurance business in the United States whole, even through a period involving insurance business in the United States. Preminent officials will attend from every district

### EXTEND PARK SYSTEM

Stratford, Ont., December 11.—1ne City Council reconsidered the request of the Park Board, rejected at last meeting, for the issuing of \$5,000 in 30-year debentures, to permit of continuing the lake park Stratford, Ont., December 11.-The City Council system westward by dredging the diver Avon from

By a vote of 8 to 4 the Council voted to grant the

RESUMED ON FULL TIME. The Allegheny Steel, Pittsburg Plate Glass, and Tarentum Glass companies plants, of Pittsburg, em-

The gross carnings of the Canadian Northern Rail-time.

Sydney, via London, December 11.-The Legislative Council has ratified the bill empowering the government to purchase the whole of the ensuing wheat crop

### WHELAN TAKES COUNTRY PLACE.

New York, December 11.—Pease and Elliman have and also for operating the flour mill at the rented for Norman de R. Whitehouse to George J. of Gore Street, has been granted by the City Whelan, president of the United Cigar Stores Com-

### \*\*\*\*\*\*\* FIRE LOSSES

Fire destroyed a paper factory at Columbus, Ohio,

rates which have been under consideration by the local board of fire underwriters will become effective December 11.—An aftermath of a case in Vancouver Island Fire Underwriters Association. on January 1 next, according to the secretary of the

serious damage to its poles and wires as Returning to his home late last night after a visit acred serious damage to its poles and wires as sent of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the letting-off of a dynamite blast in sit of the sit of the sit of the sit of the letting-off of a dynamite blast in sit of the sit

# ALLOWANCES TO DEPENDANTS

Mr. W. F. Vilas, M.L.A., is at the Windsor.

London, Eng., December 11.—Supplementing their efforts as regards allowances to dependents of captains, officers and seamen detained in Germany which are now being granted by the Board of Trade under home in Winnipeg to spend the Christmas holidays.

Col. Gaudet arrived at the Ritz-Carlton yesterday from Quebee.

London, Eng., December 11.—Supplementing their efforts as regards allowances to dependents of captains, officers and seamen detained in Germany which are now being granted by the Board of Trade under chant Service Guild have been arging upon the Board to the War Risks Insurance Scheme, the Imperial Merchant Service Guild have been arging upon the Board to the War Risks Insurance Scheme, the Imperial Merchant Service Guild have been arging upon the Board to the Congensation being granted in the cases of captains and officers—who mostly are outside of the scope of the Compensation Act—if losing their lives or being injured through the operations of the war.

Moreover, they have submitted that it would be equitable to compensate them for serious loss of ef-

Mr. Robert Henderson, who has just returned from of the war.

Ondon, is staying at the Ritz-Cariton.

Moreover, they have submitted that it would be equitable to compensate them for serious loss of effects which they have sustained under such conditions, and which loss, in all probability, will continue.

The secretary of the Guild has personally discussed. Exceedingly Good.

guest at the Queen's Hotel.

Mr. D. D. O'Meara, of Quebec, is the guest of Mr.

The secretary of the Guild has personally discussed poseph Arthur Godin from Samuel Berlind and other members of the Guild Parliamentary Committee have a 2 and part of lot 1423-9, lot Hon. J. D. Hazen, who is at present in St. John,

had it in hand.

As regards the recent reply of the Prime Minister chase price being \$80,000. Hon, J. D. Hazen, who is at present in St. John, N.B., will not return to Ottawa before the neaw year.

As regards the recent reply of the Prime Minister to Mr. C. T. Needham, M.P., they have addressed themselves direct to Mr. Asquith and have received a reply to the effect that their representations are eiving attention.

Lord Charles Beresford, M.P., has also put a question to the president of the Board of Trade, who has part of lot 34a-272, another portion of the san Mr. Bernard K. Sandwell, of Montreal, will be in shortly and, moreover, he is giving consideration to real, with Nos. 760 to 760b and 762 to 766 De l'Epec Mr. Bernard K. Sandwell, of Monteau, with the American and Saturday and address the Ottawa Women's the question of insurance of seamen's effects.

The Guild have every hope that a satisfactory decision will be arrived at in respect to these matters.

PERTH MUTUAL GIVES \$500.

the Stratford Red Cross Society. CEASE TO CARRY ON BUSINESS.

The Hibbard-Stewart Company has ceased to carry on business in the Province of British Columbia. The usiness is being carried on by the McMullen Hide

EXPANDING COMMERCIAL COURSES. Yale has been given \$100,000, to be used in expand ing commercial courses.

