TEAMSHIPS

NARD LINE

NADIAN SERVICE

om Halifax to Liverpool:—

After

18,000 tons) ..... Jan. 11th, 1 a.m.
00 tons) ..... Jan. 18th, 1 a.m.
IA (15,000 tons) .. Jan. 25th 1 a.m.

tion apply to

OBERT REFORD CO., LIMITED,
, 20 Hospital Street. Steerage Branch,
nt St., Uptown Agency, 530 St. Cath-
est.

LAN LINE

YAL MAIL SERVICE
POSED WINTER SAILINGS—1915.

n -- Halifax -- Liverpool

From St. John. From Halifax.
" Friday 1st Jan. Sat. 2nd Jan.
" Friday, Jan. 8th, Sat. Jan. 9th
VIAN" Friday, Jan. 22nd Sat. Jan. 23rd

ohn -- Havre -- London

From St. John
Thurs. 31st Dec.

-- Portland -- Glasgow

From Portland. From Boston.
AN" Thurs. 14th Jan. .....
IAN" ..... Thurs. 4th. Feb.

ars of rates and all further information

H. & A. ALLAN

treet and 576 St. Catherine West; T.
530 St. Catherine West; W. H. Henry,
Street; Hone & Rivet, 9 St. Lawrence

RAILROADS

ADIAN PACIFIC

EW YEAR HOLIDAYS.

NGLE FIRST CLASS FARE.
ec. 31, and Jan. 1; Limit Jan. 2.
Fare and One-Third.
30, 31 and Jan. 1; Return limit Jan. 4.

LOR CAR TO STE. AGATHE.
iger 4.00 p.m., Dec. 31.
be operated on Jan. 1.

TICKET OFFICES:
James Street. Phone Main 8123.
l, Place Viger and Windsor St. Stations

ND TRUNK RAILWAY SYSTEM

E TRACK ALL THE WAY

l - - Toronto - - Chicago

EW YEAR HOLIDAYS.

Single First Class Fare.
Dec. 31, Jan. 1; return, Jan. 2.
st Class Fare and One-Third.
Dec. 30, Jan. 1; return Jan. 4.

PECIAL TRAIN SERVICE.
ovington and intermediate stations will
l 4.10 p.m. December 31.

122 St. James St., cor. Francois Xavier —Phone Main 6906
Windsor Hotel —Phone Up. 1185
Bonaventure Station —Main 8229

AILROAD MEN ALSO
PE FOR FREIGHT RATE INCREASE.

December 30.— Western railroad men extremely hopeful of securing higher g the increase granted in the East. idence that the public has taken a de- nt view of need for higher rates than a o, when any attempt to increase rates ut the public and shippers up in arms. particularly noticeable in the West, and resent their request it is expected that ons will arise from those heretofore with

already have made requests to raise local many state commissions, and railroad nces of a successful outcome. d attorney points out that this company cases in a certain state in two months. rs, "was in a state where railroads were dom known to win a case, and they were d before juries and where juries before y gone against the carriers." en point to results of recent referendum uri defeating the extra crew bill, as an the change in attitude of the people. with over 100 bankers, shippers and siness men west of the Mississippi and ockies recently brought out only one dis- sal to increase rates in western territory. e men feel that the railroads have been r enough, and deserve better treatment. nen are convinced that hereafter they are better treatment.

DELITY TRUST COMPANY.

December 30.—The Fidelity Trust Co. hristmas dividend of 2 per cent. to its The regular semi-annual dividend of as also declared.

NET MEETS THIS AFTERNOON.

ecember 30.—Sir Edward Grey suddenly m his vacation to-day as a result of the otest. A cabinet meeting has been called rnoon.

U.S. WAR RISK BUREAU MAKES GOOD RECORD

Provided $15,000,000 Insurance Without Losses and Brought Many Foreign Vessels Under American Flag

ADDED 351,506 TONS

Since Opening of Bureau 99 Vessels Have Been Added to Registry—is Now Helping Cotton Shippers.

The operation of the United States Bureau of War Risk Insurance has brought about results which exceeds the expectations of those who advocated its creation. Up to Dec. 1 it provided more than $15,000,000 of insurance and had brought into the Treasury nearly $300,000 in premiums, without being called upon to pay any loss. In addition, it has greatly stimulated the American merchant marine.

