

RAILROADS
DIAN PACIFIC
 into-Chicago Express
 8.45 a.m. 10.00 p.m.
 5.40 p.m. 7.35 a.m.
 7.45 a.m. 9.05 a.m.
 Toronto (Yonge St.)
 10.50 a.m.
 8.00 a.m.
 Cafe, Observation, Parlor and Dining
 Observation, Compartment and Stand.

TICKET OFFICES:
 James Street
 Place Viger and Windsor Street Stations

TRUNK RAILWAY SYSTEM
TRACK ALL THE WAY
Toronto - Chicago
 INTERNATIONAL LIMITED.
 a Train of Superior Service.
 at 9.00 a.m. arrives Toronto 4.30 p.m.
 Chicago 8.00 a.m. daily.
 PROVED NIGHT SERVICE.
 at 11.00 p.m. arrives Toronto 7.30 a.m.
 Chicago 8.40 p.m. Club Compartment.
 Car, Montreal to Toronto, daily.

TAKE OVER HAMPDEN R.R.
 umber 16.—Last week the new Boston
 made a careful inspection trip over
 Railroad. There is good reason to
 the not distant future, Boston & Maine
 the Hampden, though it may be under
 an operating agreement.
 A particular plan adopted, it is under-
 stand & Maine will shoulder the Hamp-
 as a result the \$4,000,000 litigation in
 etts Superior Court will end.

TRIMMS TO SHRINE OF
ANN DE BEAUPRE THIS YEAR.
 umber 16.—Aside from the thousands
 visit the shrine of St. Ann de Beaupre,
 and Mr. J. A. Everett, Superintendent
 tennorey division of the Quebec Rail-
 and Power Co., show that from
 25th, 1914, a total of 68,785 pas-
 senger pilgrimages were carried over
 Anne.

DA NORTH-WEST LAND.
 a series of distributions on realiza-
 announced by the Canada North-West

WEATHER MAP.
 ton Belt: Partly cloudy, light to mod-
 in parts of Alabama, Georgia and
 and temperature 32 to 63.
 arly cloudy, light showers in parts
 Illinois, Indiana and Ohio. Temper-
 32 to 62.
 west—Clear, no precipitation of im-
 perature 6 to 22.

The fact that
 the successful
 business man is
 advertiser is un-
 incidental. He
 advertiser because
 wise and possess-
 good, sound business
 and an analytical mind.
 time or other he came
 conclusion that adver-
 could be made one of
 ghtiest factors of his
 ness organization,
 having arrived
 this conclusion,
 he just naturally
 went to it and
 advertised

TEEL CO. MAKES NOTE ISSUE.
 November 16.—Cambria Steel Com-
 \$3,000,000 three year 6 per cent.
 1, 1914.

PERSONALS

The Rev. James Elliott, of Port Hope, Ont., former-
 of Montreal, has been spending a few days in the
 city.

Mr. and Mrs. Claude Henrich, of Winnipeg, and
 their little son, are expected in town shortly after
 Christmas, when they will be the guests of Mr. and
 Mrs. Andrew A. Allan.

Dr. and Mrs. R. A. D. King, of Waterville, Que.,
 spent the latter part of the week in town, leaving for
 New York Saturday night, where they will remain
 for the winter.

Mr. and Mrs. J. J. Westgate, who have been in
 Atlantic City for the past four weeks, have been stay-
 ing at the Hotel Astor, in New York, for a few days
 before returning home.

Mr. and Mrs. A. D. Thornton, of Montreal, are in
 New York for a few days' pleasure trip, and are
 staying at the Hotel Astor.

Mr. and Mrs. James Morgan have left for their
 winter home in Bermuda.

Mr. and Mrs. W. J. Hamilton, of Lima, Peru, South
 America, are staying at the Ritz-Carlton.

The following were introduced on 'Change at the
 Board of Trade yesterday: E. G. Tanguay, Quebec,
 by Jos. Quintal; R. G. Richardson, Kingston, by N. C.
 Weight.