# 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.
Beleury Inv. Co.
Caledonian Realty (com.).
Canadian Consolidated Land, Limited Caledonian Realty (com.).
Canadian Consolidated Land, Limited.
Cartier Realty.
Central Park. Lachine.
City 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., Limited.
Dorival Land Co., Drummond Realties, Limited.
Eastmount Land Co., Ortra Realty Co., Limited.
Greater Montreal Land Inv. (pfd.).
Highland Factory Sites, Limited.
Improved Realties Limited (pfd.).
Improved Realties Limited (com.).
K. & R. Realty Co.
La Compagnie D'Immeubles Union Ltd.
La Compagnie Immobiliere du Can., Ltd.
La Compagnie Immobiliere D'Immeubles.

During the five-year period the interpretation of the New York Fire Investigations an added profit of \$14.765.144.

MILL BANQUET MR. BURY

WILL BANQUET MR. BURY

Winnipeg. Man. December 11.— In addition to the claborate banquet to be tendered Vice-President George Bury, of the C. P. R. by the business men of the net premiums or 21.5

Winnipeg. on December 14, still another farewell bandered of the net premium or 21.5

Winnipeg. December 14. Still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vinnipeg. On December 14, still another farewell bandered Vice-President George Bury, of the C. P. R. by the business men of Vice-President George Bury, of the C. P. R. by the business men of Vice-President George Bury, of the C. P. R. by the business men of Vice-President George Bury, of the C. P. R. by the business men of Vice-President George Bury, of the C. P. R. by the La Societe Blvd. Pie IX.
Lauzon Dry Dock Land, Limited
Longueuil Realty Co.
L'Union de l'Est.
Model City Annex.
Montmartre Realty Co.
Montreal Deb. Corporation (pfd.).
Montreal Deb. Corporation (com.).
Montreal Western Land.
Montreal Extension Land Co., Limited.
Montreal Factory Lands. Montreal Extension Land Co., Limited.

Montreal Factory Lands.

Montreal Lachine Land.

Montreal South Land Co., Ltd. (pfd.).

Montreal South Land Co., Ltd. (pfd.).

Montreal South Land Co., Ltd. (com.).

Montreal Welland Land, Ltd. (com.).

Montreal Welland Land, Ltd. (com.).

Montreal Western Land Co.

Montreal Western Land Co.

Montreal Western Land Co.

Montreal Western Land.

Mutual Bond & Realties Corporation.

Nesbitt Height.

North Montreal Centre, Limited. North Montreal Centre, Limited.
North Montreal Land, Limited.
Notre Dame de Grace Realty.
Orchard Land, Limited. Orthard Land, Limited.
Ottawa South Property Co., Limited.
Pointe Claire Land.
Ouebec Land Co.
Rivera Estates.
Rivermere Land Co.
Riverview Land Co.
Riverview Land Co.

100 Rivernere Land Co.
Riverview Land Co.
Riverview Land Co.
Roschill Park Realties Co., Limited.
St. Andrews Land Co.
St. Catherine Road Co.
St. Catherine Road Co.
St. Lawrence Blyd. Land of Canada.
St. Lawrence Blyd. Land of Canada.
St. Lawrence Heights, Limited.
St. Lawrence Inv. & Trust Co.
St. Regis Park.
South Shore Realty Co.
St. Paul Land Co.

St. Registry Co. 45
St. Paul Land Co. 650
St. Paul Land Co. 650
Summit Realties Co. 50
Transportation Bldg. (pfd.) 80
Viewbank Realties, Limited 80
Wentworth Realty, 140
Westbourne Realty Co. 140
West End Land Co., Limited 90
Windsor Arcade Ltd., 7% with 100% 5000s. 8000s. 8000s. 8000s. 8100s. 8 Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds.
Arena Gardens, Toronto, 6% Bonds.
Caledonian Realities Co., Ltd., 6%.
City Central Real Estate Bond.
City R. & Inv. Co., Bond.
Marcil Trust Gold Bond.
Montreal Deb. Corp. 6% Deb.
Transportation Bldg. (7 p.c.).

with the residence, No. 127 Metcalfe street, the pur-

Onesime Daoust sold to Louis Larne lots 10-1223 and 1224 Cote St. Louis, with Nos. 2863 and 2869 s Lawrence Boulevard, for the sum of \$90,000.

Samuel Sternklar sold to L. J. Marchand the cent avenue, for \$21.148

Real estate deals registered yesterday numbered forty-two, the largest being one for \$195,000. This was the purchase by Henry Putman and others of Thomas B. Little Walter Bryson Strachan and other Stratford, December 11.—Perth Mutual Fire Insur-Thomas B. Little, Walter Bryson Strachan and othe-ance Company, at a directors' meeting, voted \$500 to ers of lots 1493-4 and 5 St. Antoine ward, with the ers of lots 1493-4 and 5 St. Antoine ware, with the buildings thereon known as Nos. 556 to 558 St. Catherine street.

