VOL. XXIX No. 280

MILLION DECREASE

Compared With \$2,660,666

Year ago

\$54,000 A DAY IS BURNED

Probably a Temporary One.

minion Faces Necessity of Taking Serious Mea-sures to Stop Enormous Loss—Improvement

Although the fire waste in Canada is still enor-

mous, there has been a considerable decrease in the fire loss during the first months of this year as com-

part no doubt this is due to the milder winter, as it is

recognized fact that very cold weather is always

narked by an unusual number of outbreaks; but the

provement is probably also partly the result of efforts made to reduce Canada's fire loss. The

otal losses in the Dominion last month were \$1,631,-

with March. 1914, when the losses amounted to \$2.

nillion and a half a month, or some \$54,000 a day

as compared with 1913, the losses were more than

Fire commissioners agree that a large proportion

fires are of deliberately incendiary origin, that a

still larger percentage are of unconsciously incen-

lary, and that a not inconsiderable number are the

senit of carelessness or neglect. The number of

resulting from causes beyond human control

stitutes almost a negligible quantity in the year's

stion, and is being given serious consideration by

this situation is to be handled is a difficult

interested organizations. At its last meeting

ttee to take action in the matter. The law pre-

cribes punishment for arson, but, under present

nditions and with the machinery available, it is difficult to secure convicting evidence.

The insurance companies, being private corporations

at issue is sufficiently large, and the evidence is con

ot be expected to prosecute; unless the amount

ive, it is cheaper for them to pay the loss than

in fires unless it be shown that there are sus-

uld this be demonstrated, there are no

The police departments of the cities are not inter-

ious circumstances surrounding the occurrence

ined men connected with the police forces quali ed to theroughly investigate the circumstances. The

tario legislature at its session in 1914 passed an

Act to appoint a fire marshal, whose duty it would

ould also have power to investigate fires which

en under this legislation, and the appointment of

GUARANTY TRUST COMPANY.

New York, April 9 .- The Guaranty Trust Company

New York, announces that Fred. W. Ellsworth, for

S. Critchell and Arthur R. Jones have each been

neral manager of the C. P. R., is at present at Pine-

hurst. He will not return to the city until the first

Francisco, will be absent from the city for about

IS DEALT WITH BY MANAGER

verage Cost in Years 1908-11 was £8.1—Cost of

thee, and in subsequent years have still under-esti-

Forks out at £8.1. If on the other hand, 50 per cent.

lided would allow £7.6 to settle each claim arising and reported in that year—a 60 per cent. reserve would have provided £9.2 for each settlement. This

Second year after arising £136
Third year after arising 204
Point year after arising 204

Cost of settlement

mated their liabilities,

SIR THOMAS TO VISIT FAIR.

CLAIMS SETTLEMENTS COST

an assistant secretary of the company.

MR. McNICOLL AT PINEHURST.

ss, has been made an officer of the

fre marshal is still in abeyance.

study the question of the annual fire loss. He

deemed of suspicious nature and to prosecute there necessary. No further action has yet been

Commerce appointed a

two million a month, or about \$67,000 a day.

ese figures, however, are only for a short period.

when by the way, a decrease was show

red with the corresponding period of 1914.

t 9.— The Minneapolis ost important part of the smpany's system, and its The Minnesota legisla-ofore it a bill that would eity counsel to draft a t to the people.

any which desires much who feel the same way, on the theory that there city may do better by

dent of the company, in dent of the company, in e point that as the time two closer and the re-tined, it will become in-nice extensions and im-

most important that has rs for many years, there a nature to disturb any the company. That it not only is to be expectpublicis states that the far as possible to meet

to the company is its her than the sparodic or public service corporaism here of service and oak the company."

IN OTTAWA.

s appearance in Ottawa railway. It has taken er motor car and comthe Protestant General rk, following the same cars, for five cents for se of a few days the tion competing with the parts of the city, and er, says that he int -five cents, with trans

RE DECREE RTLY BE ENTERED

avilion report to head-er 2,500,000 people have t San Francisco have admired the show

de by the Grand Trunk n of inquiries from peosettlement in the D t via Prince Rupert and was complete and reads

bruary 20th. Since that atograph hall has been day with visitors cage een the beauties of the obson, and the newly-Grand Trunk Pacific

C CONCERN.