Friends of the Hon. Col. Charles M. Ramsay will
 regret to learn that his nephew, the Earl of Dal-
 housie, was much more seriously wounded at the
 front than early despatches indicated. His arm
 was badly shattered by shrapnel and he is now in a
 London hospital in a critical condition.

AT THE HOTELS.
 At the Windsor:—R. H. Hinds, Portland, Me.; Mr.
 and Mrs. J. D. Thompson, Toronto; F. H. Heyman,
 Toronto; S. H. Porteous, Halifax; W. J. Wood, Tor-
 onto; R. Cooke, Toronto; J. J. Scully, North Bay; Mr.
 and Mrs. George Weston, New York; Mr. and Mrs.
 F. C. Farnsworth, New York; W. Laurie, Ottawa; Mr.
 and Mrs. C. H. Snyder, Waterloo.

At the Ritz-Carlton:—Macallister Moore, Belleville;
 G. H. Balfour, Winnipeg; W. J. Hamilton, Lima, S.A.;
 Mrs. J. E. Foray and daughter, New York; the
 Messrs Buckley and Jones, Quebec; F. C. Rawlins,
 Winnipeg; Mr. and Mrs. W. J. Lee, Winnipeg.

At the Place Viger:—F. N. Morency, J. L. Paquet,
 N. McWhirrie, Quebec; R. P. Selvers, Chicago; Y.
 Montreuil, R. Guay, Quebec; J. McGrath, Jr., Tor-
 onto; D. Abrams, New York; Mrs. A. J. Gorrie, Que-
 bec; Mrs. F. Beard, Ottawa; H. G. Carroll, Mr. and
 Mrs. J. H. Paquet, Sir Lomer Gouin, Quebec.

CROWDED CONDITIONS IN
TENEMENTS AT CHICAGO.
 Chicago, November 16.—There are 1,696 persons,
 making up 357 families, living in one block in one of
 Chicago's tenement districts, according to a report
 made on Saturday by investigators of the Bureau of
 Social Survey.

The investigators found only eight bath-tubs in the
 block—an average of one tub for each two hundred
 people. Forty-six persons have the eight bath-tubs,
 the remaining 1,650 having no tubs at all. More than
 one-fourth of the number of families live in three-
 room apartments and have only one bedroom.

Wages of the householders were found to average
 \$12.7 a week, and the yearly family income was said
 to be far below \$12 a week. Of the 1,696 persons liv-
 ing in the block, 805 are children.

LARGEST REINFORCED CONCRETE
BUILDING IN THE WORLD.
 New York, November 16.—The concrete building
 being erected by the Robert Gray Company, the sev-
 enth in the Gal group of factory buildings between
 the Brooklyn and Manhattan bridges on the Brook-
 lyn waterfront, is the tallest re-enforced concrete
 building in the world. It is twelve stories, with a
 tower four stories high. The twelve floors measure
 100 feet one way and 125 feet the other. From the
 curb level to the base of the flagstaff on top of the
 tower is 275 feet, a height that has never before
 been attained by a concrete building.

It was the Gray company that first introduced con-
 crete constructed factories in this part of the coun-
 try. At first buildings were wood-frame, but as the
 momentum of working machinery would be disas-
 trous to the building, the company has built seven
 buildings, each of which covers a block. In other
 words, there are thirty-two acres of space in the
 Gal group of buildings.

The one just being finished has three large freight
 elevators and two passenger lifts. The tower floors
 are 2500 each.

CONVERTING TERM POLICIES.
 Most people who buy Term Insurance do so in
 the belief that they will be making plenty of money
 if they live, and that temporary protection, while
 they are making it, is all that they require.

But it does not take these people long to find that
 they are not making the money they thought they
 would. A year passes by and they find themselves
 substantially no better off, and each succeeding year
 is the same. That is the common experience, as
 attested by the statistics of dead men's estates.

