VOL. XXIX No. 198

SIE INSUHANCE CO.

Vashington Property Owner Charges

Home Insurance of New York With

Violating Clayton Act

**FAR-REACHING RESULTS** 

Will Affect Co-operation in Making of Fire Insurar Rates—Allege Underwriters' Association

is Unlawful Combination.

ington, D.C., December 29.-Litigation which

asnington, but a far-reaching effect upon the fire trance business in its relation to co-operation

rance Company of New York charging a viola-

on of the Clayton anti-trust law, in attempting to

desire to test the efficacy of the Clayton anti-trust

Heretofore, the court has been asked whether th

New York, legalizing rating bureaus and placing

ectorily to the property owners and no complaints

f unfairness or of excessive rate-making have been

SCHOOL BURNED WITH \$50,000 LOSS.

INSURANCE SHARES NOT NEGLECTED.

panies or the consequent reduction of bonuses to pol-

nd and Steam Tonnage is Scarce.

With practically all the available American steam

movement of cotton to Germany, have from time to time turned their attention to sail tonnage. In

several instances chartering arrangements for the

MARINE UNDERWRITERS MAY

a hundred pounds.

ough the London Stock Exchange is closed In-

The Christian Brothers' School at Yamachiche, Que.,

under the jurisdiction of the insurance depart-

This arrangement has worked out satis-

ights in imposing any conditions they see fit. A number of states have enacted laws like that o

they will accept business.

that of New York City.

# STEAMSHIPS

### ANADIAN SERVICE

from Halifax to Liverpool:-

(18,100 tons) . . . . . Jan. 11th 1 a.m., . . . . . . . . . Jan. 18th. 1 a.m. . . . . . . . Jan. 18th. 1 a.m. . . . . . . . . . Jan. 25th 1 a.m.

ROBERT REFORD CO., LIMITED,

ts, 20 Hospital Street. Steerage Branch, nent St., Uptown Agency, 530 St, Cath-West. \*\*\*\*\*\*\*\*

## RAILROADS •••••••••••••••••••••• ADIAN PACIFIC

EW YEAR HOLIDAYS. NGLE FIRST CLASS FARE.

Dec. 31, and Jan. 1; Limit Jane 2 Fare and One-Third. 30, 31 and Jan. 1; Return limit Jan. 4.

LOR CAR TO STE. AGATHE. be operated on Jan TICKET OFFICES:

James Street.

ND TRUNK SYSTEM E TRACK ALL THE WAY

I, Place Viger and Windsor St. Stations

Phone Main 8123,

l - - Toronto - - Chicago

W YEAR HOLIDAYS. Single First Class Fare. st Class Fare and One-Third.

PECIAL TRAIN SERVICE. 4.10 p.m. Decemb

122 St. James St., cor. Francols Xavies
-Phon. Main 6906 Windsor Hotel , —Phone Up. 1188
Bonaventure Station —Main 8229

EAL MINING CLOSE eported by E. L. Doucette.) Bid. Asked.

MONEY AT NEW YORK.

ecember 29.—Call money OBALT SHIPMENTS.

nipments from Cobalt during the past of silver below, there was no reas

epetition of the full shipping list gen-he last two weeks of the year. from the Cobalt camp for the week 25 in pounds were: 00; Mining Corporation of Canada,

ey-Darragh, 73,610: O'Brien, 62,730; ction, 84,700: Temiskaming, 83,500. ents for the week are as follows:

376,519 \$185,440.59

tather general rains throughout

to 62.

Belt—Rains east of the River, scat-Temperature 18 to 42.

hwest—Partly cloudy, light scatterrature 12 below zero to 20 above.

nwest—Partly cloudy, light scattered ure 18 below zero to 20 above.

THE WEATHER.

Ounces. Value.
241,192 \$117,88259
69,000 34,500,00
151,800 7,500,00
46,371 23,050,00
4,956 2,478,00

undehatable so far as the theory of international law tor.