G. McCrory Co., operant stores, is to become a to underwrite \$5,000

nd South, and plans are

TRACTION. nings for Febru increased \$2,337. ear gross earnings

Sir Thomas Shaughnessy, who left last night for

83 remains.

PACIFIC

DS.

*9.45 p.m cal sleeper. Viger. †5.45 p.m.

ICES: d Windsor St. Stations

UNK RAILWAY

OTTAWA.

00 p.m., *8.05 p.m. 3 p.m., *a11.05 p.m. Sunday. *aArrives aches on All Trains.

St., Cor. St. Francois-vier-Phone Main 6905. " Uptown 1187

LINES

IPS.

V.S. to Liverpool London; and Glasgow. sently employed in ANDINAVIAN, Etc.

nd Class & "Cabin" ng and all further in-The Allan Line, Uptown Montreal; or

General Agents . — 4 Youville Square

rth year after arising any year after arising 268
Fifth year after arising 336
Sinh year after arising 482
is the last case the cost of settlement is the estimatum required on the basis of an annuity. It will noticed that in addition to current payments, the

REAL ESTATE

Oscar Jasmin sold to the town of St. Laurent lot No. 242, bounded on the southeast by Mathier street and on the southwest by O'Brien Road, measuring 25 x 120 feet, for \$7,346,50. Canada's Waste Last Month \$1,631,696

Alexandre Dupuis sold to Arthur Dosbert two vacant lots fronting on St. Catherine street east, known as lots 22-16 and 162, Hochelaga ward, each measuring 24 x 110 feet, for \$10,500.

Mrs. Henri Lachance sold to Gokier and Bigras, property in Laurier ward known as lots Nos. 12-35 and 14-28, Cote St. Louis, measuring 25 x 120 feet, with building at 1633 Park avenue, for \$10,300.

Gokier and Bigras sold to Mrs. Henri Lachance two emplacements in St. Denis ward, lots Nos. 7-189 and 190, Cote St. Louis, each measuring 25 x 72 feet, with buildings 2069, 2071, 2073, 2075, 2077 and 2079 St. Andre St. for \$8,400. Gokler and Bigras sold to Mrs. Henri Lachance two duce the fire loss by careful inquiry into all loca

Louis Dupuis sold to Romeo Desmarias a property

of an emplacement in the city of Verdun, measuring 33 of an emplacement in the city of Verdun, measuring 33 feet 4 inches x 75 feet, and composed of a part of lots

Nos. 4670-311 and 4670-312, parish of Montreal, with

ember 31, last by no less than £48,027 and that a furwill meet at the Hotel La Salle in Chicago, on Tuesday morning, April 13. The Executive Committee will

situated in parts of lots 326, 327, and 328, measuring

In referring to the quinquennal results the chairto all members of the convention present.

The inquiry into the fire which occurred on the "Till August last our progress was steady and sat

the insurance company interested, she replied tartly:

"That is none of your business."

The intention of the majority of the questions put was to elicit particulars concerning the purchase of a large quantity of woman's apparel on which claim was made for considerable amounts. Mrs. Zacharia gave the names of seven concerns from which she had purchased gowns during the eighteen months immediately preceding the fire, and swore that she could give able to declare a bonus at the same rate as was the names of many more firms employed by her dur-

cost only \$1.50?"

Mr. David McNicoll, formerly vice-president and

purchased any of the garments, she replied that she respects and loves the home, and is endeavo purchased any of the garments, she represented that she only improve the home, by industry, economy and right had to ask her husband for money and he gave her all living.

"Yes, immediately."
"Or \$300, or \$400, or \$1,000."

"What rent do you pay?"

When at last the questioner gave up his endeavor faith Board of Trade has obtained during the last fax years from the various companies, has been published by Mr. W. T. W. Wells, Ediburgh, manager of the British Dominion General Insuance Co. The table furnish information based on actual experience which should assist in estimating the minimum test.

When at last the questioner gave up his endeavor an ambition to get straight "yes" or "no" answers, and called the make a better living—and to live on a higher plane each year.

6—The man who has an ambition—an ambition to get straight "yes" or "no" answers, and called the make a better living—and to live on a higher plane each year.

6—The man who tells his mancial troubles, first bis banker.

590 SHERBROOKE WEST. Ritz-Carlton Block his banker.

590 SHERBROOKE WEST. Ritz-Carlton Block his banker.

7—The man who pays his debts.