When a man sees that he has overestimated his
 money-making power, he can easily be brought to
 the right kind of policy for him. You should, there-
 fore, make a strong effort to get to a term of pro-
 tection. A man who sees himself getting no richer
 and whose Term policy will expire before many years,
 having him so much older, and possibly unfit for in-
 surance on physical grounds, ought to profit by the
 advantage of being able, without having to pass a
 medical examination, to switch over to a form of pro-
 tection that will last as long as he desires and that
 will be a financial prop to him in his declining years.

TAKING ADDITIONAL SHARES.
 New York, November 16.—Stockholders of the cor-
 poration for Riker and Hegeman stock are notified
 of their present holdings for new stock at par. Stock
 received November 23rd has the privilege of taking
 over the additional shares.

Payment is to be made of 40 per cent. of the pur-
 chase price December 14th, 1914, and the balance Jan-
 uary 14th, 1915, and in the event that any stockhold-
 er fails to make both payments upon aforesaid dates,
 such stockholder loses all subscription rights.

The stockholders, however, have the right to pay
 the entire purchase price on December 14th and upon
 this payment, stocks so paid for in full will be de-
 livered on or about December 17th, 1914.

RE-OPENING NEW YORK EXCHANGE
IS NOW A VERY LIVE ISSUE.
 New York, November 16.—Despite Washington's
 belief in the desirability of keeping the Stock Ex-
 changes closed, bankers who were influential in the
 formulation of other plans to deal with conditions pro-
 duced by the European war have now entered seri-
 ously upon the consideration of the business of the
 New York Stock Exchange, and they are hopeful
 regarding the outcome of their present labors.

From this time forward, barring unforeseen de-
 velopments, the matter of re-opening will receive the
 chief attention in prominent financial circles.

BLIZZARD IN ENGLAND.
 London, November 15.—The cold wave has struck
 England and a blizzard is raging in the Northern
 and Western parts. More than a foot of snow is re-
 ported from Derbyshire. The train service is crippled.

WAR IN EUROPE SPOILED PLANS FOR SOCIAL WELFARE

America Will Now Have to Lead the World in Civic Federal
 Welfare Work Unhindered by European Theories
 Not in Harmony With Its Institution.

New York, November 16.—The National Civic Federal
 plans to devote considerable time at this annual
 meeting, to be held in this city December 3, 4 and
 5th, to the consideration of problems connected with
 social welfare, industrial insurance and workmen's
 compensation. The programme dealing with these
 subjects says:

"Not only has the war in Europe deprived this
 country of many important commercial products, but
 it has just as suddenly jarred our plans for social
 welfare. The experiences of foreign countries, espe-
 cially of England and Germany, assisted in giving
 light to our law makers in establishing workmen's
 compensation, and with further welfare legislation in
 view, American social workers have been studying
 European systems of unemployment and sickness in-
 surance, old age pensions and municipal betterments,
 but the development of these systems has now been
 arrested.

America, therefore, not only will have to work out
 its own salvation in these respects, unhampered by
 European theories, not in harmony with its institu-
 tions, but will have to lead the world in social wel-
 fare work.

"The Social Insurance Commission of the Federa-
 tion which spent the summer making an enquiry in-
 to this subject in Europe, has returned recently and
 will present its report. Inasmuch as this commission
 consists of a representative of the wage earners, an
 employer and a social insurance expert, it may be
 expected that the controversial questions as well as
 the social and economic benefits to employers and
 employes will be adequately covered. It is concerned
 with insurance plans relating to sickness, death ben-
 efits for widows and orphans, old age pensions and
 unemployment—the emergencies which bring misfor-
 tune to many wage earners.