## REAL ESTATE

\*\*\*\*\*\*\*\*\*\*\*\*\*\* S. Paulhaus sold to J. Paquin lot 35-68 parish of Montreal, with No. 276 McDougall avenue, Outremont,

J. H. Cote sold to the City of Montreal lot 1047 St. James ward, containing 3354 square feet, with buildings thereon in Demontigny street, for \$16,770.

Joseph R. Cardinal sold to A. Desmarteau tot 49-55, the undivided half of lot 29-122-1 to 3 and 29-123-1 to 3 Hochelaga ward, with Nos. 321 to 341 Aylwin street, for \$20,000.

Alexander Desmarteau sold to J. Raphael Cardinal lots 617 and 618 St. James Ward, with the bakery ings and accessories on Dorchester street east for \$30,000.

Simion Clairmont sold to T. Patenaude lots 179-27 to 28 parish of Montreal, each lot measuring 25 feet by 95 feet, with the buildings thereon known as Nos. Builders' Exchange. in the making of fire insurance rates has been in-stituted in the District of Columbia, Jesse W. Lown, Washington property owner has brought suit in 103 to 115 Highland avenue, Westmount Plateau, for District Supreme Court against the Home In- \$25,000.

seventeen transfers of property. Of these the largest was the purchase by the James Shearer Company, ause on January 9, why an injunction should not be issued.

Behind this lies a fight against the newly organized Underwriters' Association of the District of Columbia, alleged by its opponents to be an unlaw-fil combination in restraint of trade.

Detailed the property of the James Shearer Company, of the Jissued Its, from Henry Gaffney of lots 56-168, 156-167, 156-159, 156-97 and 176-222 Notre Jume de Grace, the five lots each measuring 25 feet by 94 feet, and having frontage to West Hill avenue for \$35,000.

Commissioner Rodolphe Latiulappe, at yesterday afternoon's session of the Fire Enquiry Court, commitlaw.

If the case goes against the fire insurance interests is the matter will probably be appealed to the United the matter will probably be appealed to the United the matter will probably be appealed to the United the matter will then, for the first time have before it the question as to whether the first time have before it the question as to whether the first time have before in the question as to whether the first time have before it the given the first time have before it the question as to whether the first time have before it the question as to whether the first time have before it the question as to whether the first time have before it the question as to whether the first time have before it the province of Quebec during the first time have time as the province of Quebec during the first time have time as the province of Quebec dation the business of naming the rates at which by following the fireat his home. 222 Boyer street.

## Heretotore, the court had the right to impose inimical laws. The court has always held that inasmuch as insur-The court has always held that inasmuch as insurance is not commerce the states are well within their IN COMPENSATION STATES

Want Laws Adapted to Changed Conditions—Organ ized Labor Opposed to Changes in Work men's Compensation Act.

of the New York compensation laws being planned but efforts are being made to adapt the laws of other n October 20. The organization is modelled after states to conditions as they have developed under the various laws. In Massachusetts a committee is holding hearings to determine in what manner the law of that commonwealth could be improved. Governor Walsh some time ago expressed the opinion was completely destroyed by fire on Christmas Eve.
The building is one of the oldest of the village, and that the state was not paying indemnity enough an that the rates for compensation insurance were too was valued at \$50,000. The school, which had pre-viously occupied the situation was burned to the high. He appointed an investigation committee to round on Christmas Eve, 1872. From the school mission of which the insurance commissioner is a

he flames spread to the house of Mrs. H. Garceau, in member is about ready to file its report. which considerable damage was done. Only \$11,000 sarance was carried on the school, and \$500 on the lieve it will be approved by the legislature. This movement has developed in connection with the movement of the insurance comparisoners. a state insurance monopoly, but students do not bement of the insurance commissioners to inaugurate a nce shares are not neglected. On the contrary, state insurance fund for fire insurance and in the meantime to cause a law to be passed giving the

been receiving special attention in some parters lately, and it is gratifying to note that, on state jurisdiction over the subject of insurance rates. is the work of the working the work of the working is an interest and the working with other securities as the working with the working is an interest supposed to represent that institution will operate the working working the working is an interest supposed to represent that institution will operate the working working the working is a supposed to represent that institution will operate the working it is an interest to the working it is an interest. regards the maintenance of selling values. It is apparent, therefore, that investors are not worrying pose any attempt to radically modify the workmen's bout the depreciation of securities held by the comcompensation law of Ohio at the coming session of

METROPOLITAN LIFE COMPANY

the legislature.