ASSIGNEES & ACCOUNTANTS.

bick should assist in estimating the minimum liability to be anticipated in respect of outstanding claims.

They show that whilst the majority of the companies under-estimated to the companies and companies are considered to the companies are considered to the companies and companies are considered to the com Zacharia said that he had at home an agreement we show that whilst the majority of the compan-mider-estimated at the end of the years 1907-9 which called for payment to the company of a per-liability in reviewed.

a matter of interest, Mr. Wells draws attention the North British and Mercantile Insurance Company the North British and Mercantile Insurance Company of London, is at present in San Francisco, where he will attend a convention of the company's agents of the years 1903-1911 will attend a convention of the company's agents. e carned premium income (£2,458,364) of 32 tarStates Manager E. G. Richards. Mr. Worley will visit Members Montreal Stock Exchange, 166 Hollis Street,

PLACED IN RECEIVERS' HANDS.

nave provided £9.2 for each settlement. This New York, April 9.—The J. B. Greennut Co. dry-tettainly seems to indicate that a company should set goods house was placed in the hands of receivers to-day when Walter C. Noyes, and Wm. A. Marble were day when Walter C. Noyes, and Wm. A. Marble were biding claim and provide a reserve of 40 per cent.

the premiums for unexpired risk.

day when water to something like 28 58 for each outappointed as such by Federal Judge Hand.
complaint was brought by the Monmouth the settlement of workmen's compensation claims

Co., the company consenting to the receiversnip. The

cost of settlements goes up by leaps and bounds control of the first WANT TO KNOW INSURANCE.

INTERNATIONAL HORSE SHOW. London, April 9.—The International Horse Show was to-day added to the number of regular social fix-

......

James Brown sold to David Brown a lot in St. Gabriel ward known as part of lot No. 2894, parish of Montreal, with buildings fronting on Centre street, measuring 30 x 110 feet, for \$1 and other considera-

596. This is a decrease of \$1,028,970, as compared with March, 1914, when the losses amounted to \$2,
with March, 1914, when the losses amounted to \$2,
in Verdun, measuring 33 feet 4 inches x 75 feet, and composed of lot 4670-312 and a part of lot 4670-311, parish of Montreal, with buildings Nos. 64, 66, 68, 70 and 70s Third Ave., for \$7.788.

Romeo Desmarais sold to Napoleon Fullum the Palf

our years in charge of its department of publicity npany, with the title of publicity manager and that

"I put most of them in myself."

ing to give you any explanation you need, but 1 will to tell you at the earliest possible moment." not allow you to insult me. It is not necessary for MAN WHO STANDS WELL WITH THE BANK.

Nhen the witness was asked if her husband had 1-The man who lives at home. That is, he who that she needed.

"Certainly, he never refuses me."

"Thirteen dollars a month."

"Now I notice a claim here of 50 cents for an ash demning.

A series of tables, giving in tabloid form the information with regard to claims settlements which the When at last the questioner gave up his endeavor 5. The man who has an ambition—an ambition to

will attend a convention of the company's agents of the Pacific Coast territory, presided over by United States Manager E. G. Richards. Mr. Worley will visit Members Montreal Stock Exchange, 166 Hollis Street, Members Montreal If offices had been set asfde in 1912, the sum pro-

The National Association of Life Underwriters has asked the National Association of Credit Men to include in its report blank sent to customers a question as to the amount of life insurance carried

of settlement goes up some sixty odd pounds each tures in London that are being abandoned on account

FIRE COMMISSIONER LATULIPPE, with Commissioner Ritchia, is helping to re-

nium Added £400,000 to Assurance Fund-Declared Usual Bonus.

situated in parts of the set of inches x 49 feet, 43 feet 6 inches x 71 feet 6 inches x 16 feet, 43 feet 6 inches x 71 feet 6 inches x 18 feet 6 inches x 17 feet 6 inches x 18 feet 6 inches x 17 feet 6 inches x 18 feet 6 inches x 17 feet 6 inches x 18 feet 6 i Issing occurrences, for the five years which ended on December 31 last, have witnessed two great wars in Europe—first, the Balkan War, which I believe broke out in 1912, and secondly, the supendous struggle in WITNESS AT FIRE INQUIRY out in 1912, and secondly, the stupendous struggle in which we are now engaged. Pive years so fraught with fate no living man has seen.