Ascher, and 6 St. Antoine ware, with the buildings thereon known as Nos. 556 to 558 St. Catherine street.

Ascher, and 6 St. Archer, and 6 St. Arc

### BANKER WATSON DEAD.

As the result of a shot discharged while cleaning a revolver, Mr. A. W. Watson, lately manager of the evolver, Mr. A. W. Watson, lately manager of the ranch of the Bank of Commerce at Magog, Que., died day. Decemat the Royal Victoria Hospital.

at the Royal victors.

Mr. Watson had entered the service of the Eastern
Township Bank thirty years ago. He was manager of
the Magog Branch for five years, and had been in
charge of the Waterloo and Huntingdon branches.

When the Eastern Townships Bank was amalgaWhen the Eastern Townships Bank was amalgaKindly emit flex charge of the Magog branch.

The May department stores declared the regular 134 quarterly dividend of 1% per cent, on the preferred stock payable January 2, to stock of record becem-ber 15,

AGENCIES IN THE WEST. Vancouver, B.C., December 11.—The Mainland of per cent rate increase to the Eastern railroads British Columbia agency of the Alliance Assurance Company of England has been transferred from the ably be handed down next Tuesday Dominion Trust Company to Messes, Waghorn,

Gwynn & Co. 423 Hamflton street, Vancouver,

The same firm has also been appointed vancouver expendionary force to remove and friends in can-nol district agents of the Scottish Union and National ada are to be admitted duty free during the period of the war. Fire Insurance of Edinburgh.

KIDMAN—On Monday, December 7th, at 252 Man facturers street, to Mr. and Mrs. J. Kidman,

OWE-On Saturday, December 5th, 1914, at 93 d Culloch avenue, Outrement, to Mr. and Mrs. Jo

BOYD-McBAIN-On Wednesday, Dec. 2, 1914, at St. Andrew's Church, Quebec, by the Rev. Dr. Love, Alma Agnes McBain, of Quebec, to Hugh Royd, of Piffield, Wis.

CHANNELL-JOHNSTON—At Main St. Parsonage, CHANNELL-JOHNSTON—At Main St. Parsonage, Picton, on Wednesday, Nov. 25, 1914, by Rev. W. D. Harrison, A. M. Channell, of Blooumfield, to Nellie M. Johnston, of Hallowell,

DUNN-ENRIGHT—At West Shefford, on Wednesday Nov. 25th. 1914, by the Rev. E. E. Peltier, Thomas Dunn, of Shefford Mountain, to Lucy daughter of the late Michael Enright.

DUNLAVEY-MORRICE—At Rockfield, on Tuesday, Nov. 24th, 1914, William Dunlavey, of West Shef-ford, to Minnie Morrice, of Rockland.

Ford, to Minnie Morrice, of Rockland.

ARNOTT-GOBLE—On Wednesday, December 2nd, at the Cathedral, Shanghai, China, Charles Dudley, Arranott, Assoc. M. Inst., C.B., and A.R., LEA., Chinese, Customs, cidest son of H. Dudley Arnott, Esq., J.P., Gorleston on-Sea, England, to Ivy Ellen, eldest daughter of Mr. and Mrs. JP. W. Burkitt-Goble, Montreal, Canada. (By cable.)

HILTON-JOHNSTON—At the Church of the Ascession by the Rev. James L. Flannigan on Decemb, 1, 1914, Margaret Christina Mary Johnston, of C. Louth, Ireland, to Ernest Clifford Hilton, of Marchester, England.

DESJARDINS-On Sunday, December 6th, 1914, at 28 First avenue, Ville St. Pierre, Regis Desjarding, husband of Alice Trottier.

GRIFFIN On Sunday, December 6th, 1914, at 213 Drolet street, Elizabeth Mulhaft, widow of the little Henry Thema, Griffin

on the 7th instant, at his late of pneumonia, James Adams on of the late James Bayl's, BAYLIS- In the

Homeopathic Hospital on Mon-7th, Mary Francis Buckley, be-homas J. Collins, Funeral notice

Mountain street, Monfreal, on or 5th, 1914, Susan Grace Dou-t 63rd year, Funeral private. FLYNN On Thursday, December 3rd, 1914, Helen McCarthy, wife of John R. Flynn, contractor, and mother of A. J. Flynn, of Avonmore, Ont., J. D. Flynn, contractor, Montreal, and Mrs. J. H. Ban-

MR. PERRIN PASSES AWAY.

London, Ont. December 11.—Finlay Perrin, brother of the late-D. S. Perrin, founder of the D. S. Perrin LAWTON - On Saturday, December 5th, 1914, at 1738 Hutchison 8t. Luck Gertrude Turner, the dearly beloved wife of Edward Straker Lawton, MARKUM-On Saturday, December 5th, 1914, at the age of 72 years, John Markum, master plumber, 134 St. Famille street.