The Bureau was opened for business in the Treasury Department on September 3. Mr. W. C. DeLanoy, of New York, was chosen to take charge of it because of his thirty-two years' experience in the insurance field. The work of the Bureau from September 2 to December 1 is summarized in the following figures from the report submitted to Congress by Mr. DeLanoy:

Total amount of insurance written, September 2 to December 1, 1914 ..... $15,251,261

Amount Insured.		Premium.
$10,321,798	on Hulls	$219,776.63
4,794,963	on Cargoes	76,935.26
134,500	on Freight	2,047.50
$15,251,26		$298,759.39

Losses paid to date, None.

Expenses of Bureau, including salaries	$3,874.7
Net receipts—in excess of expenditures	$294,885.22
Appropriation for expenses of Bureau	$00,000.00
Expenses as above	3,874.7
Balance remaining for future expenses	$96,125.83
Appropriation for payment of losses	$5,000,000
Claims for losses about (estimated)	5,000

The insurance issued by the Bureau is confined to American vessels and cargoes in American vessels, and excludes contraband merchandise. One effect of the operation of the law was to bring a large number of vessels under American registry.

Simultaneously with the opening of the Bureau for business the President issued his proclamation admitting foreign built vessels to American registry. Since that time ninety-nine such vessels have taken advantage of the opportunity to come under the American flag, adding 351,506 tons to the merchant marine.

At present the Bureau is giving material assistance to cotton shippers, taking large lines of insurance on hulls and cargoes on all the vessels that are going direct to Bremen.

PERSONALS

Mr. R. F. Uniacke, of Toronto, is in Montreal for a few days.

Mr. C. B. Allandick, of Montreal, is spending a few days at the Waterbury Inn, Vermont.

Mr. St. George Lemoine, of Ottawa, is at the Place Viger Hotel.

Among the guests at the Windsor is Mr. M. P. McDougall of Toronto.

Mr. A. E. Mortimer of Ottawa is staying at the Ritz-Carlton.

Mr. Alphonse Racine, it is said, has the refusal of one of the vacant Legislative Council seats.

Sir Henry Howard has presented to Pope Benedict his credentials as British Minister to the Vatican.

The following were introduced on 'Change at the Board of Trade yesterday: Norman Teinebecker, Winnipeg, by C. B. Esdaile; Hugh Calderwood, Barrie, Ont., by L. L. Henderson; G. F. Hobart, Hamilton, by R. Neilson.

COMPARATIVE EARNINGS OF BANKS REPORTING FOR YEAR.

Profits of the eight banks which have presented their annual reports total $9,607,189 for the year just ended. This figure compares with $10,625,637 last year. The decrease in profits is $1,018,448.

Notwithstanding this reduction all of the eight banks have paid the same dividends and bonuses as were established in 1912 and 1913.

The percentage of earnings on the capital stock of the eight banks varied with one exception, between 10.86 per cent. and 17.78 per cent. The percentages earned on stock show the following comparisons:

	1914.	1913.
Montreal	15.60	16.56
Commerce	17.78	19.
Royal	16.32	18.53
Toronto	16.59	17.01
Molsons	15.20	17.36
Quebec	15.52	17.99
Ottawa	10.86	11.65
Northern Crown	7.01	10.24

TO STAND TRIAL FOR ARSON.

In the case of the fire at 222 Boyer street, Commissioner Latulippe committed Edouard Gosselin for trial on a charge of having started the blaze. He is alleged to have told three different stories to account for the outbreak. Adelard Carriere was sent up for enquete by Judge Leet on a charge of starting the fire in the Christian Brothers School at Maisonneuve.

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

ILLINOIS OFFICIALS AND FIRE RISK COS. CANNOT AGREE ON BILL

Superintendent Recommends State Insurance or Drastic Rate Regulation Law as Substitute Provision of Measures Regarded as Extreme.

The Illinois state authorities and the insurance people are having some dificulty in agreeing on a bill to be introduced in the next legislature providing for state regulation of fire insurance rates. The United States Supreme Court decided that a state has the power to assume control and supervision over fire insurance rates. The fire insurance people, therefore, are preparing for governmental regulation in about every state.