The inquiry into the life which occurred on the hight of March 6 at the premises of C. Zacharia, 377 isfactory, and in spite of the falling off which we Inight of March 6 at the premises of C. Zacharia, 377 Drolet street, was resumed yesterday afternoon, with Mrs. Zacharia in the witness box. It was not long before the court was obliged to intervene in order to check the voluble explanations of the woman. To many of the questions put to her by counsel for the insurance company interested, she replied tartly: "That is none of your business."

Casualty underwriters are complaining of the insurance on the part of assureds of letting yactisfactory. We have added upon 1 think, as entirely satisfactory which we have added on the five years practically one-and-a-half millions of new business and notwithstanding all the drawbacks under which we closed we have added roughly £400,000 to our aspection. The intention of the majority of the questions and the place of the part of assureds of letting policies be cancelled for the non-payment of premiums and then placing the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company. They thus obtain free insurance for from forting the risk with another company.

purchased gowns during the eighteen months immediately preceding the fire, and swore that she could give the names of many more firms employed by her duration the names of many more firms employed by her duration that period, if she had time to think of them.

Unan that After careful examination of the whole premium on the cancelled poher has been paid, able to declare a bonus at the same rate as was forthcoming five years ago, that is to say, our usual more recent entrants

"The valuation of the offices as a whole is complete. "Then how do you account for the fact that you but we are very short-hand in our staff, and it charged \$2.50 for cleaning the suit which you were may be some weeks before members but their indiversaring at this moment, when you have told us that make a definic announcement because we feel sat "You insult me, and I won't be insulted, I am will, isfled as to the position, and we think it only right

at she needed.
"If you asked him for \$100, would be give it to you."" | 2—The man who regards himself a part of the community life—that is, he who is endeavoring to make himself a factor in the betterment and uplift

of his community. 3-The man who is making the best of the means he has at hand of getting ahead. In other words—who is not complaining and making excuses and con-

"Now I notice a small regard to—" tray. What can you tell me with regard to—"

"There you again about that ash tray. Why won't his banker—but honest with his family—his neighbor—and honest with himself. It doesn't take long for the banker to ascertain this essential quality in

LARGE AMERICAN WAR ORDERS.

Chicago, Ills., April .9-It is reported here that the Russian Government within the last ten days has which called for payment to the company of a perdiffices have evidently failed to profit by their experiwhich called for payment to the company of a percontage of the amount collected, and he was ordered to
bring this to court to-day.

Russian Government within the last ten days has
closed contracts for \$80,000,000 of shrapnel with the
Bethlehem Steel Company, and that the French Govliquidators; established 1864. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 1864. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants.

Trustees, receivers,
liquidators; established 264. Clarkson, Gordon &
Dilworth, charlered accountants. Mr. Arthur Worley, joint foreign fire manager of der Company for \$100,000,000 worth of powder.

	A second second	Asked.	E
	Eastern Canada Savings & Loan	140	13
-	Assessment of the control of the con	160	15
		98	9:
9	1	7.5	76
f	Nova Scotia Underwear, pfd	95	90
5	Do., common	35	30
٨	Porto Rico Tel., Pfd	105	102
	Porto Rico Telephone Common	50	45
	Stanfield's, Limited, pfd	95	90
	Do., common	45	30
	Trinidad Electric	72	68
	Bonds.		
	Brandram-Henderson, 6 p.c	95	90
	Eastern Car, 6 p.c	98	94
	Maritime Nail 6 p.c	102	99
	Mar. Tel. & Tel. 6 p.c	100	97
ı	Porto Rico Telephone, 6 p.c	100	98
	Stanfield's, Limited, 6 p.c	98	95
	Trinidad Electric 5 p.c	85	80
Į	x Ex-dividend.		0,0
Ì	فيعيسن فسنوبغ وزيوري نا		

PERSONALS

Dr. Charles Sarloea is at the Ritz-Carlton.

Mr. J. F. Swan, of Toronto, is at the Windsor.

Mr. D. Owen, of Winnipeg, is at the Ritz-Carlton.

staying at the Chateau Laurier.

Mr. P. A. O'Farrell has returned to the Windson after a three months' absence in Ireland. The following were introduced on 'Change at the The following were introduced on change at the Board of Trade yesterday: W. L. Parrish, Winnipeg, by N. C. Wight: T. T. Renton, Toronto, by G. A. Beau-

INSURANCE COMMISSIONERS

TO HOLD NATIONAL CONVENTION. The national convention of insurance commissioners competition of £80,000 had been appropriated to the infor \$9,700.