VOTES FOR MUTUALIZATION. L

The proxies received, according to the company's ton Freight Rates Have Advanced to 3 Cents a count, were about 65,000 votes in favor of mutualization to some 1,680 against.

This insures the adoption of the plan when the The constant repetition of the requests to marine State Superintendent of Insurance has signed the necompanies to allow the use of sailing ves- cessary certificates.

els in the transatlantic trade, so that owners of these vessels can take advantage of the high freight INTER-STATE COMERCE COMMISSION es now obtainable for the transport of all kinds of MODERATES RATE CASE. Montreal nerchandise, is expected to result in permission be-

merchandise, is expected to result in permission belag stanted to certain types of sailing craft.

Washington, D.C., December 29.—The https://district.com/
Wontreal ExtensionLand Co., Limited ...
Wontreal Factory Lands.
Wontreal Western Land.
Wontreal Factory Lands.
Wontreal Western Land.
Wontreal Weste charter rates to such an extent that cotton freight decision so as to permit carriers to preserve the ates have advanced to three cents a pound. Before grouping of points of origin and destination used in the war cotton was shipped to Germany at 35 cents making rates between General Freight as territory and the southwest.

The result will be to keep equal the through rates nnage under charter, shippers interested in the between the same points by different route-

ALLIANCE REALTY DIVIDEND

several instances chartering arrangements for the was of sailing vessels had been completed subject to declared a dividend of  $\Omega_2$  per cent., payable January he approval of the marine insurance companies who, 15th to stock record January 9th. Former dividends however, declined to give their approval to such voy-

however, declined to give their approval to such voyages.

The hull underwriters have steadfastly adhered to their belief, that the schooner rigged type of sailing vessel was not suitable for the transatiantic trade, but have indicated that they would give consideration to the use of brig rigged vessels. The number of brig rigged vessels is, however, very small and therefore negotiations for the chartering of such vessels has been limited.

PRESIDENT SAYS POSITION IS UNDEBATABLE. Washington, December 29.—President Wilson confirmed the reports that a protest had been sent to freat Britain by the United States against the treatment given to American shipping on the high seas. No reply has yet ben received.

The President made it clear to his callers that the Dosition taken by the United States Government was undebatable so fair-as the theory of international law is concerned.

It was the

The President also stated to his visitors that each case of detention of a vessel had been made a sound of protest almost from the start of the war.

those who are interested solely in what they get out of it."

Trust Companies:

Trust Companies:

Trust Companies:

Trust Companies:

Trust Companies:

The protest deals with other phases of the matter beyond the fact that the damages will have to be paid by Great Britain in all cases of detention, regardless of the outcome of the present negotiations.

The protest deals with other phases of the matter beyond the fact that the damages will have to be paid depositor for \$288, attempting to run this six million by Great Britain in all cases of detention, regardless of the outcome of the present negotiations.



R. L. WERRY

# The real estate market re-opened yesterday with MR. RICHARD L. WERRY RETIRES

The secretary of the Montreal Builders' Exchange,
Mr. Richard L. Werry, who for the past two and a
half years has held the daar office of secretary of
the Exchange and editor of the Builders' Builetin, will

The following were introduced on Change yesterday
to the Builders' Builetin, will

The following were introduced on Change yesterday
to the Builders' Builetin, will

The general statement shows decreases in most
thems, but these are generally small. Comparative
tigures are: terminate his service in this capacity on December 31. As secretary of the Exchange, Mr. Werry has maintained and added to the popularity he won as a newspaperman. He will have many good wishes in his new venture.

ter has lived in Montreal for the last couple of years, which Mr. J. Murray Gibbon, advertising manage being connected with a local newspaper as circula- of the Canadian Pacific Railway, is to give befor

The Grand Trunk Pacific Railway Company will postpone operations on the erection of its \$1,000,000 hotel at Prince Rupert, B.C., until financial conditions mprove. The foundation has been already laid.