"The workmen's compensation department will re-
 port provisions requisite to adequate workmen's com-
 pensation laws, taking into consideration the best fea-
 tures of the statutes now existing in twenty-four
 States. Its work in the interest of uniformity of
 State legislation is of great moment now, as forty-
 one legislatures hold sessions this winter. There will
 also be brought to the attention of the Federation
 the necessity for establishing a central bureau for
 the tabulation of statistics upon amounts paid to in-
 jured workmen, cost of insurance to employers and
 types of accidents most prevalent."

VENTILATION IS NECESSARY TO BEAST AS WELL AS MAN

Ventilation of Farm Buildings, Title of Recent Bulletin Prepared by Mr. J. H. Grisdale—Pigs, Sows and Horses All Need Air.

Ventilation of Farm Buildings is the title of a re-
 cent bulletin prepared by Mr. J. H. Grisdale, B.A.G.R.,
 Director of Dominion Experimental Farms, and Mr.
 E. S. Archibald, B.A., B.S.A., Dominion Animal Hus-
 bandman. This is an illustrated publication, of
 thirty-two pages and treats exhaustively of the sub-
 ject of ventilation.

During the past ten years or more much experi-
 mental work has been carried on at the Experimental
 Farm in Farm Building Ventilation, and the results
 of these experiments are clearly outlined, and from
 them, recommendations are set forth, and these only
 after most thorough investigation and repeated trial
 under every likely condition or handicap. The bul-
 letin is divided into three parts: Part 1, entitled
 "Ventilating the Cow Barn"; Part 2, "Ventilating the
 Horse Barn, and Part 3, "Ventilating the Piggery."

The Rutherford system of ventilation, which is fully
 described and illustrated in this bulletin, is now in
 operation in the barns and stables on all Experimental
 Farms and Stations from Prince Edward Island to
 British Columbia. Copies of this bulletin may be
 obtained on application to the Publications Branch,
 Department of Agriculture, Ottawa.

LACK OF VENTILATION IN CITY STREET CARS

There Should be as Much Air as Possible, Even if the Temperature of the Car is Necessarily Kept at a Lower Degree.

Now that the cold weather has come on again
 there commences the usual nuisance of badly ven-
 tilated street cars. Although most of the cars have
 ventilators at the top so that it should not be nec-
 essary to open the windows and throw a draught
 on the passengers, yet there is seldom enough air,
 either because these ventilators are not large enough
 or because the conductor has neglected to open them.
 Especially at the rush hours, between 5 p.m. and 7
 p.m., many of the cars are almost unbearable. With
 steam-heat intensifying the trouble, and the cars
 often literally packed with passengers, not only is
 discomfort felt, but considerable danger of disease
 is incurred.

There can be little fault, found about the heating
 of Montreal street cars, and there should certainly
 be a great deal more attention paid to ventilation.

SMALL FIRE LOSSES FOR OCTOBER.
 Saskatoon, Sask.—But little damage from fire
 resulted in the month of October. The city com-
 missioners on Monday night are submitting for the
 information of the council a report by the fire chief
 for the month of October. The fire brigade respon-
 ded to 7 calls during the month; the total fire loss
 was \$438.

BONDS AND DEBENTURES:
 Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds, 75
 Arena Gardens, Toronto, 6% Bonds, 75
 Caledonian Realities Co., Ltd., 6%, 75
 City Central Real Estate Bond, 6%, 75
 City R. & Inv. Co., Bond, 6%, 75
 Marcell Trust Gold Bond, 95
 Montreal Deb. Corp., 6% Deb., 299
 Transportation Bldg., (p.c.), 70

Trust Companies:
 Crown, 110
 Eastern, 160
 Marcell Trust Co., 299
 Montreal, 181
 National, 221
 Prudential (com), 490
 Prudential 7% pd., 50% paid up (pd.), 9
 Eter Securities, 81

RAILROAD OFFICIAL CHOSEN BY FIDELITY MUTUAL FOR OFFICE.
 Philadelphia, November 16.—Samuel J. Steele, for
 25 years associated with the Pennsylvania Railroad
 and latterly general assistant in the office of the treas-
 urer, has been elected treasurer of the Fidelity Life
 Insurance Co. of Philadelphia. The position is a new-
 ly acquired one, formerly held by F. X. Quinn, who
 several months ago was elected vice-president. Mr.
 Quinn continues at the head of the financial depart-
 ment of the company in charge of the Fidelity Mut-
 ual's investments.