State Superintendent of Insurance Rufus M. Potts, of Illinois, in his report to Gov. Dunne recommends state insurance. This, however, seems so extreme, in view of the hazardous nature of the business, that it is not meeting with a favorable response either from the business or insurance interests.

As a substitute he recommends a drastic rate regulation law to be administered by a commission of three, who shall have power to employ actuaries, architects, and experts of all kinds to investigate rating. The provisions of the measure are regarded as extreme by the insurance people, who are championing supervision over rates by the state insurance department, inasmuch as it has control of other insurance activities.

TARIFF TREATIES THE BASE FOR WAR

(Continued on page 3.)

of her industry. She wanted her people, her trade and her commerce to expand over the surface of the earth, but to be still German and to bring home the fruit of German industry.

Commercial War.

Germany has been at war—commercial war— with the whole world now for a generation, and in this warfare she has triumphed. Her enterprise, her industry and her merchants have spread themselves over the surface of the earth to a degree little realized until her diplomacy again slipped, and the present war followed—such a war as was planned for by nobody and not expected even by herself. She was giving long credits and dominating the trade of South America. She had given free trade England a fright by the stamp, "Made in Germany." She was pushing forward through Poland into Russia to the extent that her merchants dominated Warsaw and were spreading out even over the Siberian railroad. Her finance was intertwined with that of London and Paris. In the United States she was the greatest loser. Her taxes were lowest and freedom greatest. German blood flowed in the veins of 20,000,000 of Americans, and not one-fourth of them could she call her own.

The biggest newspaper publisher in America, William Randolph Hearst, figured that New York was one of the big German cities of the world. He turned his giant presses to capture the German sentiment. He spent tens of thousands of dollars upon German cable news devoting at times a whole page to cable presentations from Europe, which he thought would interest Germans. But the investment proved fruitless; he found there was in America no German sentiment such as he had reckoned upon. He could not increase his circulation, and the German-Americans seemed little concerned as to what happened in Berlin or Bavaria.

How Germany Loses in the United States.

Prussia learned what Hearst learned, that Germans were soon lost in the United States. She studied this exodus and the wage question, and by various arts and organizations arrested the Germa nemigration to America. She saw to it that employment at home was more stable. It was figured that if the German emigration could be centralized, under the German eagles it would be to her advantage. The question was where to get land that could be made German. Europe has for some years expected a German dash in Patagonia, and the Europeans outside of Germany have taken very kindly of late years to the Monroe doctrine. In Africa and the islands of the sea the German colonial policy has not been a success. Dr. Dernberg as colonial secretary, has many a time stood up in the Reichstag and warned the Germans that the home military system and rules were not adaptable to colonization foreign parts; that Germans must adapt themselves to foreign countries and not attempt at first to make their manners the standard in the colonies they undertook to dominate.

Colonial governments have not been a success with Germany, but German tariffs and German commerce have been great successes.

The population of Russia is 166,000,000 people. This is the latest figure I gathered from those intimate with the government at St. Petersburg. This is just 100,000,000 more than Germany. Germany thinks she must trade to her own advantage with the people thus crowding her eastern border.

The Tariff Danger.

The example of America in putting up tariff bars against "made in Germany" has many advocates in England, and in the rest of the world.

When France, only a few years ago, was angered that Italy should sign up in "triple alliance" with Austria and Germany, she did not dare to attack Italy with arms, but she did attack Italy by Tariff measures, and for a time Italy and France fought — by tariffs.

What might be the position of Germany if the American protective tariff system was expanded over the earth? In the view of some people tariffs, taxation and armaments go hand in hand. There is a town in Prussia that only finished payment twenty years ago for the indemnity Napoleon exacted from it.

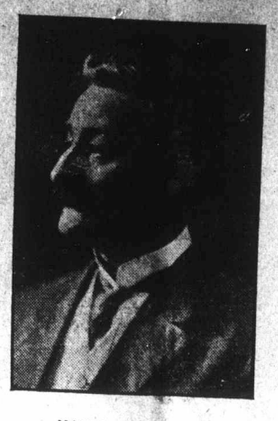
Can a country afford to develop an industrial system dependent upon an outside world and then suddenly find the outside world closed by tariff barriers?