## REAL ESTATE AND TRUST COMPANIES

\*\*\*\*\*\*\*\* Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as

BID ASKET

Aberdeen Estates.
Beudin Ltd.
Bellevue Land Co. high. He appointed an investigation committee to Believue Land Co. 70
go into the matter and it is understood that this commission of which the insurance commissioner is a Cardian Consolidated Land, Limited. 3
member is about ready to file its report. Central Park, Lachine 100
In Illinois there is a movement afoot to provide for City Estates, Limited. 3
a state insurance monopoly, but students do not be: Correction Relative. Daoust Realty Co., Limited.
Denis Land Co., Limited.
Dorval Land Co.
Drummond Realties, Limited.
Eastmount Land Co.
Fort Realty Co., I imited.
Greater Montreal Land Inv. (pfd.)
Highland Factory Sites, Limited.
Improved Realties Limited (pfd.),
Improved Realties Limited (com.).

Description:
Description: nproved Realties Limited (com.).
& R. Realty Co..
enmore Realty Co..
a Compagnie D'Immeubles Union Ltd.
a Compagnie Immobiliere du Can., Ltd
a Compagnie Immobiliere Oue t de New York, December 29.—Policyholders of the Metropolitan Life Insurance Company voted to-day on a plan recently adopted by the stockholders for the mutualization of the company.

New York, December 29.—Policyholders of the Metropolitan Life Insurance Company voted to-day on a plan recently adopted by the stockholders for the mutualization of the company. La Compagnie Industreille D'Immeubles.
Ltd.
La Compagnie Montreal Est., Ltd.
La Compagnie Nationale de L'Est.
Lachine Land Co.,
Landholders Co. Limited
Land of Montreal.
La Salle Realty.
La Societe Blvd. Pie IX
Lauzon Dry Dock Land, Limited
Longueuil Realty Co.
I Union de l'Est.
Model City Annex.
Montmartre Realty Co.
Montreal Deb. Corporation (pid.) Montreal South Land Co., Ltd. (com.),
Montreal Welland Land, Ltd. (pfd.),
Montreal Welland Land, Ltd. (com.),
Montreal Welland Land, Ltd. (com.),
Montreal Western Land Co.
Montreal Western Land Co.
Montreal Western Land Co.
Mountain Sights, Limited
Mutual Bond & Realties Corporation,
Nesbitt Height
North Montreal Centre, Limited
North Montreal Land, Limited
North Montreal Land, Limited
North Zame de Grace Realty
Orchard Land, Limited
Ottawa South Property Co., Limited,
Pointe Claire Land
Quebec Land Co.
Rivera Estates
Rivermere Land Co.
Riverrere Land Co.

# **PERSONALS**

Mr. W. J. Stewart, of Ottawa, is in Montreal.

Mr. J. J. Warren, of Toronto, is at the Windsor,

Sir Robert Borden will return to Ottawa on Friday. Mr. H. B. Taylor, of Philadelphia, is at the Ritz-

Sir Lomer Gouin was in the city yesterday, and retered at the Windsor.

Captain Filiatrault, of the French-Canadian Regient now in training at St. Johns, Que., has been promoted to the rank of Major.

Hon. W. T. White, Minister of Finance, is to speak YEAR'S PROFITS OF BANK OF In Kingston next Tuesday night, at the annual banin Kingston next Tuesday night, at the annual banquet of the Commercial Travellers' Association,

The visiting governors to the Western Hospital for nsuing week are: C. L. McCuaig, A. McDougail. D. McEachran, Alex. McFee, and D. Lorne McGibbon.

the Montreal Press and Advertising Club

### ISOLATION OF GERMANY

It is acknowledged from German sources that II German cable lines have been cut. Five of these lead through the English Channel, and it is not easy to previous year of VIII31, which, added to the \$485,265 partly German, partly English, which are not used \$360,000, \$75,000 was written off for depreciation

communication with the outer world is possible.