FRED W. G. JOHNSON
INSURANCE AND REAL ESTATE
 1111 Board of Trade Building
 Telephone: - - - Main 7832; Up, 1329
 Your patronage solicited



COLONEL E. W. WILSON,
 Manager of the Montreal Office of the Canada Life,
 who has just returned from a visit to Eng-
 land in connection with military matters, finds busi-
 ness as good as last year with his company.

REAL ESTATE AND TRUST COMPANIES

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

	BID	ASKED
Aberdeen Estates	70	125
Burdin Ltd.	70	107
Bellevue Land Co.	70	75
Bleury Inv. Co.	97	104
Calsonic Industrial Co.	13	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	100	107
Central Park, Lachine	100	107
Charing Cross Industrial Co.	70	75
City Central Real Estate (com.)	—	8
City Estates, Limited	—	320
Corporation Estates	—	57
Cote St. Luc & R. Inv.	50	52
C. C. Cottrell, 7% (pd.)	—	173
Credit National	—	119
Crystal Spring Land Co.	—	58
Debono Realty Co.	45	50
Denon Land Co., Limited	75	90
Derival Land Co.	15	20
Drummond Realities, Limited	—	100
Eastmount Land Co.	90	97
Eastmount Realty Co., Limited	—	244
Greater Montreal Land Inv. (com.)	174	189
Greater Montreal Land Inv. (pd.)	100	118
Highland Factory Sites, Limited	—	384
Improved Realities Limited (pd.)	50	60
Improved Realities Limited (com.)	—	15
K. & R. Realty Co.	784	100
Kenmore Realty Co., Limited	70	78
La Compagnie D'Immeubles Unions Ltd.	55	67
La Compagnie Immobiliere du Can. Ltd.	40	73
La Compagnie Immobiliere Ouest de N. D. de Grace	—	91
La Compagnie Industrielle D'Immeubles, Ltd.	—	90
La Compagnie Montreal Est. Ltd.	80	92
La Compagnie Nationale de L'Est	80	96
Lachine Land Co.	—	125
Landholders Co., Limited	—	97
Land of Montreal	—	100
La Salle Realty	—	97
La Societe Blvd. Fleix	—	64
Lauzon Dry Dock Land, Limited	—	80
Longueuil Realty Co.	—	100
Union de la Riviere	—	101
Model City Annex	—	40
Montmartre Realty Co.	—	10
Montreal Deb. Corporation (pd.)	—	44
Montreal Deb. Corporation (com.)	—	34
Montreal Western Land	—	89
Montreal Extension Land Co., Limited	—	92
Montreal Factory Lands	—	55
Montreal Lachine Land, Ltd.	—	95
Montreal Land & Imp. Co.	—	94
Montreal South Land Co., Ltd. (pd.)	—	40
Montreal South Land Co., Ltd. (com.)	—	10
Montreal Welland Land, Ltd. (pd.)	—	10
Montreal Welland Land, Ltd. (com.)	—	10
Montreal Western Land Co.	—	75
Montreal Western Land, Limited	—	85
Mountain Sights, Limited	—	84
Mutual Bond & Realities Corporation	—	76
Nesbitt Height	—	50
North Montreal Centre, Limited	—	125
North Montreal Land, Limited	—	150
Notre Dame de Grace Realty	—	100
Orcelard Land, Limited	—	100
Ottawa South Property Co., Limited	—	148
Pointe Claire Land, Limited	—	124
Quebec Land Co.	—	175
Riviera Estates	—	70
Riverbank Land Co.	—	65
Riverview Land Co.	—	100
Rockfield Land Co.	—	113
Rosehill Park Realities Co., Limited	—	30
St. Andrews Land Co.	—	71
St. Catherine Road, Limited	—	680
Security Land Reg.	—	75
St. Denis Real Estate	—	75
St. Lawrence Blvd. Land of Canada	—	120
St. Lawrence Heights, Limited	—	85
St. Paul Land Co.	—	80
St. Regis Park	—	95
South Shore Realty Co.	—	34
St. Paul Land Co.	—	680
Summit Realities Co.	—	45
Transportation Bldg. (pd.)	—	62
Union Land Co.	—	80
Vauxhall Realities, Limited	—	130
Westmount Realty	—	140
Westbourne Realty	—	75
West End Land Co., Limited	—	80
Windsor Arcade Ltd., 7% with 100% bonus	—	79