There were forty-five transfers of real estate regisfered yesterday of which the most important was the There were forty-five transfers of real estate registered yesterday of which the most important was the occasion. It will come as a most pleasant surprise therefore, to find that such will not be the case, as vard, from Carl Rosenberg to the British American intimated in the challenge of the property mport Co for \$1 and other consideration. In the chairman's speech at the annual customary to have all meetings of committees

ON INCREASE SAY COMPANIES

crease in the practice on the part of assureds of letting policies be cancelled for the non-payment of premiums and then placing the risk with another complete the property of the premiums and then placing the risk with another complete the premiums and then placing the risk with another complete the premiums and then placing the risk with another complete the premiums and then practice on the part of assureds of let
Westmount

PARKER FELETCHER—On April 5 by Rev. Dr. Clark, Bigliand H. Parker, of St. John. N.B., to Gertrude May, daughter of Mr. and Mrs. Gordon C. Fletcher.

GANNOT CHANGE NAME OF WIFE AS THE BENEFICIARY

Milwaukee, Wis., April 9.—That the holder of an in surance policy cannot change the name of the bene-ficiary even though it is stipulated in the policy was the opinion of Judge Halsey in Circuit Court on Fri-Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. F. H. Russell, of Toronto, is at the Ritz-Carlton,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,
Mr. R. Innes-Taylor, of Toronto, is at the Windsor,

Sir Thomas Shaughnessy left last night for San his wife Elizabeth.

She was named as co-defendant in the suit with the two daughters of Keller. The complaint alleged that Keller made his wife the beneficiary of the policy and afterward eliminated her name and made the two Mr. David McNicoll is expected back from Florida cover the money on the grounds that it was stipulated in the policy that Keller could change the name of in the policy that Keller could change the name of the beneficiary at any time that he wished. The money in the meantime has been paid to the court by the finsurance company. Judge Halsey held that there is a State law which makes void any stipulation Mr. Duncan Anderson arrived at the Windsor yes-Mr. Willie Hope, of Montreal, is in Ottawa, and is whereby the name of the wife as the beneficiary can be changed, and the \$2,000 was given to the wido

NEW PRESIDENT ELECTED.

At the annual meeting of the Boston Protective De-partment, Mr. Harry H. Whitney, of the Niagara Fire Insurance Company, was elected president The sum of \$115,000 was voted for the maintenance of the department for the current year.

CLIFTON INN BURNS. Niagara Falls, Ont., April 9.-The Clifton Inn, an

nnex of the Clifton Hotel, was damaged to the extent of \$8,000 by a fire which started yesterday, apparently in the furnace room,

put at \$300,000, covered by \$250,000 insurance. Notices of Births, Marriages and Deaths, 250 each

BIRTHS. NELTHORPE--On the 7th inst, at the Montreal Maternity Hospital, to Mr. and Mrs. W. H. Nelthorpe, of 214 Oxford Ave., Notre Dame de Grace, a daugh-

HOWE-At 2619a Esplanade Ave., on April 6, the wife of O. Howe, of a daughter.

HARTIGAN At 189 Canning street, on April 5, the
wife of Frank Hartigan, of a son. MARRIAGES.

MARRIAGES. JAPP-SUTHERLAND—At Westmount on April 6, by the Rev. W. J. Clark, D.D. of St. Andrew's Presbyterian Church, Kate Marion (Kathe), daughter of Robert W. Sutherland, to Mr. Henry Japp, of Westmount.

"Did you set down most of these claims on this statement yourself, or were they put in by the ad-CLASSIFIED ADVERTISEMENTS

2c. Per Word for the First Insertion

Ic. Per Word for Each Subsequent Insertion

AGENTS WANTED. AGENTS—\$50 WEEKLY SELLING AUTOMATIC swivel base eggbeater; entirely new; sample and terms, 25c; money refunded if unsatisfactory, Collette Mrg. Company, Collingwood, Ont.

WANTED—A FEW GOOD AGENTS—TO SELL Canadian Pacific Railway farm lands, Apply to Joseph H, Smith, Rooms 506-7-3 C. P. R. Building, Toronto, Ont.