With the exception of the wireless service, Germany can telegraph only to Austria-Hungary, Holland, Switzerland, Italy and the Scandinavin countries of maintain the bank in a strong position, and

AMNESTY FOR POLITICAL OFFENDERS.

Wilson stated to his callers,

Notices of Births, Marriages and Doaths, 25c each

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 Actorvale, Que., December 25, by the Rev. L. C. Wurtele, Miss Edith Smith, to Frederick Edward Bissell, both of Montreal.

DEATHS.

ARMSTRONG—Suddenly, at 59 Rockland Ave., Verdun, Que., Robert Armstrong, in his 60th year. (Hawick and Stirling, Scotland, papers please copy.)

formerly of Laprairie) on December 27, aged 64 years and 11 months.)

# HAMILTON JUST SHADE LOWER

The forty-third annual statemnet of the Bank of Hamilton, just issued, makes a remarkably good show-Sir Lomer Gouin, Premier of Quebec, Hon. J. De-ing. Net profits for the year ended November 30, arie, Provincial Secretary and Hon Walter G. Mt. FROM BUILDERS EXCHANGE carle, Provincial Secretary, and Hon. Walter G. Mitthe paid-up capital of \$3,000,000, which compares with the paid-up capital of \$3,000,000, which compares with 16.60 per cent. in the previous year, a decrease of 16.60 per cent, in the previous year, a decrease of

		1914.	1913.	Decrease.
	Circulation	\$3,022,100	\$3,259,820	\$237,720
rt	Deposits, current	6,041,005	6,425,819	384,814
8-	Do savings	28,482,822	29,482,352	999,530
88	Immediate liabilities,	37.846,954	39,486,003	1,639,049
00	To shareholders	6,847,328	6,841,485	†5,843
	Total imbilities	44.694,282	46,327,488	1,633,206
ss	Coin and Dom coles,	6.137,684	6,455,743	318,059
re	Cash assets	13,304,086	14,809,821	1,505,735
i e	Cur mans in Canada	28,319,806	28,605,003	285,197
	Bank premises	2.092,393	2,006,645	185,748
	Total assets	44.694,282	46,327,488	1,633,296
	Net profits	485,265	498,273	13,008
	Balance forward † Increases.	157,087	151,131	†5,956

see how they can be repaired, as long as the war lasts, net profits, gave \$5.36.327 for distribution. Of this, Between Germany and England are six cable lines, (against \$100,000 the previous year), \$19,309 was put From Germany's west coast, therefore, no cable to pension fund \$33,629 in 1913), and \$25,000 sub-

that this has been accomplished without any material

HEART DISEASE KILLED MOST.

Washington, December 29. The United States has
Of the 507 policy holders of the New York Life, who
requested the Gutierrez government of Mexico to
died in November, 85 were killed by heart disease, grant amnesties to all political offenders. President 55 by consumption, 34 by Bright's disease and 50 by cancers and tumors. Only two died of old age.

# CLASSIFIED ADVERTISEMENTS

ic. Per Word for the First Insertion

1c. Per Word for Each Subsequent Insertish

FOR SALE OR EXCHANGE. SOUTH SHORE—A FARM COMPRISING 125 acres. \$209,000, WANTED FOR RELIGIOUS CORPORA-

with buildings, very satable for subdivision, not far from the Armstrong-Whitworth Mammoth Plant, now in operation, for each, or will trade equity for built property and some cash. Apply for further particulars to 15 to Office Box 2645.

Montreal.