REAL ESTATE MARKET IS QUIET AND FEATURELESS

Cradeck Simpson Real Estate Review For the Past Month Shows Conditions to Be Quiet, Owing to Tight Money.

The real estate market during the past month has continued to be quiet but not more so than one would expect from the existing conditions as regards money, but the dullness has no particular significance excepting that it accentuates the desire of the fortunate possessors of hard cash to hold on to it for the present.

The transfers of real estate in October, although nearly three million dollars less than in October of last year, still amount to the respectable sum of about six and a half million dollars for the month. The largest amount of business both in number of sales and in volume was in St. Denis Ward.

What is to be the future of the real estate market in Montreal is at present a question that is troubling many brokers in this city. The present conditions are none too good; will the future be any worse? or will it show a revival of interest and an increase in values such as has been known in the past. Subdividers and owners of acres are deeply interested in the future welfare of the real estate market in Montreal. They, perhaps, more than any other class are looking to the future to bring a demand for their property. Central business property can never be very greatly affected by panics; nor can substantial residence property be depreciated to any serious extent; but the acres and subdivisions rise and fall with the financial barometer, and are often the first to feel the depression of hard times. The condition of the subdivision market, therefore, is generally a fairly good indication of the feeling of investors.

Real estate owners are maintaining a firm hold on their property, and except where compelled by circumstances, do not part with it, they are quietly awaiting the return of general prosperity and active demand. If the present state of affairs imposes on any land owner the necessity of parting with his property at a sacrifice, it will also give to some investor the opportunity of securing that property at a figure which is sure to be greatly enhanced in the near future.

What is most to be feared by real estate owners in Montreal is civic extravagance and waste, and its immediate follower—excessive taxation.

There are certain problems connected with securing cheap and quick transportation facilities that might better be solved through co-operation with the cities, towns and other municipalities contiguous to Montreal. Municipal property construction would be a good investment for the city of Montreal from a business point of view. Much has been said from time to time about measures for relieving the congestion of population, but by far the most effective measure that can be devised for this relief is the extension of rapid transit lines into the outlying sections of the city, and into the municipalities adjoining Montreal, by which its workers can be quickly and comfortably brought to the centres of activity for at most a five-cent fare. No extension of the present franchise to the Montreal Tramways Company should be granted until the whole subject of improved transportation facilities is thoroughly thrashed out to the satisfaction of the majority of the taxpayers.

There were 200 building permits issued in October and the stated aggregate cost of the work is \$702,610. This includes 148 permits for new buildings consisting of 109 houses, 124 dwellings, 4 stores, 1 church, 1 educational building, 8 stables and 30 sheds to cost \$609,490.

There were 62 permits issued for repairs and alterations to 70 houses, 44 dwellings, 9 stores, 1 theatre, 1 warehouse, 2 factories, 2 churches, 1 hospital, 2 stables and 4 sheds, the cost amounting to \$93,120.