When an American ambassador protested against Bismarck's discriminatory treatment of American pork, the great Chancellor asked, "What have you to talk with; you have no army or navy." "No," said the American ambassador, "but we have the ability to build them as big as anybody. Do you wish to tempt us?" "No," said the German Chancelor, "and your goods shall not be discriminated against."

Dr. Dernburg has given the key to the German colonial military tariff and financial policy. German unity in tariffs and transportation have made German prosperity and Dr. Dernburg, her former colonial secretary and now in New York, says the mouth of the Rhine and the channel ports must be free to Germany, and that Belgium must come into tariff and transportation union with Germany. Belgium is being taxed, tariffed, pounded and impounded into the German empire.

There is some difference in size between Belgium and Russia, but no difference in principle with respect to their German relations.

"World power or downfall," Bernhardi put it.



MAYOR M. MARTIN,
Who is going to New York to sign the $6,900,000 bonds just sold by the city.

HILLSFORD WORDWORKING CO. LOSES HEAVILY BY FIRE

St. John, N.B., December 30.—Fire Tuesday caused a loss at Hillsboro, Albert County, estimated at $8,000. The large establishment of the Hillsboro Woodworking Company, the skating rink and the grist mill were destroyed.

The car shops of the Albert Railway Company were damaged.

There was no insurance on the woodworking factory, the rink or grist mill. The damage to the car ships was covered by insurance.

The heaviest stockholders in the Woodworking Co. are Karl S. Duffy and C. A. Peck. The factory, which was probably worth $4,000 or $5,000, had been closed for three weeks.

The fire, which originated in the engine room, is a mystery.

The grist mill, which cost about $2,000, was owned by John L. Peck. The skating rink was owned by the company and cost about $2,000.

REAL ESTATE AND TRUST COMPANIES

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

	Bid	Asked
Aberdeen Estates		125
Beudin Ltd.	—	107
Bellevue Land Co.	70	75½
Bleury Inv. Co.	97	104
Caledonian Realty (com.)	15	18
Canadian Consolidated Land, Limited	3	5
Cartier Realty	—	79
Central Park, Lachine	100	107½
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.)	—	17½
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	94½
La Compagnie Industreille D'Immeubles, Ltd.	—	60
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	—	42
Montreal Factory Lands	55	66½
Montreal Lachine Land	95	101
Montreal Land & Imp. Co., Limited	—	94
Montreal South Land Co., Ltd. (pfd.)	40	68½
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	74	15
Nesbitt Height	50	84½
North Montreal Centre, Limited	120	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.	—	40
Security Land Rez.	75	79½
St. Denis Realty Co.	—	60
St. Lawrence Blvd. Land of Canada	—	115
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	—	40
Windsor Arcade Ltd., 7% with 100% bonus	—	79
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

DESTRUCTIVE FIRE CAUSED BY CANDLE

Enquiry Into Downtown Conflagration Also Disclosed That Elevatorman Could Not Ring Alarm

MANY ARE IGNORANT

Fire Commissioner Says Public Should be Taught—Two Men to Face Trial on Arson Charges on Other Cases.

Evidence heard at yesterady afternoon's session of the Fire Commission established the fact that the destructive fire in the Fraser-Nordheimer and adjoining buildings on St. James street recently was caused by a plumber's candle. It also developed that the elevator man who attempted to turn in an aalrm had been unsuccessful on account of not understanding the workings of the apparatus.

In reply to a question from Deputy Chief Mann, C. O. Galipeau, the elevator man of the burnt building, said he had rung in the alarm from the box at the corner of St. James and St. Peter streets by simply pulling down the outer handle of the fire alarm box, neglecting to pull the hook inside. Consequently no alarm was given until a telephone communication reached the fire department later.

"The people should be taught how to sound an alarm correctly," commented Commissioner Latulippe "This is not the first time that an intelligent person has made a similar admission to this court."