# SAYS RATE INCREASE WILL BE GRANTED.

New York, December 11.—The New York Times says it is informed authoritatively at Washington that the Inter-State Commerce Commission will grant the 5 The decision is now being written and will prob-

Mr. T. D. Belfield, of England, general manager of the company, is a visitor in the city and he effected instructions to the collectors throughout the Dominion that personal gitts from memoers of the Canadian

The same firm has also been appointed Vancouver expeditionary force to relatives and friends in Canthat personal gifts from members of the Canadian

# CLASSIFIED ADVERTISEMENTS

Ic. Per Word for Each Subsequent Insertion

FOR SALE OR EXCHANGE. KINDLING WOOD FOR THE MILLION KINDLING \$2.25; Cut Hardwood, \$3.25; Mill Blocks, \$2.00 per load. "Molascuit" for horses. J. C. McDiarmid, 402 William Street. Tel, Mcin 472.

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-der Street. for Street.

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

FOR SALE—FINEST APPLES IN THE LAND, ALL leading varieties direct from Nova Scotia and On-

tario orchards. Reasonable prices, prompt delivery. We carry also a fine variety of dried ruits also fresh fruit in baskets. A. C. Gee, 238 St. Jamer. St., Montreal. Phone 8308.

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, 123 Bieury street. For further particulars and booklet, apply The Crown Trust Company, 145 St James street. Main 7990.

APARTMENTS TO LET. 590 SHERBROOKE WEST, Ritz-Cariton Block. Single and double rooms, suites. First-class board

evening dinner.

POINCIANA APARTMENTS, 56 Sherbrooke Street

degleable apartments, four to six POINCIANA APARTMENTS, 56 Sherbrooke Street West—Very desirable apartments, four to six rooms, hot water and janitor service; immediate occupancy; moderate rentals. Further information, apply to Janitor, or The Crown Trust Company, 147 St. James Street, Main 7890.

St. James Street, Main 7890.

"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 Elds Phone Main 2510.

ROOMS TO LET. 90 MANSPIELD STREET-Large pleasant room in English family; central, with all modern conveni-ences; terms very reasonable; with home comforts, CARRIAGES, ETC.

HORSE BLANKETS, AUTO AND CARRIAGE TOPS manufactured; new and second-hand harness; wat erproof horse and waggon covers; repairs of al kinds, D. Dowell, 162 St. Henry. Main 61. HORSES, HARNESS AND VEHICLES of all kinds for sale by auction every Monday and Thursday, at 2.30 p.m.; private sales at all times; 23 hours trial given on all horses, guaranteed. We buy and pay the highest cash prices for good young horses. Partles having anything in the horse line to dispose of will please send them in at the Hay Market Stables, Ottawa and Nazareth Sts. T. W. Foster & Co., Telephone Main 720.

BABY CARRIAGE FOR SALE—In good condition. Cost \$25.00. Will sell very cheap, 558 Fabre St., Cost \$25.00. Will sell very chear Montreal.

THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McGill Col-lege Ave. Or apply at Miss Poole's, 45 McGill Col-lege Ave., Tel. Uptown, 210.

"IT'S A LONG WAY TO TIPPERARY" but its only 75 miles to THREE RIVERS from Montral. Three Elvers is inviting all capitalists to turn their eyes in that frection as a ideal spot for factories. Excellent location: unequalled shipping facilities and a hundred other attractions. A dainty booklet free for the asking. To-day is the day to write for its 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.

MISCELLANEOUS. UNCLAIMED PICTURES AT LESS THAN PRICE of frames. Nothing better for wedding or Christ-mas 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 Sliver, Prince's Plate, Tusca (the nearest substitute for Ivory), or Etn. Tou will appreciate the Trus worth of Trustworthy Cutlery when you use it. Mappin & Webb, Jewellers, St. Catherine Street West, Montreal.

West, Montreal. FIRST CLASS FIRE LIGHTER, Patented in ada and United States, Patent for sale. For par-ticulars apply to J. R. Griffin, Cross Creek, York, Co., New Brunswick.

### AUTOMOBILE STORAGE.

LARGE STORAGE FOR AUTOMOBILES, CAR-riages, waggons, also repairs of all kinds at rea-sonable price. Jos. Bonhomme, Limited, 200 ciny,

## FARMS FOR SALE FARM—40 acres, near Smith's Falls, \$1,400; 10 acres, Kemptville, Ont., \$1,800; 97 acres, Morin Heights, Que. \$1,200; 152 acres, Magog, \$1,800. Corbett, 532A St. Denis.

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

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