REAL ESTATE
 Of the real estate transactions registered on Saturday, the most important item was the formal recording of the \$2,000,000 St. Catherine street deal, mentioned some time ago. The property, consisting of the land and buildings held by the Order of the Grey Nuns, and other property, including the institution for the Blind, is situated on St. Catherine street with a return to Mance street, and is described as the southwest and northeast parts of lot 266 and the south, west, north and northeast portions of lot 267 St. Lawrence Ward, the superficial area being 84,243 feet, the price therefore working out at over \$20 per square foot. The vendors' names are given as Gaspard Deserres and others, and the purchasers the Nazareth Properties, Limited, who take over the interest of the Nazareth syndicate of J. A. Davies & Company, which negotiated the purchase.

Gerson Zudek sold to S. Goldstein for the sum of \$27,000 Nos. 16 and 18 Maplewood avenue, Mount Royal Ward, the land being described as lots 28-202, 28-170-32, 28-201, 28-170-31 and the southwest part of 28-170-32 Cotes des Neiges.

A. Lamontagne sold to Mrs. A. Philippe Chaput lots 33-343-2, 33-343-1 and 33-342-2 Parish of Montreal, with Nos. 745, 745B, 747, 747B Quebec avenue, Outremont, for \$25,000.

The only other deal of size was the sale by S. Wittes to Simon Wittes of lot 215-35 Parish of Montreal, with Nos. 358, 359 and 362 Victoria avenue, for \$13,250.

BUSINESS AS USUAL WITH THE CANADA LIFE COMPANY
 Col. E. W. Wilson States That Figures Recently Obtained by the Company's Head Office Show That Business So Far This Year is as Good as Last.

Colonel E. W. Wilson, who has just recently returned from the Old Country, where he has been engaged in military matters in an interview with a representative of The Journal of Commerce this morning, sounded an optimistic note. He stated that the Canada Life so far this year had not fallen behind last year. Regarding business on the other side, Mr. Wilson stated that his military work there had been such as to prevent him from observing much of what was going on in business circles, but as far as he could see things seemed to be pretty much as usual.

SASKATCHEWAN HAIL LOSSES FOR 1914 VERY LIGHT.
 Saskatoon, Sask.—This year, the total hail losses paid by the eleven hail insurance companies doing business in Saskatchewan amounted to \$11,016.91, as against \$485,395.79 in 1913. In the latter year, the premiums totalled \$783,194.42. The amount of this year's premiums is not yet announced. 1914 has obviously been a good year for the companies.

There were 588 real estate transfers in the Montreal city wards and in the municipalities of Maisonneuve, Verdun, Westmount and Outremont recorded at the registry offices during the month of October—figures for which are given below amounting to \$6,620,532.

During the corresponding month of last year, 1,053 transfers were recorded, amounting to \$9,447,990.

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 load. "Molascul" for horses. J. C. McDermid, 402 William Street, St. Mary's, 423.

WANTED TO PURCHASE A SECOND HAND inside, inside about 19 x 15 x 12. State maker and price. M. B., Journal of Commerce, 35 St. Alexander 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; crows for sale. 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 Windsor Arcade Building, corner of Peel and St. Catherine streets, and Southern Building, 128 Bleury street. For further particulars and book-lets, apply The Crown Trust Company, 145 St. James Street, Main 7990.

TO LET—CLAREMONT APARTMENTS, WEST- MOUNT, Claremont Avenue, just below Sherbrooke. Beautiful location; all new; finished inside with modern dandy effects, different colors; tiled bath-rooms, elaborate papering and novel electric fixtures; blinds and gas stoves with each; superior service; everything up to date. Reasonable rentals to good tenants. Main 7990.

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, Ritz-Carlton Block. Single and double rooms, suites. First-class board; evening dinner.

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, 145 St. James Street, Main 7990.

ROYAL GARAGE APARTMENTS—Beautiful fur- nished apartments of five and seven rooms, equipped 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.

SHAKESPEARE APARTMENTS, 2348 Hutchison—7 rooms