PROPERTY FOR SALE. CLARKE STREET, ABOVE CLAUG, Central property, 76x148, at bargain price Will take vacant lots or second mortgages for equiv. 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, 275 Notre Dame St. W. Telephone Main 4825 or West 2.27. FACTORIES FOR SALE. TO LET OR FOR SALE AT LASY TERMS—THE splendid five storey builds: duated south east pied now by Northern Electric Co., 32,000 feet of corner of St. Antolne and Sarneurs streets, occuffloor, light on two main fact and by one end; mill construction, sprinkler system absolutely fire proof, if ire escapes, electric light and elevator, steam heated. Large yard next to buildes if desired. Apply Jos. Bonhomme, 200 Guy.

BUSINESS PREMISES TO LET.

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-Cariton Block, Single and double rooms, suites. First-class board; evening dinner. "LAURENTIAN."

"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 Eldg. Phone Main 2510.

ROOMS TO LET. 95 MANSFIELD STREET-Large pleasant room in English family; central, with all modern conveni-ences; 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; wat-

manufactured; new and second-hand harness; waterproof horse and waggon covers; repairs of all kinds. D. Dowell, 192 St. Henry. Main 61. HORSE IN RETURN FOR HIS KEEP, light express work, by reliable party, for one month or the win-ter, will be well cared for. Apply to 2290 Hutchi-son St., or telephone Rockland 1453.

SITUATIONS WANTED-FEMALE.

COMPETENT LADY STENOGRAPHER (BOTH languages), experienced in Financial, Law and place, running water in the house; own gas plant; commercial work desires position; or would take temporary position. Good references, Address: A. M., 1290 Carrier street, City.

WAINTED TO BORROW. tion, ample security, 6% interest, Apply East 6849.

PERSONAL, THE REV. M. O. SMITH, M.A., Instructor in the Languages and Mathematics, No. 73 McCIII Col-lege Ave. Or apply at Miss Poole's, 45 McCIII Col-lege 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 Bieury Street.

FOR SALE, TRUSTWORTHY CUTLERY - This fine cutlery is all that the name implies. Made of the best Sheffleid shear steel, fitted into the handles by a patent method. Handles of Steriling Silver, Prince's Plate, Tusca (the nearest substitute for Ivory), or Star, "You will appreciate the True worth of Trustworthy Cutlery when you use 1, Mappin & Webb, Jewellers, St. Catherine Street West, Montreal. FOR SALE, TRUSTWORTHY CUTLERY

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

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.

BUSINESS CHANCES.

MANUFACTURERS AGENT with office in Hamburgh and some particulars and booklet, apply the Crown Trust Company, 145 St. James street.

DOX 3295, Montreal.

QUARRY FOR SALE—24 acres cut limestone quarry, with up-to-date machinery, crusher, derrick, etc., 20 miles from Montreal, on C. P. R. line. Private siding. Write Box 3796 Star Office, or phone St. Louis, 2691. AUTOMOBILES FOR HIRE.

AUTOS: 'PHONE EAST 4363—Eight cars and Pack-ard Limousine for hire. Montreal Auto Livery, 184 Berri. A. Goudron, Prop.

GARAGES TO LET.

GARAGES TO LET.

FIRST-CLASS GARAGE FACILITIES FOR RENTAL until May. Near Pierrefond Apartments (above Villeneuve street.) Address enquiries to 550 St. Catherine street W. Phone Up. 594, or call at 360 St. Joseph Boulevard West.

SOMERVILLE AVE., Ahuntsic—Gentleman's residence, with 34,509 feet of land. Fine large house, garden, beautiful shade trees and two beautiful lawns, also garage, to be sold at a very low figure. Full particulars 86 Dorchester W. Main 1784.

NOTRE DAME DE GRACES-Beautiful nine room house for sale at 35 Royal Ave., above Sherbrooke St. Apply to W. A. Hayman, 225 Notre Dame St. W. Telephone Main 4825 or West 5267. COUNTRY HOUSES TO LET.

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

tor, Rosenkzwey, 866 St. Lawrence.

REST, RECREATION AND SOLID COMFORT—
These are the attractions of Gray Rocks Inn. These sternious 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; creat big fire-