WANTED—AN ENERGETIC AGENT WHO CAN sell an up-to-date Accident and Health Policy, for old established company. Reply with full particu-lars to P. O. Box 1267.

APARTMENTS TO LET. "THE RIGI." 271 Prince Arthur street west. There are a few vacancies in this desirable apartment house. Fireproof, all modern conveniences, balcondes. Apply Janitor; phone Up 521, or R. P. Adams, Main 7650.

to ascertain this essential quality in overland to live on a higher plane living—and to live on a higher plane overland to live overland to live overland to live on a higher plane overland to live overla

ASSIGNEES & ACCOUNTANTS. EDWARDS, MORGAN & CO., Chartered Accountants, Toronto, Montreal, Winnipeg, Calgary and Vancou-

BUSINESS CHANCES WANTED.

ADVERTISER, WHO IS A THOROUGHLY PRAC-tical man, would like to meet party or parties with some money to invest in a small woollen mill. Ad-dress Box 441, Journal of Commerce.

request. BUSINESS OPPORTUNITIES.

FOR SALE—COMPLETE SAW MILL—Consisting of log haul up, circular mill, Wickes gang, complete filing room equipment, trimmers, edgers, slash tables, live rolls, etc., just as erected, and running only few months from new; great bargain. The A. R. Williams Machinery Company, Limited, Toronto, Ont.

FOR SALE.

USE YOUR SPARE TIME TO BUILD UP A MAIL order business of your own; we help you start for a share in profits; 27 opportunities; particulars free. Mutual Opportunities Exchange, Buffalo, N.Y. SEED CORN—CANADIAN GROWN SEED CORN for sale. G. T. Crow, Prairie Siding, Ont.

SOLDIERS' SWAGGER STICKS AND CAVALRY and artillery whips; large stocks and all made-in-Canada goods retail. The Alligator, St. Catherine St. West. CORRUGATED GALVANIZED IRON SOLD DIRECT to consumers by the manufacturers; write for catalogue and prices. W. E. Dillon Co., Limited, 183 George street, Toronto. SHORTS AND FEED SACKS-In good order; also two-bushel jute bags. John H. Rowell, flour and grain merchants. Montreal,

FIRE ESCAPES Factories, Hotels, etc. The Geo. B. Meadows Wire, Iron & Brass Company, Limited, Toronto.

FREE—WE WILL GIVE FREE TO ANY PERSON interested in stock or positry one of our 80-page flustrated books on how to feed, how to build henhouses; tells the common diseases of positry and stock with remedies for same; tells how to cure roup in four days; tells all about our royal purple stock and positry foods and remedies. Write W. A. Jenkins Mfg. Co., London, Canada.

PERSONAL

HE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 544 Sherbrooke St. West. Formerly at No. 78 McGill College Ave-nue. Tel. Uptown 3306.

E MISS MARY ALICE DAVY, now or formerly of St. Hubert Street, Montreal, will call on Ross & Angers, Solleitors, 120 St. James Street, she will hear of something to her advantage.

SITUATIONS WANTED.

SITUATION WANTED AS MILLER— Any wheat, and system, any capacity. Box 127 Journal of Com-SITUATION WANTED AS CHIEF by railroad de-tective; age 50; expert claims adjuster; 10 years' experience; give me a trial; my railroad experi-ence is a very valuable asset. Box 53 Journal of Commerce.

WANTED-POSITION AS TINSMITH and plumber or assistant salesman and plumber; good reference. Box 71 Journal of Commerce.

YOUNG MAN REQUIRES SITUATION-Bookkeeper stenographer, references. Box 44, Journal of Com-TYPEWRITER REPAIRS

AGENTS FOR AMERICAN OLIVER TYPEWRIT-ers, Expert repairs on all makes. American Machin-ists, Limited, 324 Craig West. Main 1615.

TUNGSTEN LAMPS. EVERYTHING ELECTRICAL FOR LIGHTING, heating and wiring. Phone for quick service. Star Electrical Co., 803 St. Catherine West. Up. 1376.

REST, RECREATION AND SOLID COMFORT — These are the attractions of Gray Rocks Inn. These 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 fire-phouse; own gas plant;





place, running water in the house; own gas plant; best cuisine in the Laurentians, Rates \$2 a day, Am-erican plan. Phone or write for particulars, G. E. Wheeler, Proprietor, Ste. Jovite Station, Quebec,