The evidence which enabled the court to ascertain the cause of the blaze was given by Adelard Bourget, plumber and steamfitter, of 683 Adam street, Maisonneuve, who testified that he had been sent to the building by Mr. Normandin, the lessee of room 33, to instal a meter, as that room had none. He had been working on the fourth floor, preparing to make the connection between the pipe and the meter, when the pipe broke, and as he had been working by the light of a candle, there was an immediate ignition.

Commissioner Latulippe complimented Mr. Fraser for having taken all the precautions which prudence could suggest to eliminate the dangers of fire.

PLAN READJUSTMENT OF RAILWAY.

New York, December 30.—About 85 per cent. of the holders of $16,000,000 Western Maryland notes maturing July 1st, 1915, have organized a committee to co-operate with the railway company in plans for readjustment of capital obligations of the company and in advancing to completion and consummation of a proper plan for separation of the properties of the system into three distinct units, namely, the railroad lines, the terminal properties and the coal properties and establishment of appropriate capital resources for future needs and development.

COL. TURNER BETTER.

Col. Turner, of the Highlanders, who was injured recently in an automobile accident at Salisbury, is not seriously hurt. He is expected to be back to duty soon. He sustained a broken collarbone.

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

BIRTHS.

FLEMING—At Montreal on December 20th, to Mr. and Mrs. Edgar Fleming, a daughter.

HUNTLEY—On December 22, 1914, at 49 Sussex Ave. Montreal, to Mr. and Mrs. P. S. Huntley, a son.

MARRIAGES.

BISSELL-SMITH—At Actonvale, Que., December 23, by the Rev. L. C. Wurtele, Miss Edith Smith, to Frederick Edward Bissell, both of Montreal.

DEATHS.

ARMSTRONG—Suddenly, at 89 Rockland Ave., Verdun, Que., Robert Armstrong, in his 60th year. (Hawick and Stirling, Scotland, papers please copy.)

FORRESTER—At St. Johns, Que., John Forrester (formerly of Laprairie) on December 27, aged 64 years and 11 months.)

EUROPEAN WAR RISKS OF SUN LIFE OF CANADA ARE SMALL

Actuary of Company Explains That Average Age of Policyholders is Over 45—Much Annuity Business.

The European war risk of the Sun Life of Canada is comparatively small, according to Mr. A. B. Wood, actuary of the company. The average age of policyholders in France and Belgium is between 45 and 50 years.

The company has never operated at all in Germany, says Mr. Wood. France and Belgium are the only continental countries in which we have ever transacted business. It retired from France about nine years ago because of unfavorable legislation regarding the investments of the reserves, and also retired from Belgium a little over three years ago. The total amount of business in force at the present time in these two countries is approximately $2,750,000, against which there are reserves of about $740,000, making the net liability only $2,010,000.

As the average present age of our policyholders in these countries is between 45 and 50 years, the war risk is comparatively small. Furthermore, every policy issued in France and Belgium contains a war clause which provides that the assured shall pay an extra premium to the company in the event of his engaging in war, or, should he fail to do so, that the company's risk will be limited to the return of the premiums paid with 6 per cent. compound interest.

In Great Britain the company has a little over $10,000,000 of assurances in force, the net amount at risk, after deducting the reserves, being about $7,250,000. The business has to a large extent been with persons of middle age and over.

The company has transacted a very large volume of annuity business in Great Britain, France and Belgium. There is a strong probability of some of these annuitants being killed, especially persons residing in Northern France and Belgium.

CONSUL CHARGED WITH ARSON.

San Francisco, December 30.—Fernando Somoza Vivas, Consul General here of the Republic of Honduras, has been arrested on a charge of arson. He had been under surveillance by the police since firemen found that his burning house had been liberally sprinkled with oil and turpentine.

CLASSIFIED ADVERTISEMENTS

1c. 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.

FACTORIES FOR SALE.

TO LET OR FOR SALE AT EASY TERMS— THE splendid five storey building situated south east pied now by Northern Electric Co., 32,000 feet of corner of St. Antoine and Seigneurs streets, occu- floor, light on two main faces and by one end; mill construction, sprinkler system, absolutely fire proof, fire escapes, electric light and elevator, steam heated. Large yard next to building if desired. Apply Jos. Bonhomme, 200 Guy.

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, 210.

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 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.

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